Data Guide to the 2018 Diary of Consumer Payment Choice

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Introduction

The Diary of Consumer Payment Choice (DCPC) is a survey of consumer payment behavior run in conjunction with the University of Southern California's Understanding America Study (UAS). Respondents were randomly assigned a three-day period between September 29, 2018 and November 2, 2018 and asked to track all of their payments using an online questionnaire. Respondents were also asked to answer a short survey and report some account balances on the night before the beginning of their diary period. To the extent possible, attempts were made to ensure that on any given day a representative sample of US consumers was actively taking the diary, and any given day can be made statistically representative by using appropriate sample weights. In addition to in-person purchases, respondents were also asked to record their online and mobile purchases, cash holdings, cash deposits, checking transfers, income payments, and other exchanges of liquid assets. The result is three datasets containing 15,155 unique transactions by 2,873 individuals across four days each, including 11,629 expenditures, 1,712 account transfers, and 1,813 income receipts. The DCPC provides researchers a unique window into the household finances of the U.S. consumer.

Structure of the survey instrument

Modules and duplicates

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

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Some notes on the sampling methodology and skip patterns

In order to balance unwanted heterogeneity in response quality across days due to diary fatigue, some diarists were assigned diary periods beginning on September 29 or 30 and some diarists were assigned diary periods ending on November 1 or 2. This was to ensure that every individual day in October has an approximately equal mix of diarists completing their 1st, 2nd, and 3rd diary days. The "burn-in" days of September 29–30 and the "burn-out" days of November 1–2 can be dropped from any analysis which attempts to describe the month of October. Because these observations do not have daily weights, they are automatically excluded if the daily weights are used, but must be excluded manually when using the individual weights—see the **Weighting** section below. For more information on the sampling methodology, see the *2018 DCPC Technical Appendix*. In order to reduce respondent burden, the diary employs skip patterns to determine whether or not a respondent is asked a given question. In most cases, this is intuitive; a respondent who does not report a credit card payment is not asked about the logo on their credit card. In other cases, however, it can be potentially misleading. For instance, respondents are only asked if they had cash stolen if their reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

Structure and use of the data

The 2018 DCPC data is posted as three separate datasets on the Atlanta Fed website[1]: individual-level, day-level, and transaction-level. These datasets are designed to facilitate appropriate methods of analysis for each kind of data. There are 2,873 unique diarists, and as such there are 2,873 unique observations in the individual-level dataset. There are also 2,873 unique diarists in the day-level dataset—each diarist has four observations associated with their unique indentifier `uasid`. Finally, there are 2,617 unique diarists in the transaction-level dataset. This is due to the fact that some diarists do not report any transactions during the three day diary period.

Unique identifier `uasid`

In prior years of the Survey and Diary of Consumer Payment Choice, the unique identifier for each respondent was a variable called `prim_key`. In 2014, the survey switched vendors to the UAS, and that vendor uses a unique respondent identifier called `uasid`. The survey and diary datasets from 2014 to 2017 continued to use the name `prim_key`, but this was just a renaming of the `uasid`. Survey and diary data from the UAS vendor for years 2014–2018 can be merged together to create longitudinal datasets. In addition, `uasid` can be used to merge survey and diary data with any other survey that UAS publishes.

Individual-level dataset

The individual-level dataset is structured so that each row in the dataset represents observations for one respondent. There are 2,873 rows in this dataset—one for each respondent. Examples of variables in this dataset include payment preferences and demographic variables. The unique identifier is `uasid`.

Day-level dataset

In the day-level dataset, each observation represents one diary-day per respondent. In other words, we see 2,873 observations for each diary-day, for a total of 11,492 observations in this dataset. Examples of variables that are in this dataset include cash balances by bill denomination and the participation dates. Here, the unique identifiers are `uasid` and `diary_day`.

[1] https://www.frbatlanta.org/banking-and-payments/consumer-payments/diary-of-consumer-payment-choice/2018-diary

Transaction-level dataset

Finally, the transaction-level dataset contains one transaction per row. There are 15,155 observations in this dataset, consisting on expenditures, account transfers, and income receipts. The variable `type` allows the data user to distinguish between these types of transactions. The main kind of variable in this dataset are the variables that describe a payment. In this dataset, each observation is uniquely identified by `uasid`, `diary_day`, and `tran`.

The `type` variable

Every transaction is assigned a value in the variable `type`, which identifies what sort of transaction the observation represents. Observations can either represent an expenditure, a transfer, or an income receipt. Understanding the `type` variable, and its associated `from_account` and `to_account` is integral to properly using the data, so a short guide is included here.

Expenditures

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

Transfers

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

Income

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

Dollar amounts

All transactions which represent a movement of money will have a dollar amount associated with them. This dollar amount is stored in the variable `amnt`, in the transaction-level dataset. Some outlier cleaning has been applied to these dollar amounts, and the original dollar amounts, as originally reported by the respondents, are stored in `amnt_orig`. In addition, if the reported dollar amount was 0, then `amnt` was set to missing and `amnt_orig` was set to 0 for that observation.

Dollar amounts were cleaned based on their likelihood given the type of transaction, the respondent's answer to the various merchant followups, the respondent's written answers in some of the "other" boxes in the survey (which are not included in this dataset), and the respondent's answers to some of the questions in the Survey of Consumer Payment Choice (SCPC). In some cases, unrealistically large dollar amounts are the result of an omitted decimal point.

Other key variables

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

Structure of this document

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

Weighting

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

For more information about how the weights are constructed, see **2018 Survey and Diary of Consumer Payment Choice—Sampling and Weighting** by Marco Angrisani.[2]

[2] https://www.frbatlanta.org/-/media/documents/banking/consumer-payments/diary-of-consumer-payment-choice/2018/scpc-dcpc-2018-sampling-weights.pdf

Contents

`accept_card`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3089$

Description: Whether a credit or debit card would have been accepted for this transaction. In the case of this variable, the range of responses has been changed from the survey question `q101j`. In the survey question, the responses range from 1 to 3, but in this created variable, the responses range from 0 to 2, to better match up with the convention in these datasets that NO equals 0 and YES equals 1.

Survey question: q101j

Values	Number	Percent
0	513	16.6
1	2319	75.1
2	257	8.3

Table 1: Frequency table for `accept_card`

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

`accept_cash`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 5337$

Description: Whether cash would have been accepted for this transaction. In the case of this variable, the range of responses has been changed from the survey question `q103j`. In the survey question, the responses range from 1 to 5, but in this created variable, the responses range from 0 to 4, to better match up with the convention in these datasets that NO equals 0 and YES equals 1.

Survey question: q103g

Values	Number	Percent
0	198	3.7
1	5051	94.6
2	47	0.9
3	23	0.4
4	18	0.3

Table 2: Frequency table for `accept_cash`

Value labels:

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

age

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

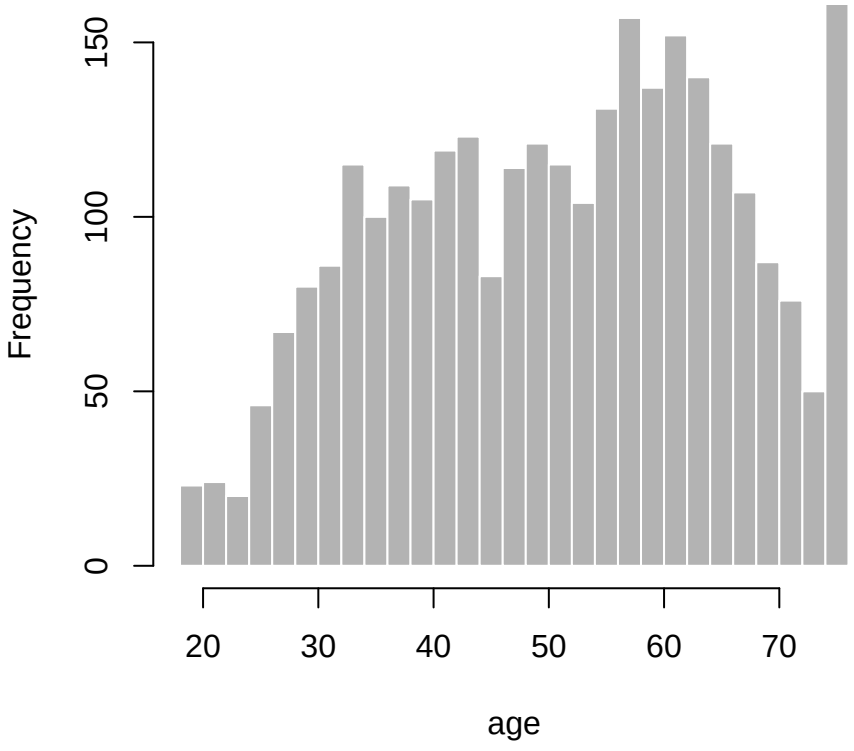
Description: Respondent's age, in years.

Survey question: Calculated from date of birth.

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

min	med	mean	max	sd
18.0	52.0	51.5	100.0	14.9

Table 3: Summary statistics for age



`amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15012$

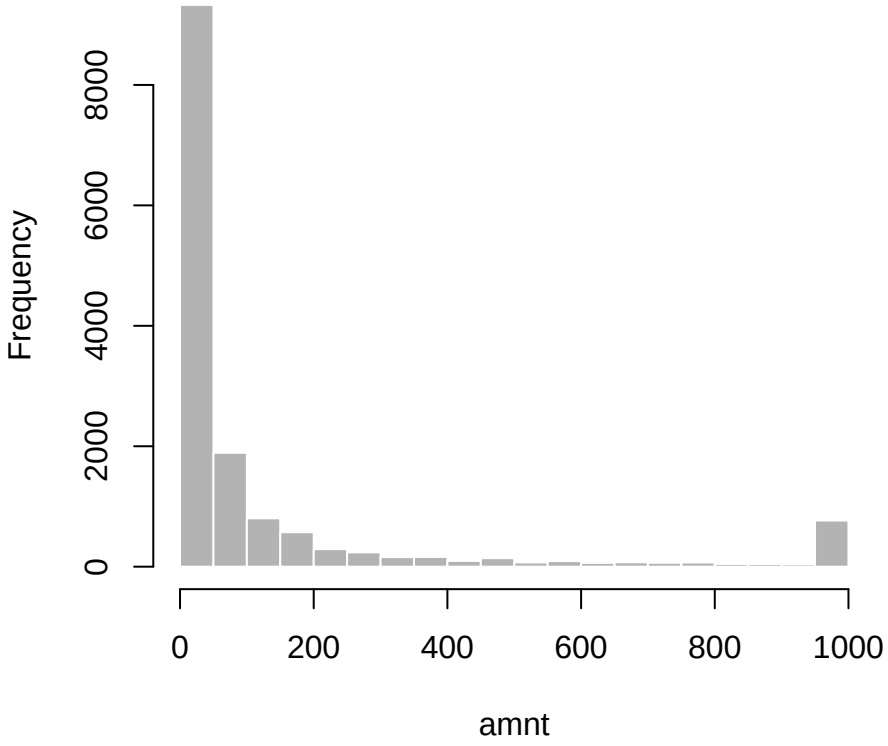
Description: Dollar amount of the transaction, cleaned.

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

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

min	med	mean	max	sd
0.0	30.9	211.3	88000.0	1118.0

Table 4: Summary statistics for `amnt`


Frequency
0
2000
4000
6000
8000
0
200
400
600
800
1000
amnt

`amnt_orig`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12440$

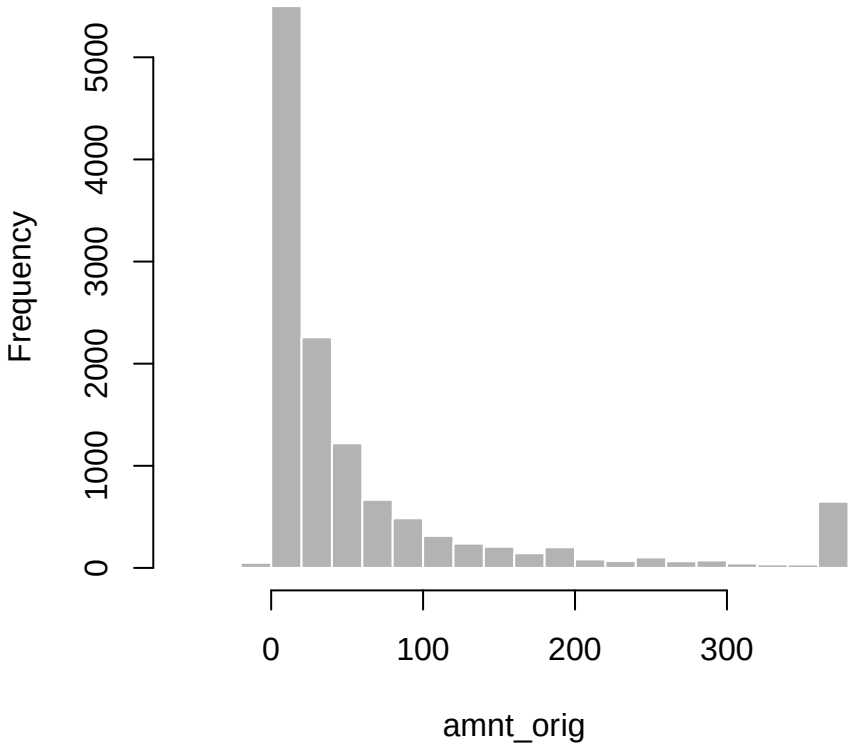
Description: Dollar amount of the transaction, uncleaned.

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

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

min	med	mean	max	sd
-49.8	25.0	126.8	76890.0	1113.3

Table 5: Summary statistics for `amnt_orig`



`authorization_method`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3859$

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

Survey question: q201g

Values	Number	Percent
1	884	22.9
2	2335	60.5
3	17	0.4
4	585	15.2
5	38	1.0

Table 6: Frequency table for `authorization_method`

Value labels:

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

`automatic`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2778$

Description: Whether the bill was paid manually or automatically.

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

Values	Number	Percent
0	1977	71.2
1	801	28.8

Table 7: Frequency table for `automatic`

Value labels:
0 - No
1 - Yes

`bill`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12439$

Description: Whether this transaction was a bill.

Survey question: pay002, "other" responses.

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

Values	Number	Percent
0	9660	77.7
1	2779	22.3

Table 8: Frequency table for `bill`

Value labels:
0 - No
1 - Yes

`bill_orig`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12439$

Description: Whether this transaction was a bill.

Survey question: pay002, "other" responses.

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

Values	Number	Percent
0	9660	77.7
1	2779	22.3

Table 9: Frequency table for `bill_orig`

Value labels:
0 - No
1 - Yes

`borrowed_for_purchase`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 25$

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

Survey question: pay612

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

Values	Number	Percent
0	24	96.0
1	1	4.0

Table 10: Frequency table for `borrowed_for_purchase`

Value labels:
0 - No
1 - Yes

`can_postpone`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4006$

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

Survey question: q151_b

Values	Number	Percent
0	2392	59.7
1	1614	40.3

Table 11: Frequency table for `can_postpone`

Value labels:
0 - No
1 - Yes

`carry_acnt2acnt`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	4059	86.1
1	656	13.9

Table 12: Frequency table for `carry_acnt2acnt`

Value labels:
0 - No
1 - Yes

`carry_banp`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	3551	75.3
1	1164	24.7

Table 13: Frequency table for `carry_banp`

Value labels:
0 - No
1 - Yes

`carry_cc`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	1289	27.3
1	3426	72.7

Table 14: Frequency table for `carry_cc`

Value labels:
0 - No
1 - Yes

`carry_chk`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

Description: Whether respondent carried checks on that diary day.

Survey question: q97

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

Values	Number	Percent
0	2442	51.8
1	2273	48.2

Table 15: Frequency table for `carry_chk`

Value labels:
0 - No
1 - Yes

`carry_coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 8618

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

Survey question: q5_1

Values	Number	Percent
0	5171	60.0
1	3447	40.0

Table 16: Frequency table for `carry_coins`

Value labels:
0 - No
1 - Yes

`carry_csh`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

Description: Whether respondent carried cash on that diary day.

Survey question: q97

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

Values	Number	Percent
0	853	18.1
1	3862	81.9

Table 17: Frequency table for `carry_csh`

Value labels:
0 - No
1 - Yes

`carry_dc`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	1232	26.1
1	3483	73.9

Table 18: Frequency table for `carry_dc`

Value labels:
0 - No
1 - Yes

`carry_mobile`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	4076	86.4
1	639	13.6

Table 19: Frequency table for `carry_mobile`

Value labels:
0 - No
1 - Yes

`carry_monord`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	4592	97.4
1	123	2.6

Table 20: Frequency table for `carry_monord`

Value labels:
0 - No
1 - Yes

`carry_obbp`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	3459	73.4
1	1256	26.6

Table 21: Frequency table for `carry_obbp`

Value labels:
0 - No
1 - Yes

`carry_oth`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	4690	99.5
1	25	0.5

Table 22: Frequency table for `carry_oth`

Value labels:
0 - No
1 - Yes

`carry_paypal`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	3721	78.9
1	994	21.1

Table 23: Frequency table for `carry_paypal`

Value labels:
0 - No
1 - Yes

`carry_prepaid`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 4715$

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

Survey question: q97

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

Values	Number	Percent
0	4016	85.2
1	699	14.8

Table 24: Frequency table for `carry_prepaid`

Value labels:
0 - No
1 - Yes

`cash_move`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 283$

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

Survey question: q106a-d, q120, q122

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

Values	Number	Percent
1	73	25.8
2	80	28.3
3	15	5.3
4	112	39.6
5	2	0.7
6	1	0.4

Table 25: Frequency table for `cash_move`

Value labels:

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

`cc_chip_1`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2224

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

Survey question: ccq_005

Values	Number	Percent
0	205	9.2
1	2019	90.8

Table 26: Frequency table for `cc_chip_1`

Value labels:
0 - No
1 - Yes

cc_chip_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 443$

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

Survey question: ccq_005

Values	Number	Percent
0	52	11.7
1	391	88.3

Table 27: Frequency table for cc_chip_2

Value labels:
0 - No
1 - Yes

`cc_chip_3`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 85$

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

Survey question: ccq_005

Values	Number	Percent
0	17	20.0
1	68	80.0

Table 28: Frequency table for `cc_chip_3`

Value labels:
0 - No
1 - Yes

`cc_chip_4`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 13$

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

Survey question: ccq_005

Values	Number	Percent
0	3	23.1
1	10	76.9

Table 29: Frequency table for `cc_chip_4`

Value labels:
0 - No
1 - Yes

`cc_chip_5`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6$

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

Survey question: ccq_005

Values	Number	Percent
0	2	33.3
1	4	66.7

Table 30: Frequency table for `cc_chip_5`

Value labels:
0 - No
1 - Yes

`cc_debt_amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 435$

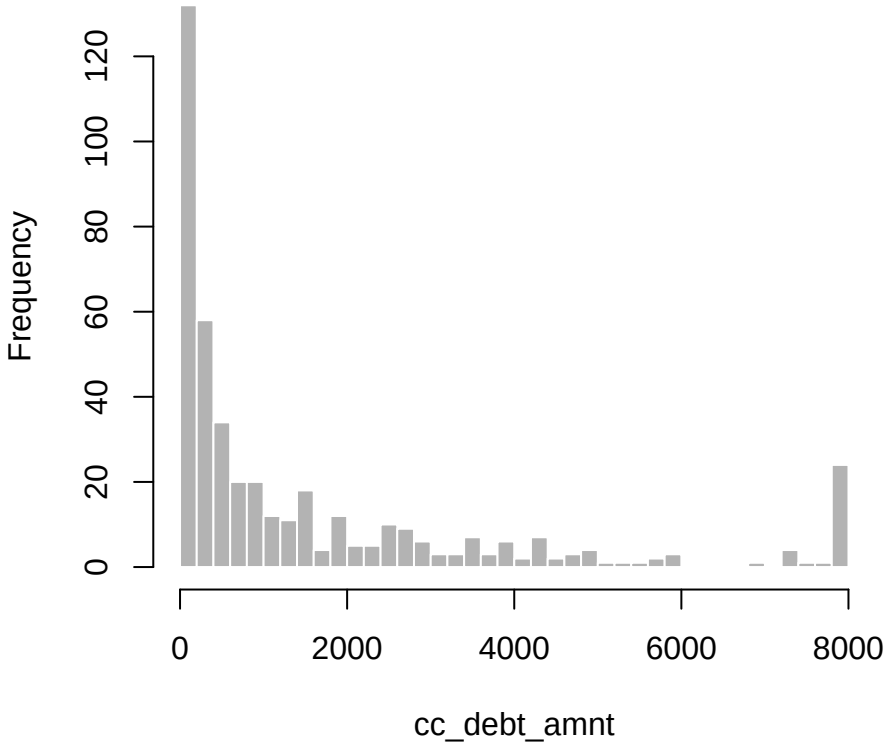
Description: Question text: How much was the full amount due (statement balance) of the credit card bill?

Survey question: pay019

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

min	med	mean	max	sd
0.0	521.0	2259.4	168300.0	8692.3

Table 31: Summary statistics for `cc_debt_amnt`



`cc_debt_canpay`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 219$

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

Survey question: pay019a

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

Values	Number	Percent
0	119	54.3
1	100	45.7

Table 32: Frequency table for `cc_debt_canpay`

Value labels:
0 - No
1 - Yes

`cc_debt_whynotpay`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: pay019b

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

cc_hasbal_1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2223$

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

Survey question: ccq_004

Values	Number	Percent
0	1356	61.0
1	867	39.0

Table 33: Frequency table for cc_hasbal_1

Value labels:
0 - No
1 - Yes

cc_hasbal_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 441$

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

Survey question: ccq_004

Values	Number	Percent
0	314	71.2
1	127	28.8

Table 34: Frequency table for cc_hasbal_2

Value labels:
0 - No
1 - Yes

cc_hasbal_3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 87$

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

Survey question: ccq_004

Values	Number	Percent
0	63	72.4
1	24	27.6

Table 35: Frequency table for cc_hasbal_3

Value labels:
0 - No
1 - Yes

cc_hasbal_4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 13$

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

Survey question: ccq_004

Values	Number	Percent
0	8	61.5
1	5	38.5

Table 36: Frequency table for cc_hasbal_4

Value labels:
0 - No
1 - Yes

cc_hasbal_5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6$

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

Survey question: ccq_004

Values	Number	Percent
0	4	66.7
1	2	33.3

Table 37: Frequency table for cc_hasbal_5

Value labels:
0 - No
1 - Yes

`cc_num`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2231$

Description: The number of credit cards the respondent has, conditional on the respondent having reported owning at least one credit card in the SCPC. The SCPC variable `cc_adopt` indicates whether or not the respondent has adopted credit cards.

Survey question: ccq_001

Values	Number	Percent
1	1787	80.1
2	357	16.0
3	73	3.3
4	8	0.4
5	4	0.2
6	2	0.1

Table 38: Frequency table for `cc_num`

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

cc_num_used

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2701$

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

Survey question: q201c

Values	Number	Percent
1	2162	80.0
2	288	10.7
3	38	1.4
4	4	0.1
5	4	0.1
6	205	7.6

Table 39: Frequency table for cc_num_used

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

cc_rewards_1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2226

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

Survey question: ccq_003

Values	Number	Percent
0	691	31.0
1	1535	69.0

Table 40: Frequency table for cc_rewards_1

Value labels:
0 - No
1 - Yes

cc_rewards_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 443$

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

Survey question: ccq_003

Values	Number	Percent
0	83	18.7
1	360	81.3

Table 41: Frequency table for cc_rewards_2

Value labels:
0 - No
1 - Yes

cc_rewards_3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 87$

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

Survey question: ccq_003

Values	Number	Percent
0	25	28.7
1	62	71.3

Table 42: Frequency table for cc_rewards_3

Value labels:
0 - No
1 - Yes

cc_rewards_4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 13$

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

Survey question: ccq_003

Values	Number	Percent
0	2	15.4
1	11	84.6

Table 43: Frequency table for cc_rewards_4

Value labels:
0 - No
1 - Yes

cc_rewards_5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6$

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

Survey question: ccq_003

Values	Number	Percent
0	3	50.0
1	3	50.0

Table 44: Frequency table for cc_rewards_5

Value labels:
0 - No
1 - Yes

cc_type_1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2228

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

Survey question: ccq_002

Values	Number	Percent
1	1273	57.1
2	574	25.8
3	177	7.9
4	50	2.2
5	20	0.9
6	92	4.1
7	1	0.0
8	41	1.8

Table 45: Frequency table for cc_type_1

Value labels:

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

cc_type_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 444$

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

Survey question: ccq_002

Values	Number	Percent
1	212	47.7
2	117	26.4
3	34	7.7
4	26	5.9
5	9	2.0
6	38	8.6
8	8	1.8

Table 46: Frequency table for cc_type_2

Value labels:

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

cc_type_3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 87$

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

Survey question: ccq_002

Values	Number	Percent
1	31	35.6
2	26	29.9
3	7	8.0
4	10	11.5
5	2	2.3
6	5	5.7
7	1	1.1
8	5	5.7

Table 47: Frequency table for cc_type_3

Value labels:

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

cc_type_4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 13$

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

Survey question: ccq_002

Values	Number	Percent
1	5	38.5
2	2	15.4
3	1	7.7
4	3	23.1
6	1	7.7
8	1	7.7

Table 48: Frequency table for cc_type_4

Value labels:

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

cc_type_5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6$

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

Survey question: ccq_002

Values	Number	Percent
1	1	16.7
2	1	16.7
6	2	33.3
8	2	33.3

Table 49: Frequency table for cc_type_5

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

cd_account

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 131$

Description: Account where cash was desposited.

Survey question: cashdep_account

Values	Number	Percent
1	96	73.3
2	17	13.0
4	1	0.8
6	17	13.0

Table 50: Frequency table for cd_account

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

`cd_location`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 128$

Description: Cash deposit location.

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

Values	Number	Percent
1	36	28.1
2	47	36.7
3	45	35.2

Table 51: Frequency table for `cd_location`

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

`census_division`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2872$

Description: The Census division where the respondent lives.

Survey question: statereside

Details: Constructed from UAS Household Survey variable `statereside`

Values	Number	Percent
1	95	3.3
2	363	12.6
3	610	21.2
4	333	11.6
5	566	19.7
6	197	6.9
7	253	8.8
8	178	6.2
9	277	9.6

Table 52: Frequency table for `census_division`

Value labels:

1 - New England
2 - Middle Atlantic
3 - East North Central
4 - West North Central
5 - South Atlantic
6 - East South Centra
7 - West South Central
8 - Mountain
9 - Pacific

`check_dep_src`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 466$

Description: The source of the checking deposit.

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

Values	Number	Percent
1	129	27.7
6	101	21.7
7	187	40.1
8	4	0.9
9	45	9.7

Table 53: Frequency table for `check_dep_src`

Value labels:

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

`checker`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12440$

Description: A flag used internally for data processing.

Survey question: N/A

`chk_bal`

Dataset: Day-level

Variable type: Numeric

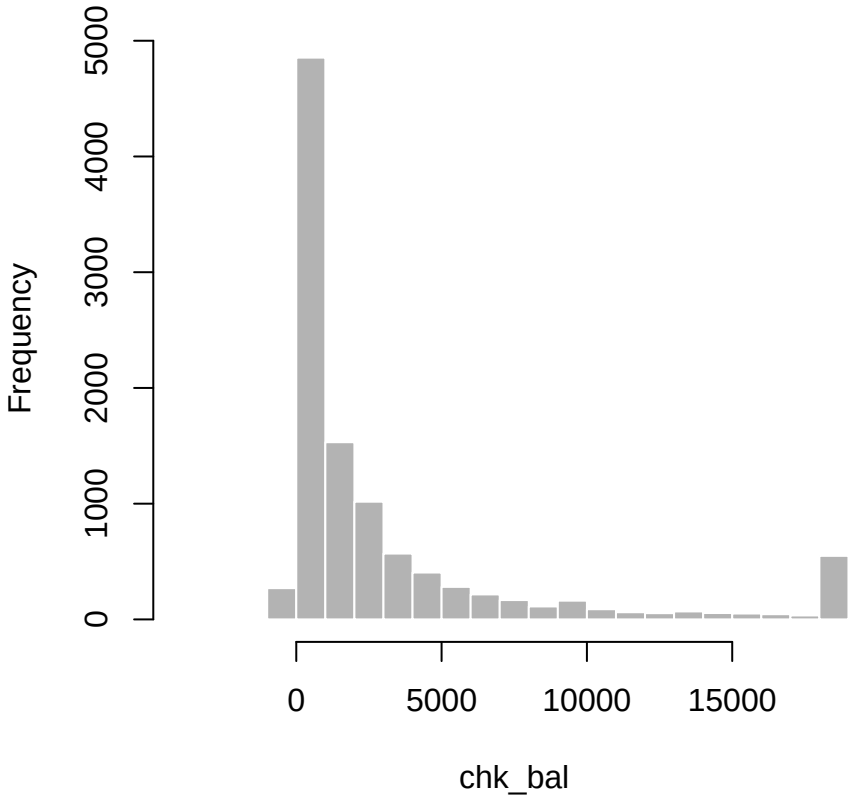
$\boldsymbol{N} = 10594$

Description: Balance of checking account.

Survey question: pa072_a

min	med	mean	max	sd
-3443.0	1086.5	4494.0	282132.0	14041.8

Table 54: Summary statistics for `chk_bal`



`chk_bal_time`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 10584$

Description: Time that diarist checked checking account balance.

Survey question: pa072_a_time

`citizen`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	25	0.9
1	2848	99.1

Table 55: Frequency table for `citizen`

Value labels:
0 - No
1 - Yes

`coin2cash_coin_amnt`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 24$

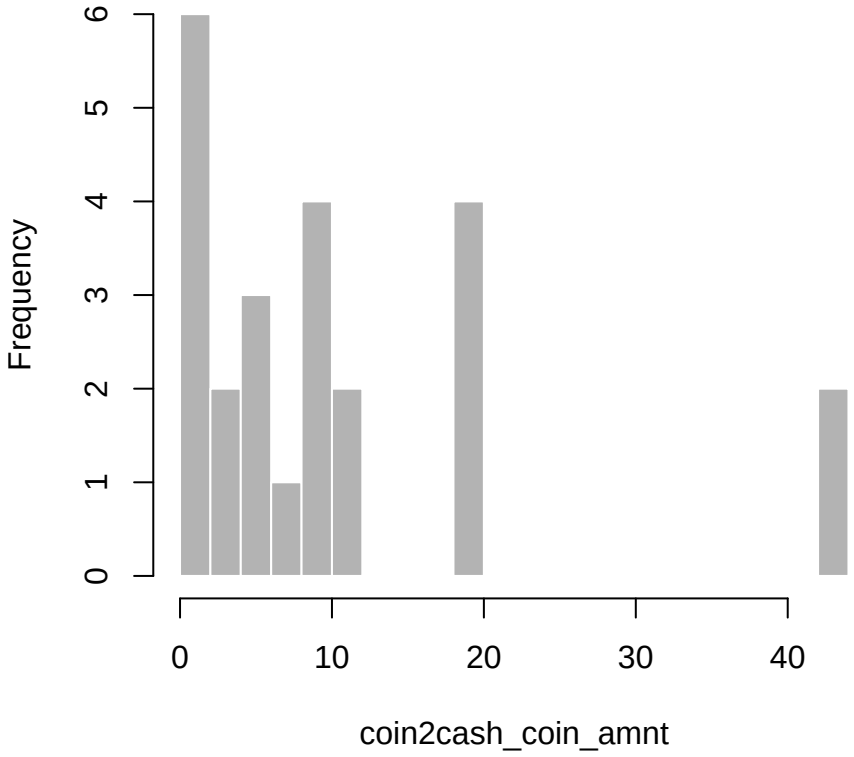
Description: Dollar value of coins to converted to cash.

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

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

min	med	mean	max	sd
0.0	9.0	113.9	2506.0	509.6

Table 56: Summary statistics for `coin2cash_coin_amnt`



`coin2cash_loc`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 45$

Description: Coin to cash conversion location.

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

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

Values	Number	Percent
1	9	20.0
2	3	6.7
3	16	35.6
4	10	22.2
5	7	15.6

Table 57: Frequency table for `coin2cash_loc`

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

`coin2cash_reimburse`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 24$

Description: Form in which cash was received.

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

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

Values	Number	Percent
0	20	83.3
1	1	4.2
3	1	4.2
5	2	8.3

Table 58: Frequency table for `coin2cash_reimburse`

Value labels:

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

`cw_location`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 555$

Description: Cash withdrawal location.

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

Values	Number	Percent
1	131	23.6
2	49	8.8
3	52	9.4
4	200	36.0
6	57	10.3
7	13	2.3
9	53	9.5

Table 59: Frequency table for `cw_location`

Value labels:

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

`cw_source`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 554$

Description: Source of funds for cash withdrawal.

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

Values	Number	Percent
1	180	32.5
2	23	4.2
3	63	11.4
4	29	5.2
5	1	0.2
7	2	0.4
8	193	34.8
9	63	11.4

Table 60: Frequency table for `cw_source`

Value labels:

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

`daily_weight`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 8097$

Description: Day-level weights

Survey question: N/A

Details: Raked post-stratification weights. Daily weights are best used for producing single-day estimates. Unlike individual weights, daily weights are not trimmed. These particular daily weights correspond to `rps_w_day_a_uasgfk` in the `full_weights` dataset. See Angrisani, M, `2018 Survey and Diary of Consumer Payment Choice Weighting Procedure` (2018) for more information about the construction of the weights.

`date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15096$

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

Survey question: N/A

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

`date_authorized`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 19$

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

Survey question: q103n2

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

dc_acct_1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 726$

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

Survey question: dcq_005

Values	Number	Percent
1	641	88.3
2	85	11.7

Table 61: Frequency table for dc_acct_1

Value labels:
1 - Primary account
2 - Another account

dc_acct_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 115$

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

Survey question: dcq_005

Values	Number	Percent
1	20	17.4
2	95	82.6

Table 62: Frequency table for dc_acct_2

Value labels:
1 - Primary account
2 - Another account

dc_acct_3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 11$

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

Survey question: dcq_005

Values	Number	Percent
1	2	18.2
2	9	81.8

Table 63: Frequency table for dc_acct_3

Value labels:
1 - Primary account
2 - Another account

`dc_acct_4`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1$

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

Survey question: dcq_005

Values	Number	Percent
2	1	100.0

Table 64: Frequency table for `dc_acct_4`

Value labels:
1 - Primary account
2 - Another account

dc_acct_5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1$

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

Survey question: dcq_005

Values	Number	Percent
2	1	100.0

Table 65: Frequency table for dc_acct_5

Value labels:
1 - Primary account
2 - Another account

dc_logo_1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2342$

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

Survey question: dcq_002

Values	Number	Percent
1	1594	68.1
2	674	28.8
3	74	3.2

Table 66: Frequency table for dc_logo_1

Value labels:
1 - Visa
2 - MasterCard
3 - No logo

dc_logo_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 185$

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

Survey question: dcq_002

Values	Number	Percent
1	104	56.2
2	65	35.1
3	16	8.6

Table 67: Frequency table for dc_logo_2

Value labels:
1 - Visa
2 - MasterCard
3 - No logo

dc_logo_3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 29$

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

Survey question: dcq_002

Values	Number	Percent
1	12	41.4
2	7	24.1
3	10	34.5

Table 68: Frequency table for dc_logo_3

Value labels:
1 - Visa
2 - MasterCard
3 - No logo

dc_logo_4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 9$

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

Survey question: dcq_002

Values	Number	Percent
1	1	11.1
2	1	11.1
3	7	77.8

Table 69: Frequency table for dc_logo_4

Value labels:
1 - Visa
2 - MasterCard
3 - No logo

dc_logo_5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 7$

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

Survey question: dcq_002

Values	Number	Percent
2	1	14.3
3	6	85.7

Table 70: Frequency table for dc_logo_5

Value labels:
1 - Visa
2 - MasterCard
3 - No logo

dc_num

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2343$

Description: The number of debit cards the respondent has, conditional on the respondent having reported owning at least one debit card in the SCPC. The SCPC variable dc_adopt indicates whether or not the respondent has adopted debit cards.

Survey question: dcq_001

Values	Number	Percent
1	2155	92.0
2	156	6.7
3	20	0.9
4	4	0.2
5	6	0.3
6	2	0.1

Table 71: Frequency table for dc_num

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

dc_num_used

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3276$

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

Survey question: q201d

Values	Number	Percent
1	3079	94.0
2	104	3.2
3	6	0.2
6	87	2.7

Table 72: Frequency table for dc_num_used

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

dc_rewards_1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2342$

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

Survey question: dcq_003

Values	Number	Percent
0	1923	82.1
1	419	17.9

Table 73: Frequency table for dc_rewards_1

Value labels:
0 - No
1 - Yes

dc_rewards_2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 185$

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

Survey question: dcq_003

Values	Number	Percent
0	145	78.4
1	40	21.6

Table 74: Frequency table for dc_rewards_2

Value labels:
0 - No
1 - Yes

dc_rewards_3

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 29$

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

Survey question: dcq_003

Values	Number	Percent
0	23	79.3
1	6	20.7

Table 75: Frequency table for dc_rewards_3

Value labels:
0 - No
1 - Yes

dc_rewards_4

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 9$

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

Survey question: dcq_003

Values	Number	Percent
0	7	77.8
1	2	22.2

Table 76: Frequency table for dc_rewards_4

Value labels:
0 - No
1 - Yes

dc_rewards_5

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 6$

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

Survey question: dcq_003

Values	Number	Percent
0	5	83.3
1	1	16.7

Table 77: Frequency table for dc_rewards_5

Value labels:
0 - No
1 - Yes

`debit_auth`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3276$

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

Survey question: q101c

Values	Number	Percent
1	1505	45.9
2	511	15.6
3	424	12.9
4	673	20.5
5	32	1.0
6	131	4.0

Table 78: Frequency table for `debit_auth`

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

denom_1_end

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

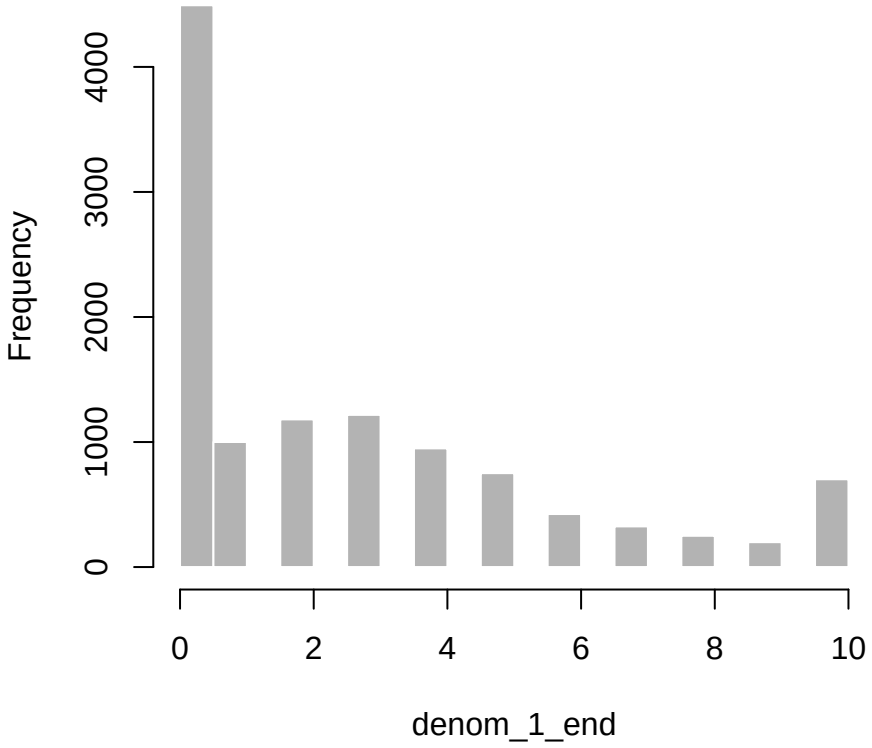
Description: The number of 1 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	2.0	2.9	81.0	3.9

Table 79: Summary statistics for denom_1_end



`denom_1_stored`

Dataset: Day-level

Variable type: Numeric

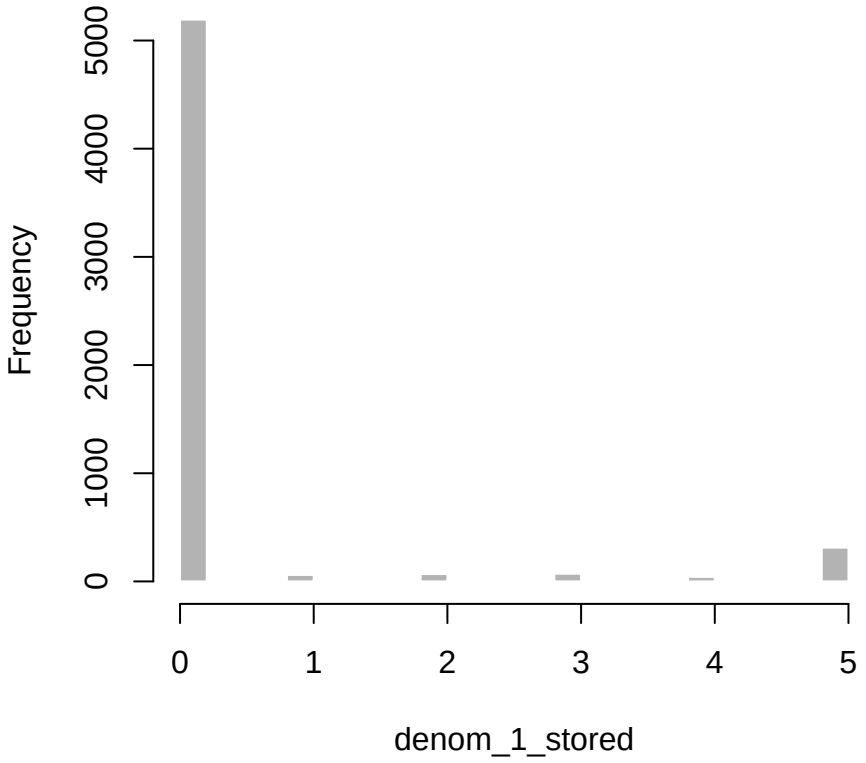
$\boldsymbol{N} = 5746$

Description: The number of 1 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	2.0	1500.0	31.2

Table 80: Summary statistics for `denom_1_stored`



`denom_10_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

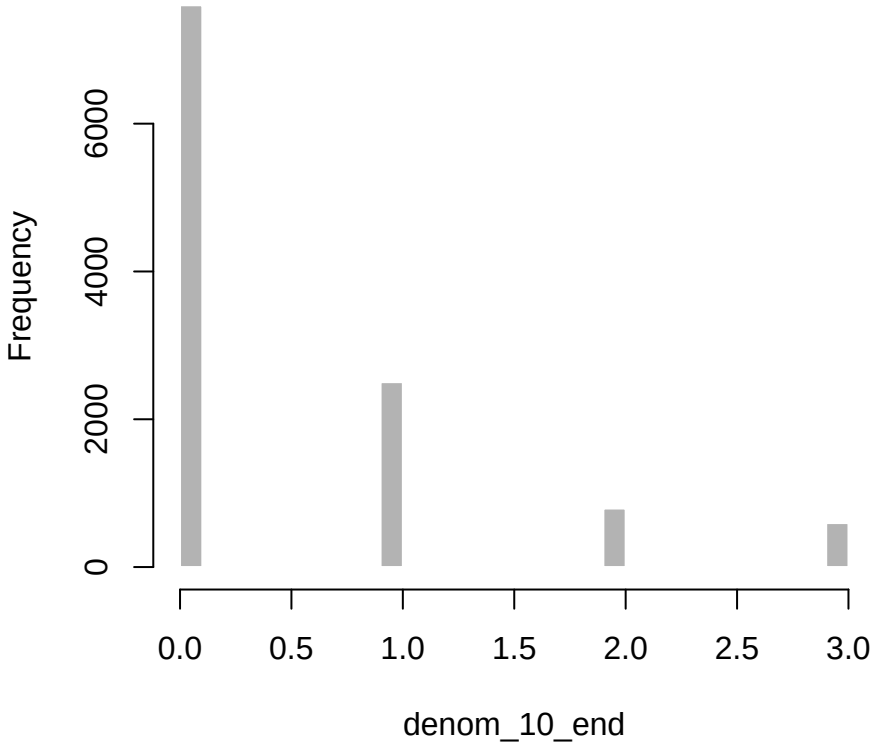
Description: The number of 10 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.6	68.0	1.5

Table 81: Summary statistics for `denom_10_end`



`denom_10_stored`

Dataset: Day-level

Variable type: Numeric

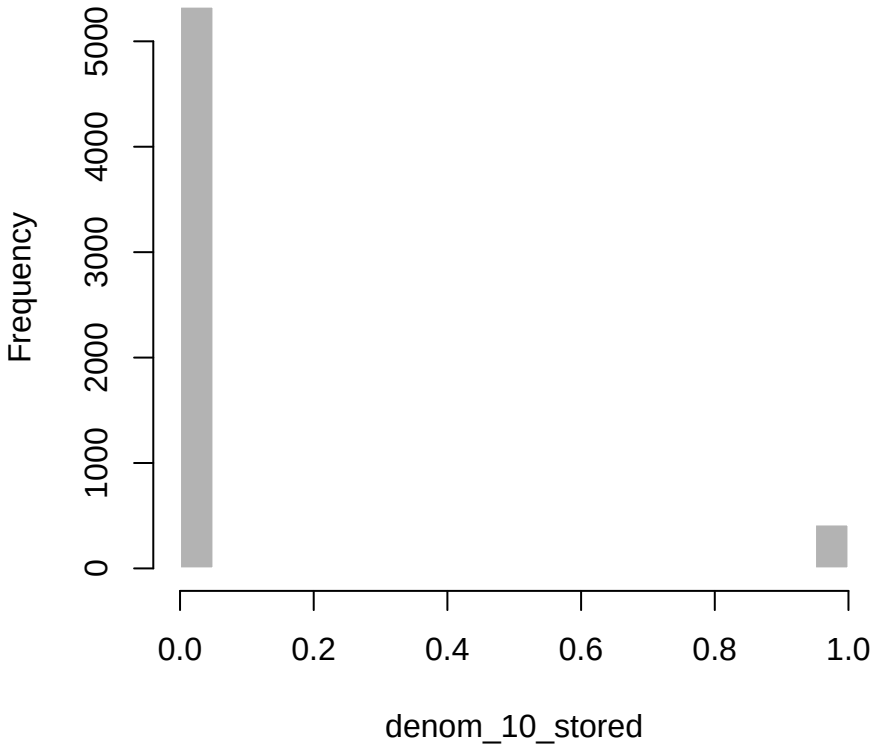
$\boldsymbol{N} = 5746$

Description: The number of 10 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.3	35.0	1.7

Table 82: Summary statistics for `denom_10_stored`



`denom_100_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

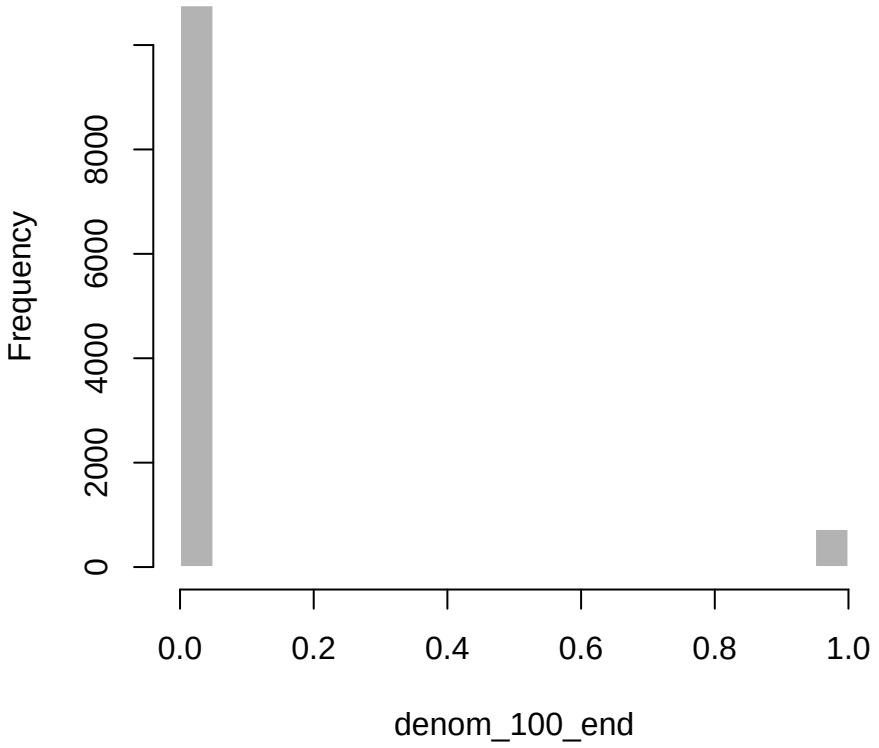
Description: The number of 100 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.2	100.0	1.4

Table 83: Summary statistics for `denom_100_end`



`denom_100_stored`

Dataset: Day-level

Variable type: Numeric

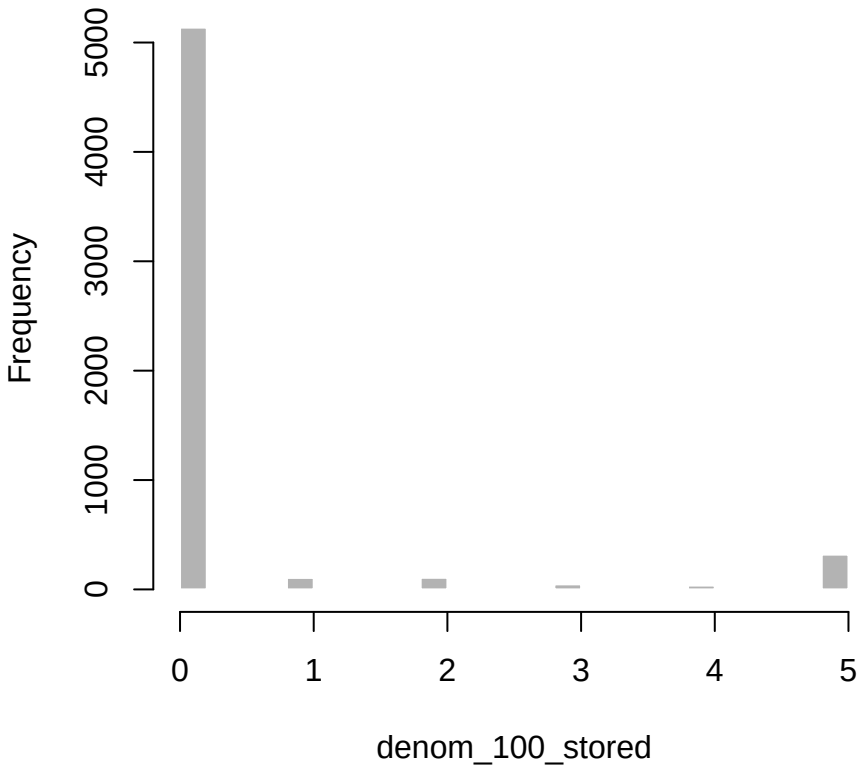
$\boldsymbol{N} = 5746$

Description: The number of 100 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	1.6	1000.0	18.1

Table 84: Summary statistics for `denom_100_stored`



`denom_2_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

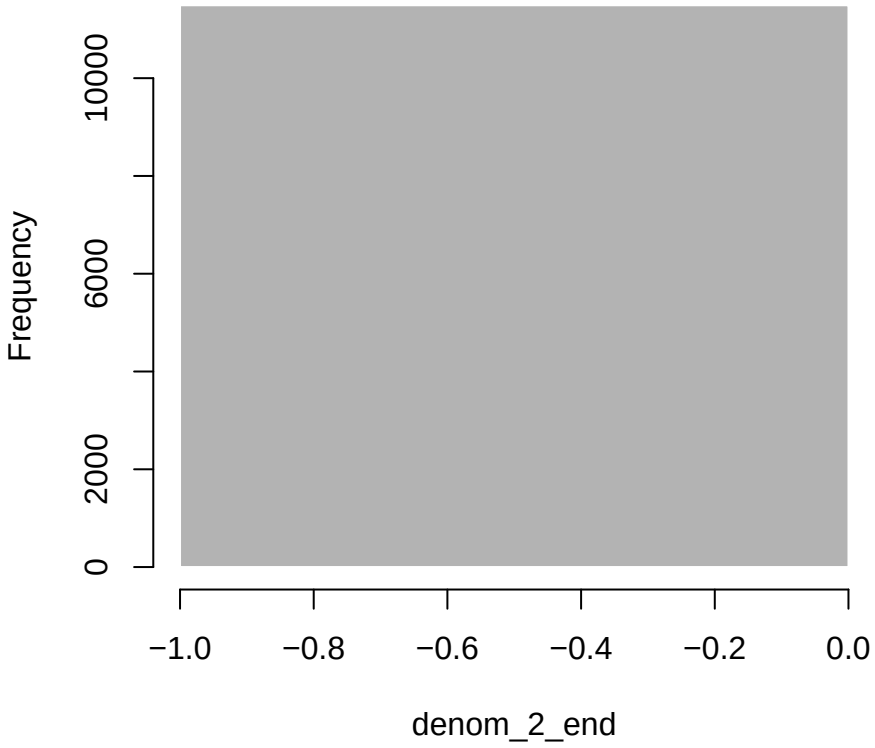
Description: The number of 2 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.1	40.0	1.0

Table 85: Summary statistics for `denom_2_end`



`denom_2_stored`

Dataset: Day-level

Variable type: Numeric

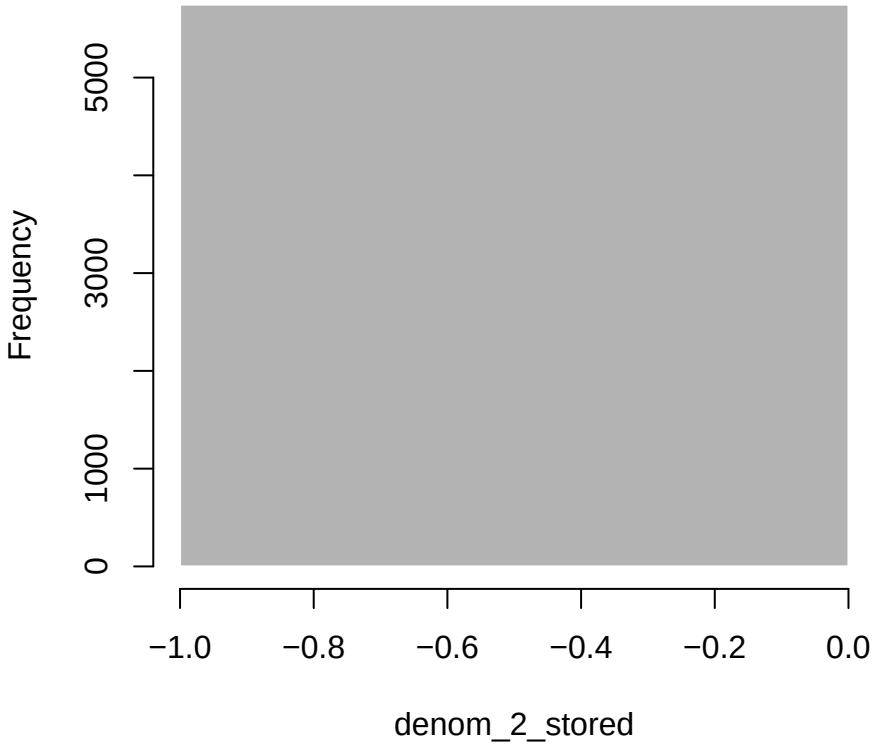
$\boldsymbol{N} = 5746$

Description: The number of 2 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.4	700.0	13.3

Table 86: Summary statistics for `denom_2_stored`



denom_20_end

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

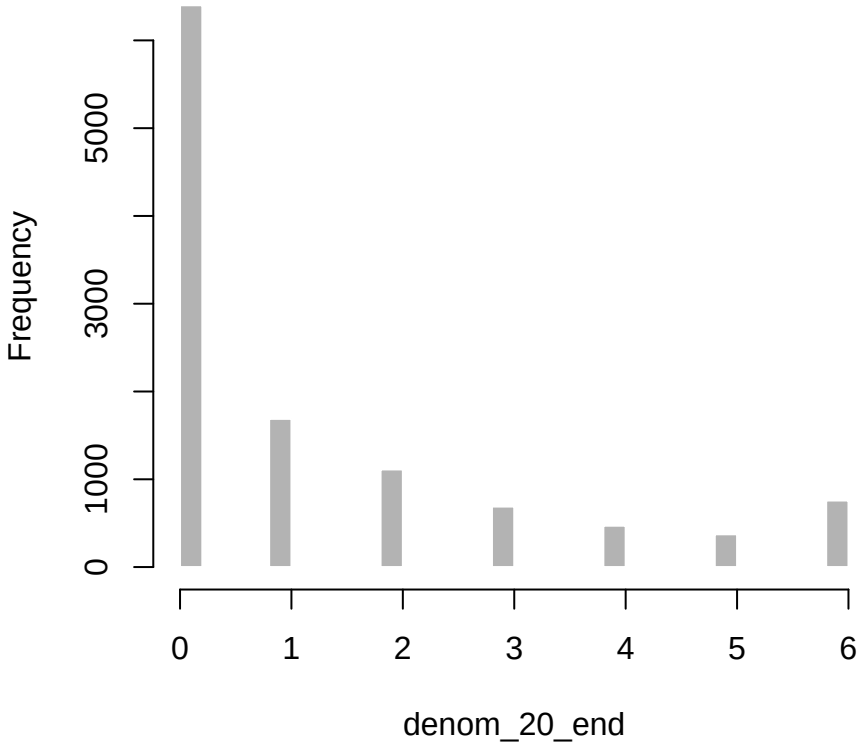
Description: The number of 20 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	1.5	57.0	3.0

Table 87: Summary statistics for denom_20_end



`denom_20_stored`

Dataset: Day-level

Variable type: Numeric

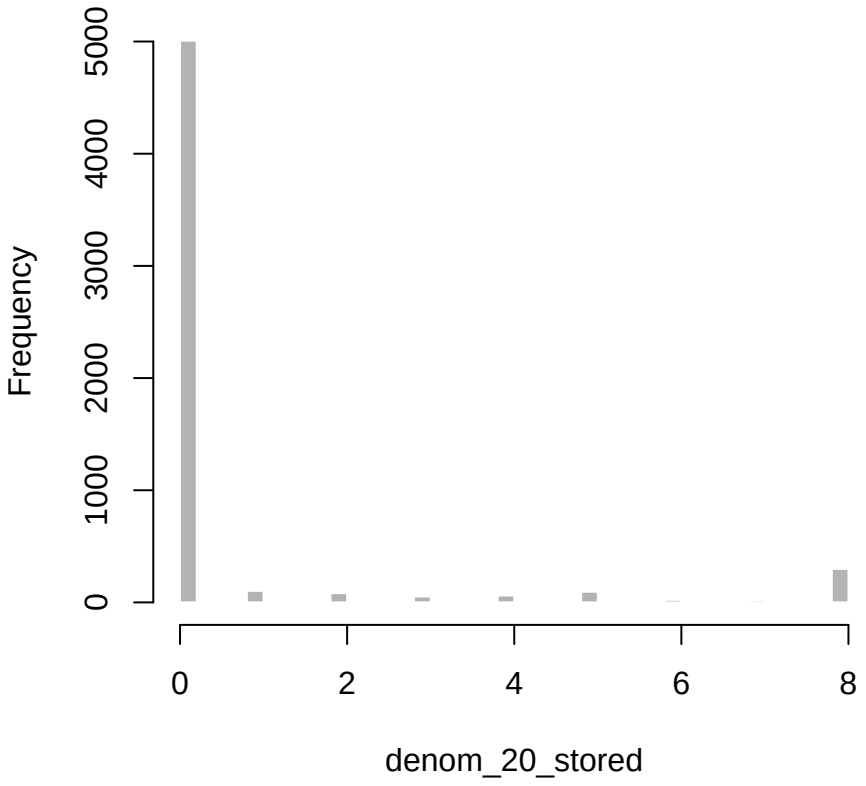
$\boldsymbol{N} = 5746$

Description: The number of 20 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	1.2	115.0	5.0

Table 88: Summary statistics for `denom_20_stored`



`denom_5_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

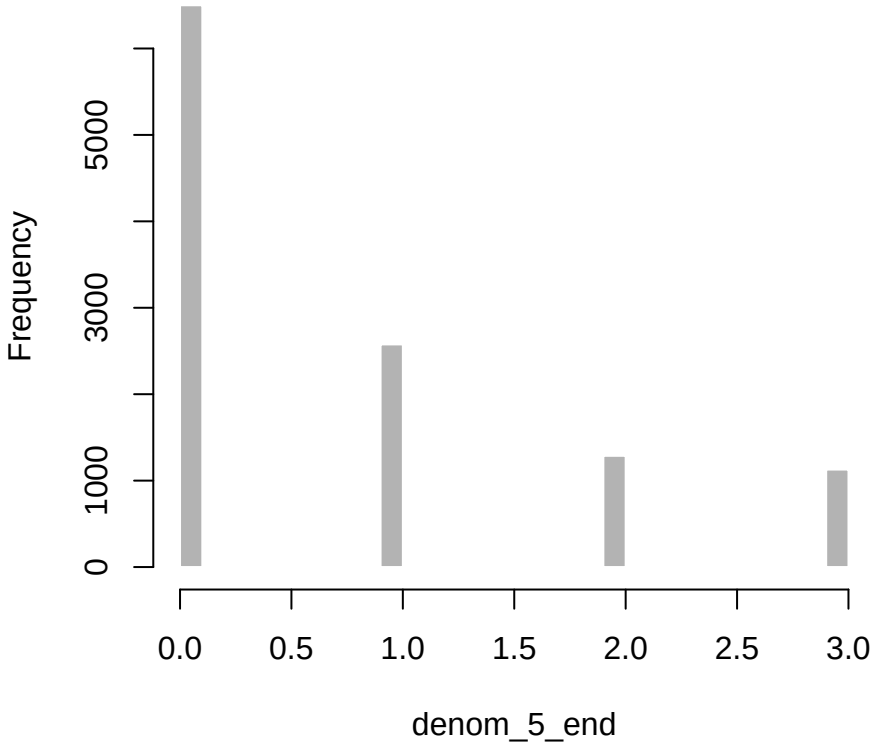
Description: The number of 5 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.9	26.0	1.5

Table 89: Summary statistics for `denom_5_end`



`denom_5_stored`

Dataset: Day-level

Variable type: Numeric

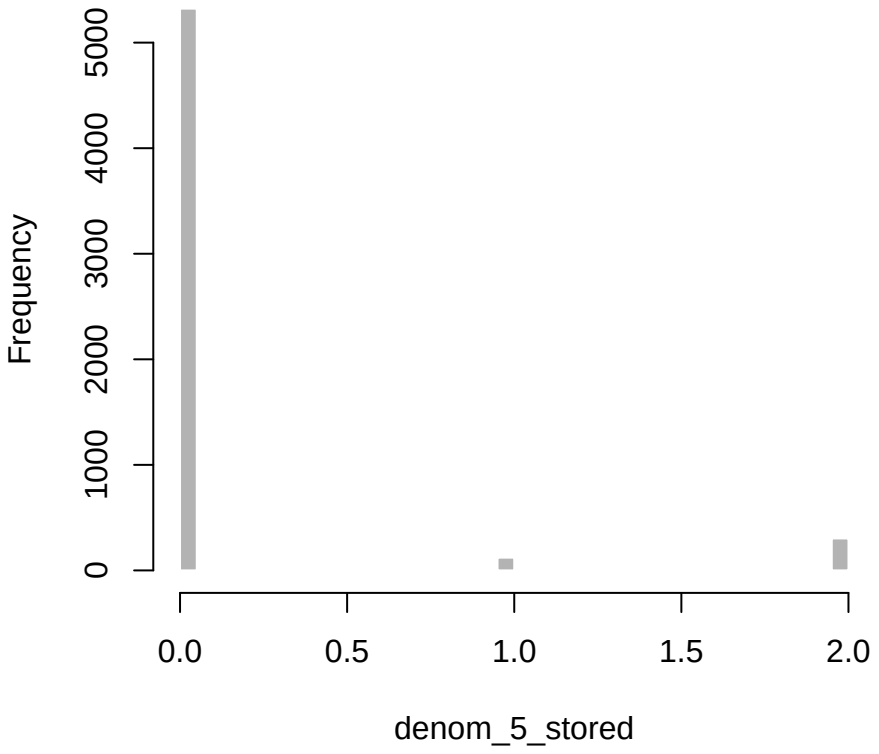
$\boldsymbol{N} = 5746$

Description: The number of 5 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.4	142.0	3.3

Table 90: Summary statistics for `denom_5_stored`



`denom_50_end`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11491$

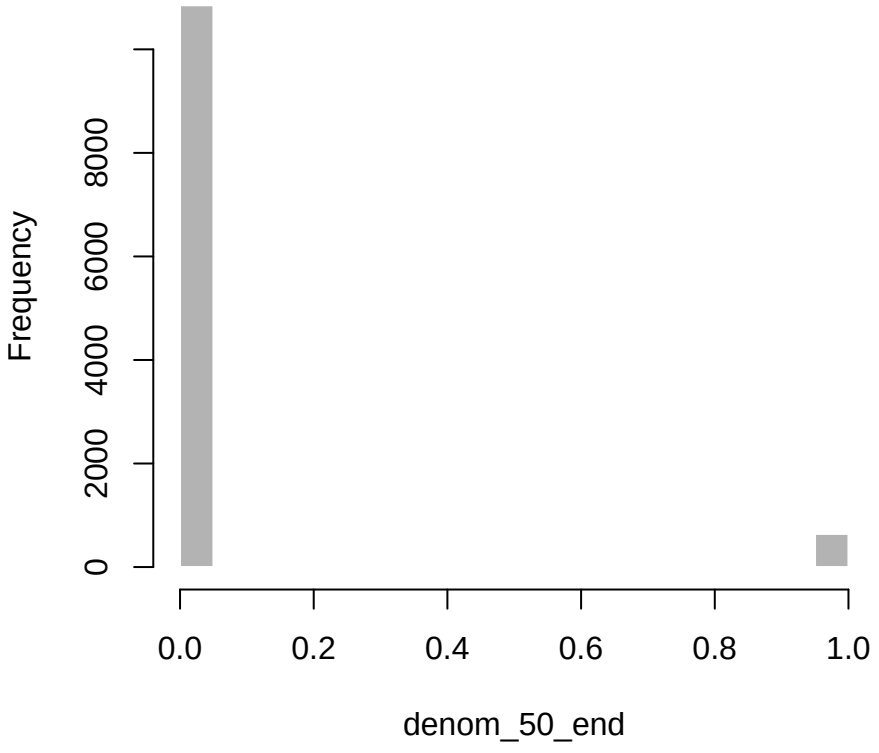
Description: The number of 50 dollar bills carried at the end of the diary day.

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

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

min	med	mean	max	sd
0.0	0.0	0.1	18.0	0.6

Table 91: Summary statistics for `denom_50_end`



`denom_50_stored`

Dataset: Day-level

Variable type: Numeric

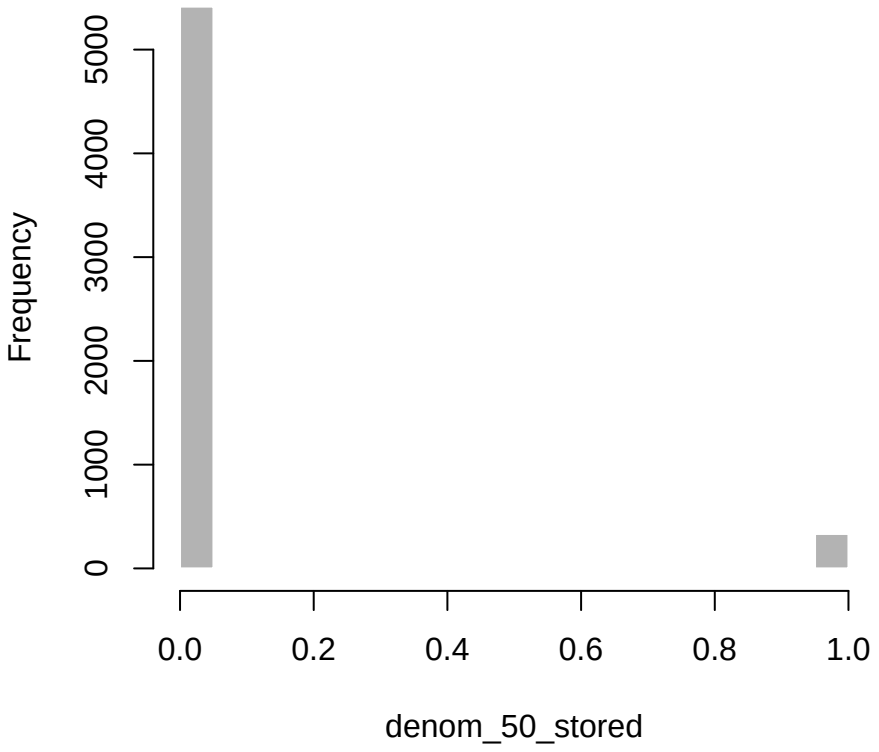
$\boldsymbol{N} = 5746$

Description: The number of 50 dollar bills stored.

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

min	med	mean	max	sd
0.0	0.0	0.3	37.0	1.7

Table 92: Summary statistics for `denom_50_stored`



`device`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12426$

Description: Device used to complete transaction.

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

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

Values	Number	Percent
1	1765	14.2
2	206	1.7
3	846	6.8
4	60	0.5
5	378	3.0
6	1036	8.3
7	8012	64.5
8	123	1.0

Table 93: Frequency table for `device`

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

device_orig

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12427$

Description: Device used to complete transaction, uncleaned.

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

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

Values	Number	Percent
-1	1	0.0
1	1765	14.2
2	206	1.7
3	846	6.8
4	60	0.5
5	378	3.0
6	1036	8.3
7	8012	64.5
8	123	1.0

Table 94: Frequency table for device_orig

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

`diary_day`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15097$

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

Survey question: N/A

Values	Number	Percent
0	324	2.1
1	4922	32.6
2	4954	32.8
3	4897	32.4

Table 95: Frequency table for `diary_day`

Value labels:
0 - Day 0
1 - Day 1
2 - Day 2
3 - Day 3

`discount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 9469$

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

Survey question: q101aaa, q101d, q101f

Values	Number	Percent
0	9137	96.5
1	332	3.5

Table 96: Frequency table for `discount`

Value labels:
0 - No
1 - Yes

`dow_weight`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 8097$

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

Survey question: Created internally.

`draft_date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1669$

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

Survey question: pay205

`due_date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2504$

Description: Date on which this bill was due.

Survey question: q67_a

Details: Converted to Stata date format.

durable_type

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 91$

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

Survey question: pay608

Values	Number	Percent
1	12	13.2
2	10	11.0
3	7	7.7
4	6	6.6
5	6	6.6
6	2	2.2
7	1	1.1
8	47	51.6

Table 97: Frequency table for durable_type

Value labels:

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

e_exp_cc

Dataset: Individual-level

Variable type: Numeric

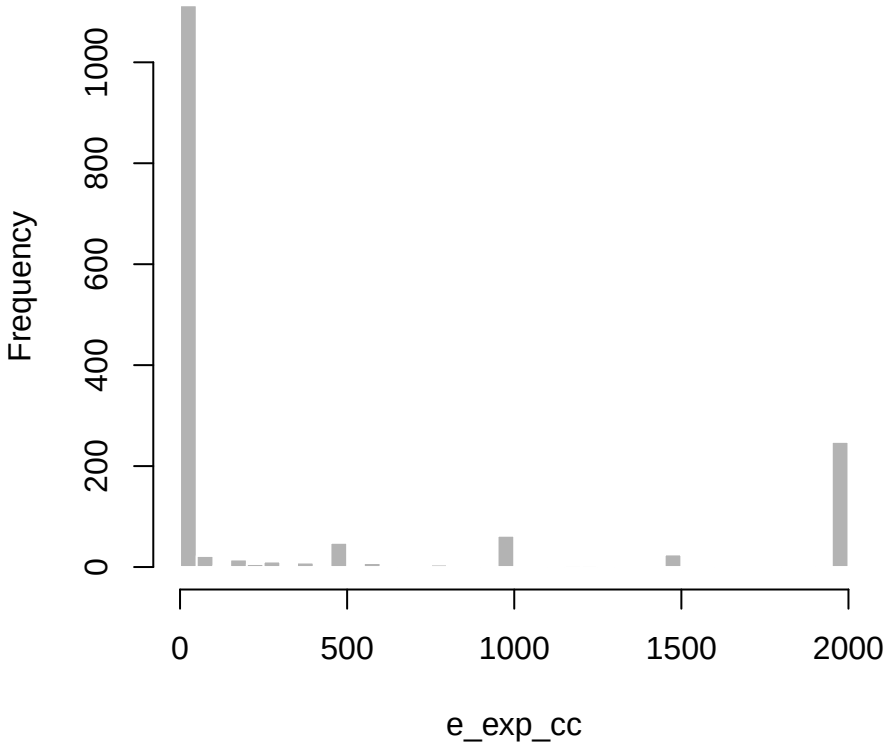
$\boldsymbol{N} = 1616$

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

Survey question: scf006_e

min	med	mean	max	sd
0.0	0.0	426.4	2000.0	745.4

Table 98: Summary statistics for e_exp_cc



e_exp_chk

Dataset: Individual-level

Variable type: Numeric

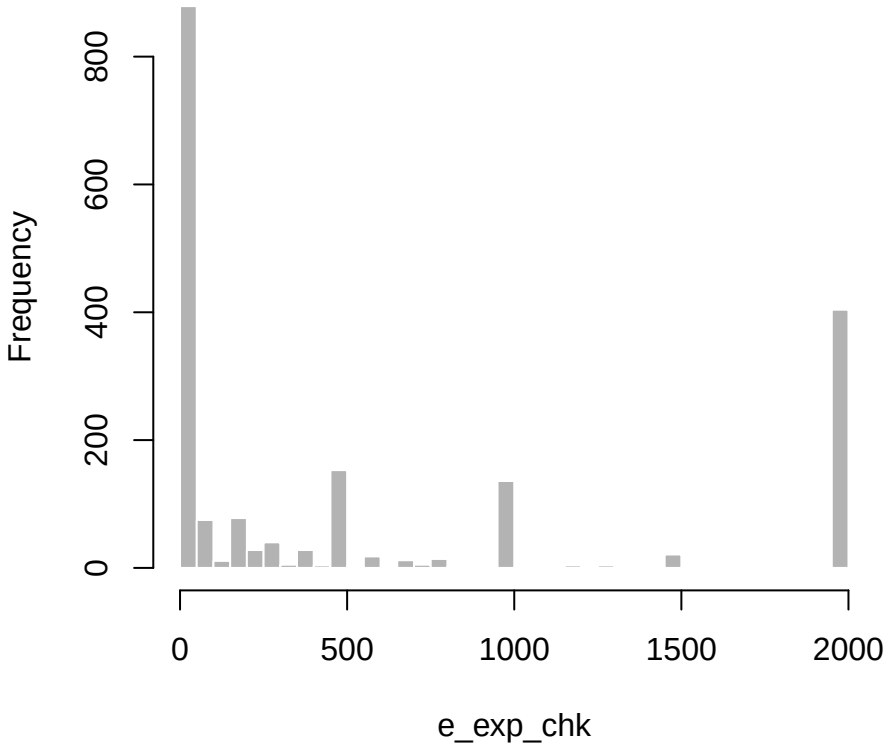
$\boldsymbol{N} = 1941$

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

Survey question: scf006_b

min	med	mean	max	sd
0.0	200.0	607.9	2000.0	787.9

Table 99: Summary statistics for e_exp_chk



e_exp_chk_saved

Dataset: Individual-level

Variable type: Numeric

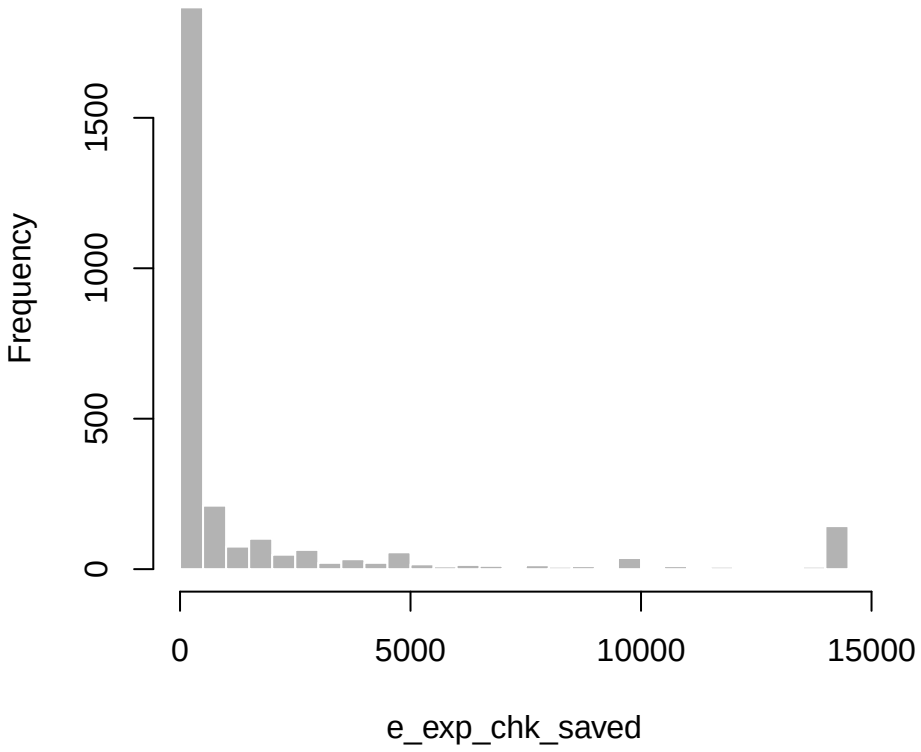
$\boldsymbol{N}$ = 2811

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

Survey question: scf004_b

min	med	mean	max	sd
0.0	5.0	2781.5	218345.0	10521.3

Table 100: Summary statistics for e_exp_chk_saved



e_exp_cover

Dataset: Individual-level

Variable type: Numeric

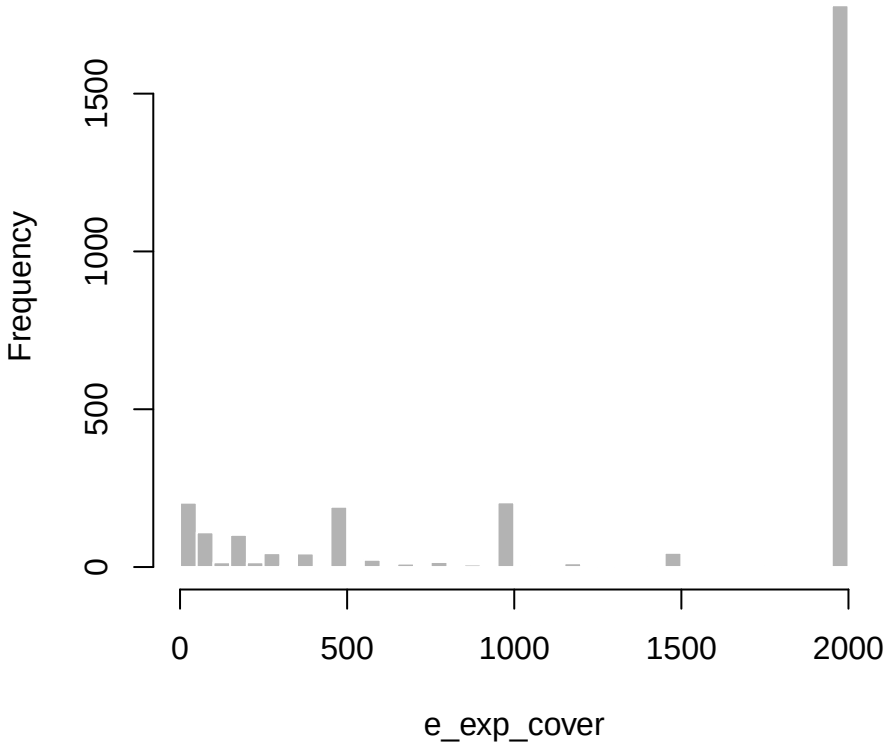
$\boldsymbol{N} = 2865$

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

Survey question: scf006_total

min	med	mean	max	sd
0.0	2000.0	1429.4	2000.0	779.0

Table 101: Summary statistics for e_exp_cover



e_exp_csh

Dataset: Individual-level

Variable type: Numeric

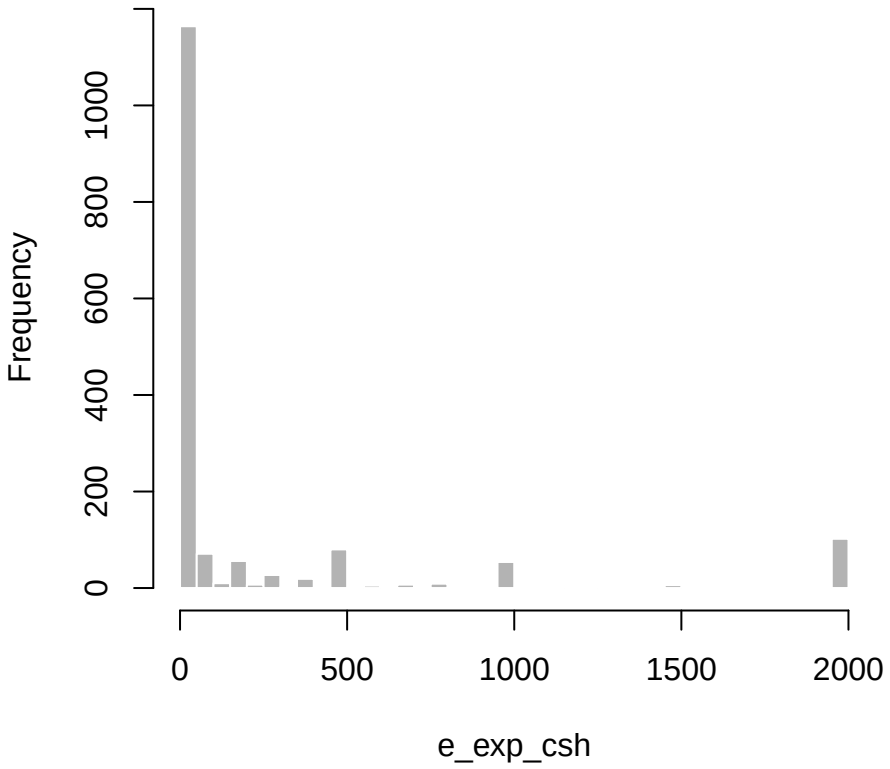
$\boldsymbol{N} = 1633$

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

Survey question: scf006_a

min	med	mean	max	sd
0.0	0.0	230.4	2000.0	523.1

Table 102: Summary statistics for e_exp_csh



e_exp_csh_saved

Dataset: Individual-level

Variable type: Numeric

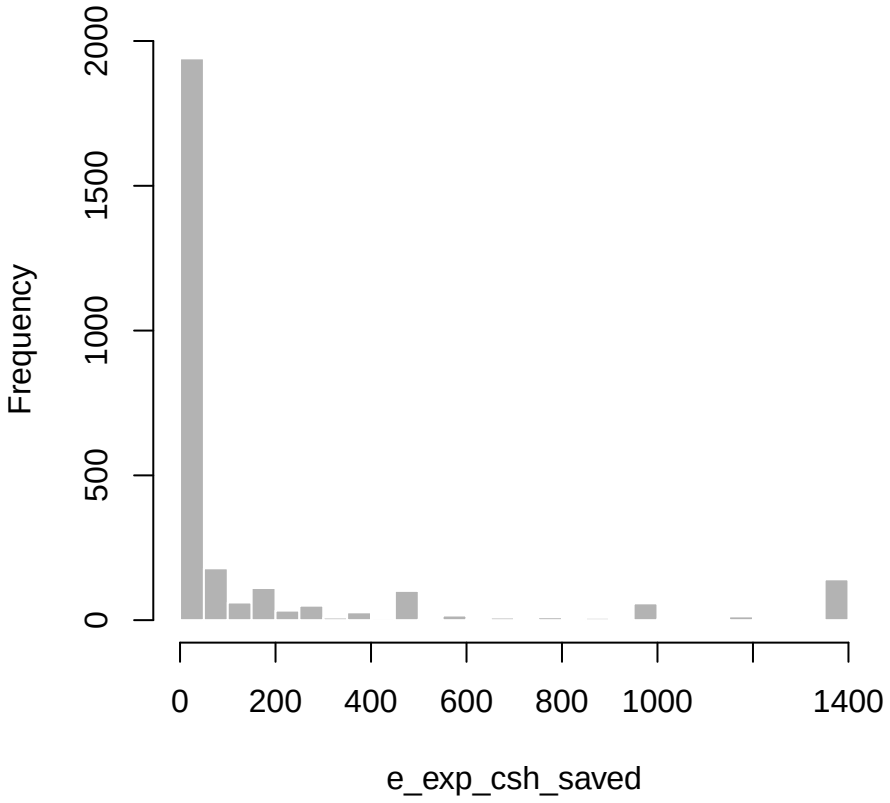
$\boldsymbol{N} = 2812$

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

Survey question: scf004_a

min	med	mean	max	sd
0.0	0.0	607.0	300000.0	6909.6

Table 103: Summary statistics for e_exp_csh_saved



e_exp_fam

Dataset: Individual-level

Variable type: Numeric

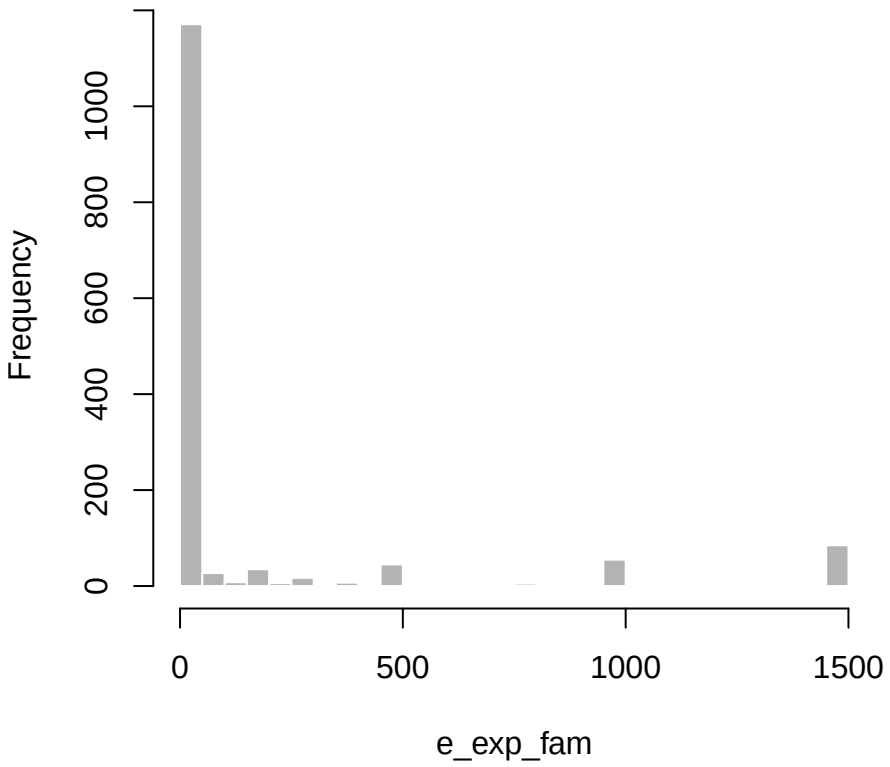
$\boldsymbol{N} = 1483$

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

Survey question: scf006_i

min	med	mean	max	sd
0.0	0.0	188.0	2000.0	478.9

Table 104: Summary statistics for e_exp_fam



e_exp_heloc

Dataset: Individual-level

Variable type: Numeric

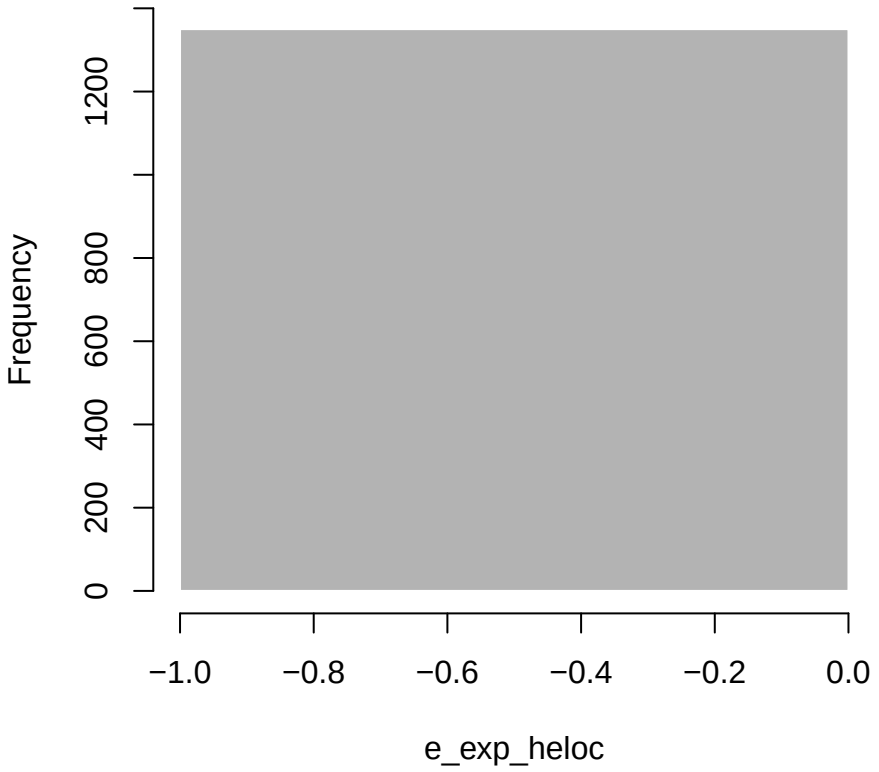
$\boldsymbol{N} = 1350$

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

Survey question: scf006_f

min	med	mean	max	sd
0.0	0.0	48.4	2000.0	292.2

Table 105: Summary statistics for e_exp_heloc



e_exp_od

Dataset: Individual-level

Variable type: Numeric

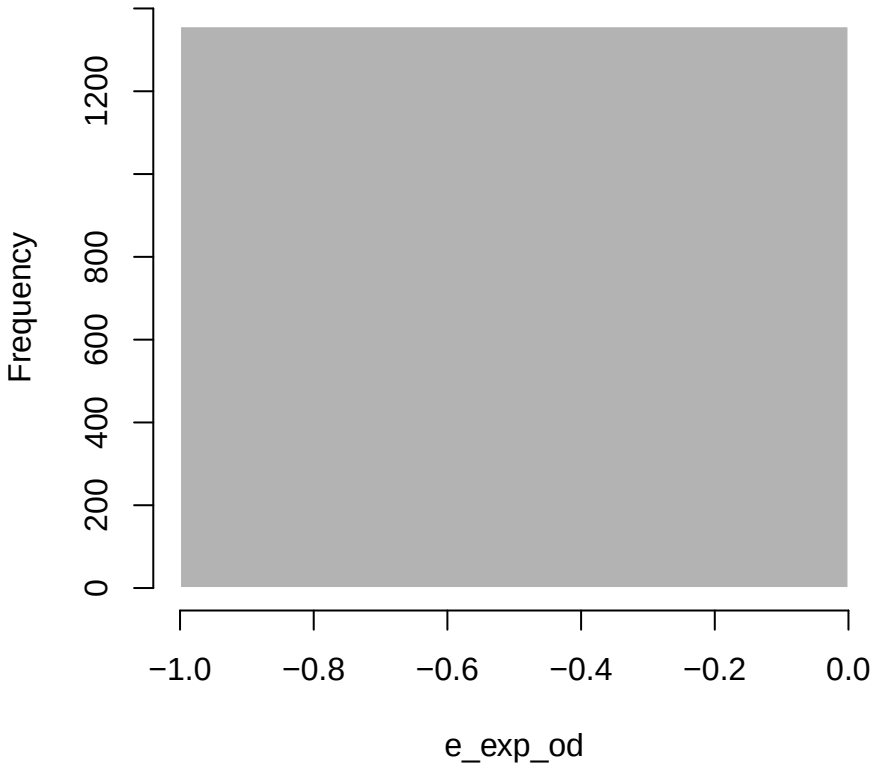
$\boldsymbol{N} = 1357$

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

Survey question: scf006_d

min	med	mean	max	sd
0.0	0.0	15.5	2000.0	120.1

Table 106: Summary statistics for e_exp_od



e_exp_pawn

Dataset: Individual-level

Variable type: Numeric

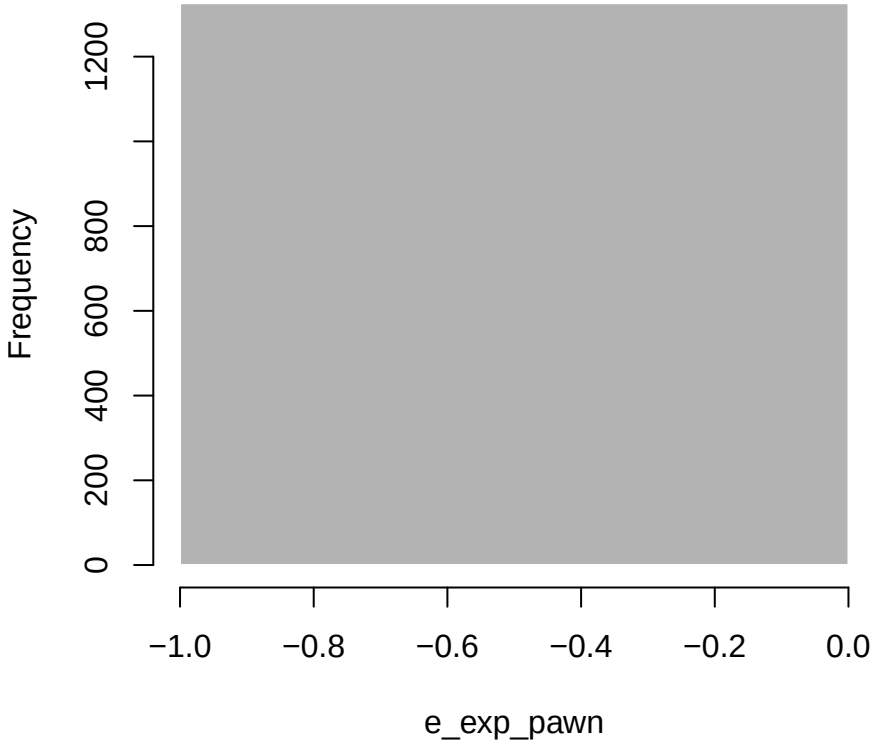
$\boldsymbol{N} = 1326$

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

Survey question: scf006_h

min	med	mean	max	sd
0.0	0.0	10.1	2000.0	91.5

Table 107: Summary statistics for e_exp_pawn



e_exp_payday

Dataset: Individual-level

Variable type: Numeric

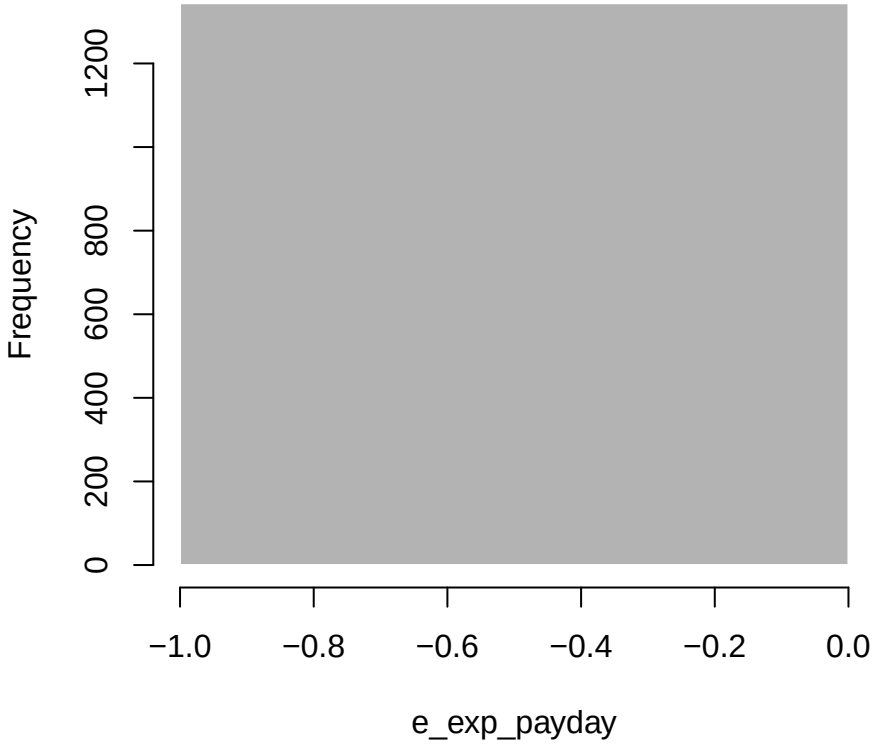
$\boldsymbol{N} = 1344$

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

Survey question: scf006_g

min	med	mean	max	sd
0.0	0.0	16.8	2000.0	133.3

Table 108: Summary statistics for e_exp_payday



e_exp_prepaid

Dataset: Individual-level

Variable type: Numeric

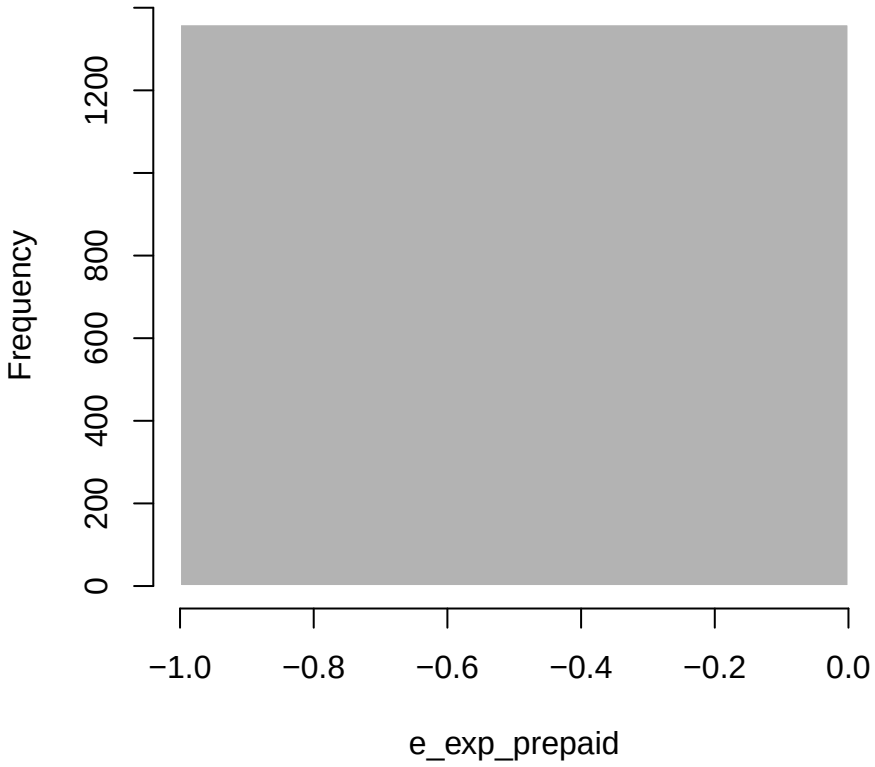
$\boldsymbol{N} = 1360$

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

Survey question: scf006_j

min	med	mean	max	sd
0.0	0.0	7.8	2000.0	78.3

Table 109: Summary statistics for e_exp_prepaid



e_exp_prepaid_saved

Dataset: Individual-level

Variable type: Numeric

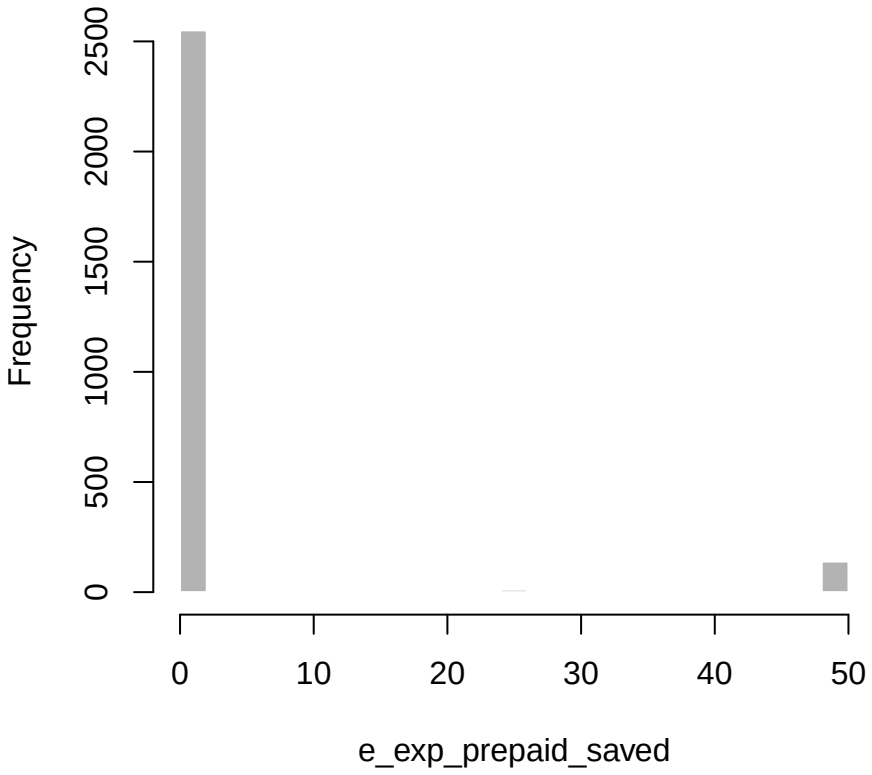
$\boldsymbol{N} = 2775$

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

Survey question: scf004_d

min	med	mean	max	sd
0.0	0.0	14.2	6000.0	142.5

Table 110: Summary statistics for e_exp_prepaid_saved



e_exp_sav

Dataset: Individual-level

Variable type: Numeric

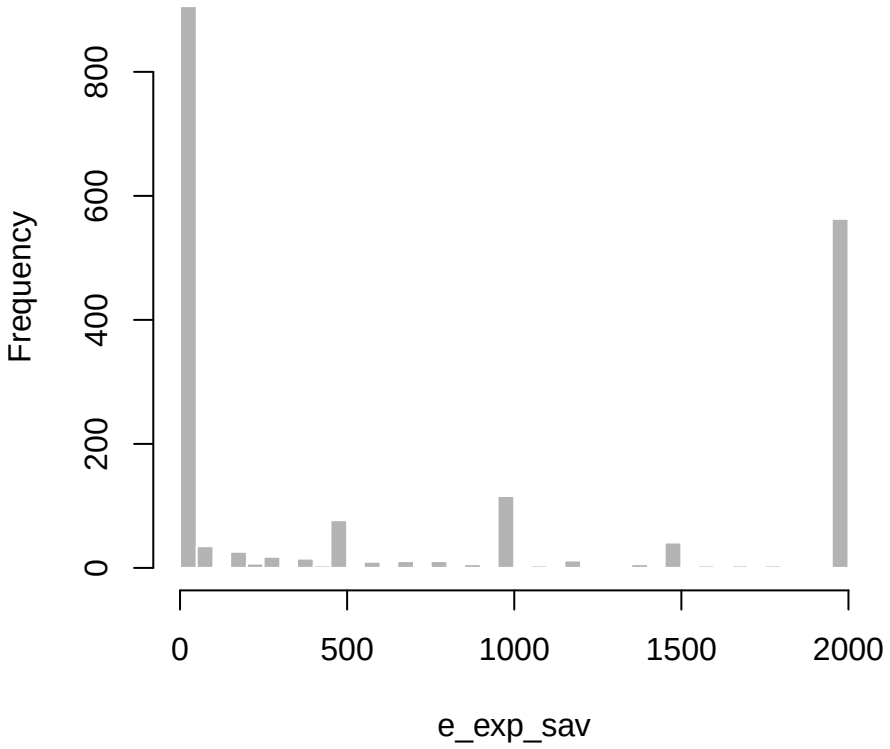
$\boldsymbol{N} = 1896$

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

Survey question: scf006_c

min	med	mean	max	sd
0.0	200.0	766.4	2000.0	881.7

Table 111: Summary statistics for e_exp_sav



e_exp_sav_saved

Dataset: Individual-level

Variable type: Numeric

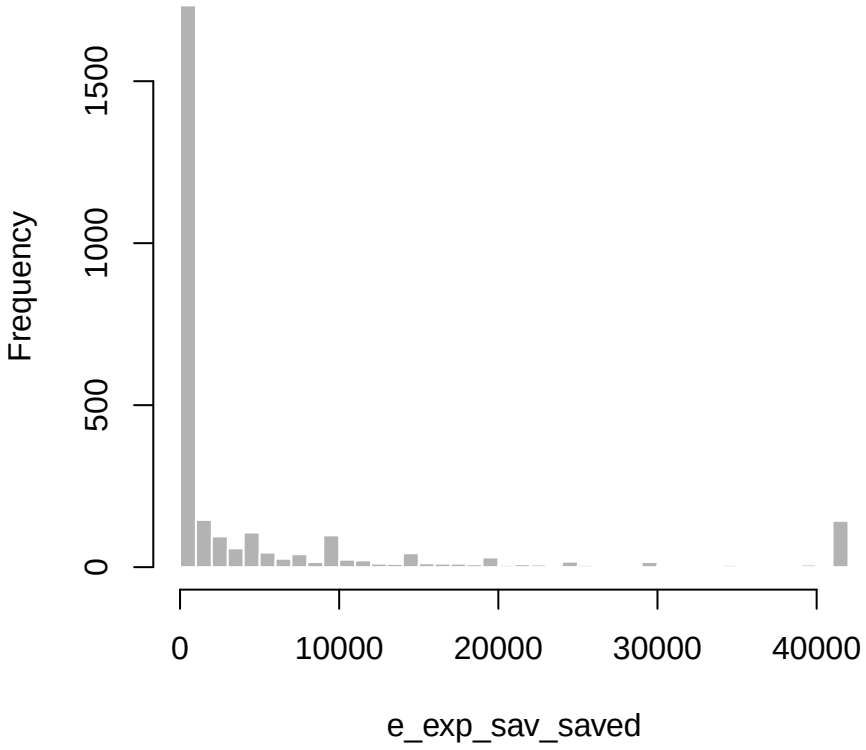
$\boldsymbol{N} = 2816$

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

Survey question: scf004_c

min	med	mean	max	sd
0.0	150.0	9282.9	1074057.0	42439.0

Table 112: Summary statistics for e_exp_sav_saved



`e_exp_tot_saved`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2844$

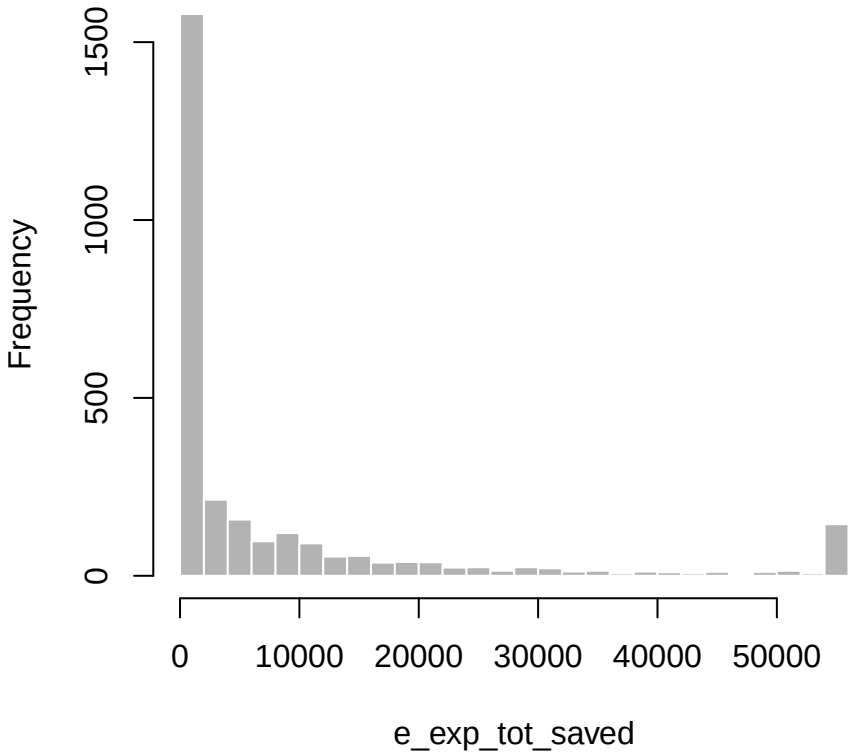
Description: As of today, how much money do you have saved for emergency expenses? Total

Survey question: scf004_total

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

min	med	mean	max	sd
0.0	1153.0	40351.3	79056873.0	1482894.4

Table 113: Summary statistics for `e_exp_tot_saved`



`end_cash_bal`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 11491

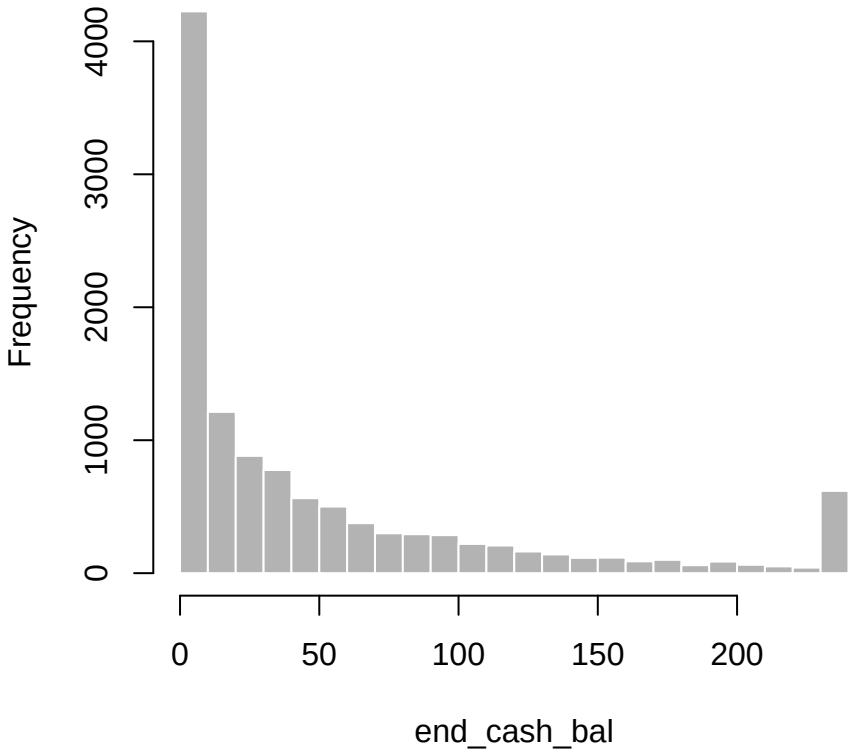
Description: The end-of-day balance of the cash carried by the respondent.

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

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

min	med	mean	max	sd
0.0	24.0	63.9	10580.0	165.9

Table 114: Summary statistics for `end_cash_bal`



enough_cash

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 5336$

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

Survey question: q103f

Values	Number	Percent
0	2776	52.0
1	2485	46.6
2	37	0.7
3	22	0.4
4	16	0.3

Table 115: Frequency table for enough_cash

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

`fee_amnt`

Dataset: Transaction-level

Variable type: Numeric

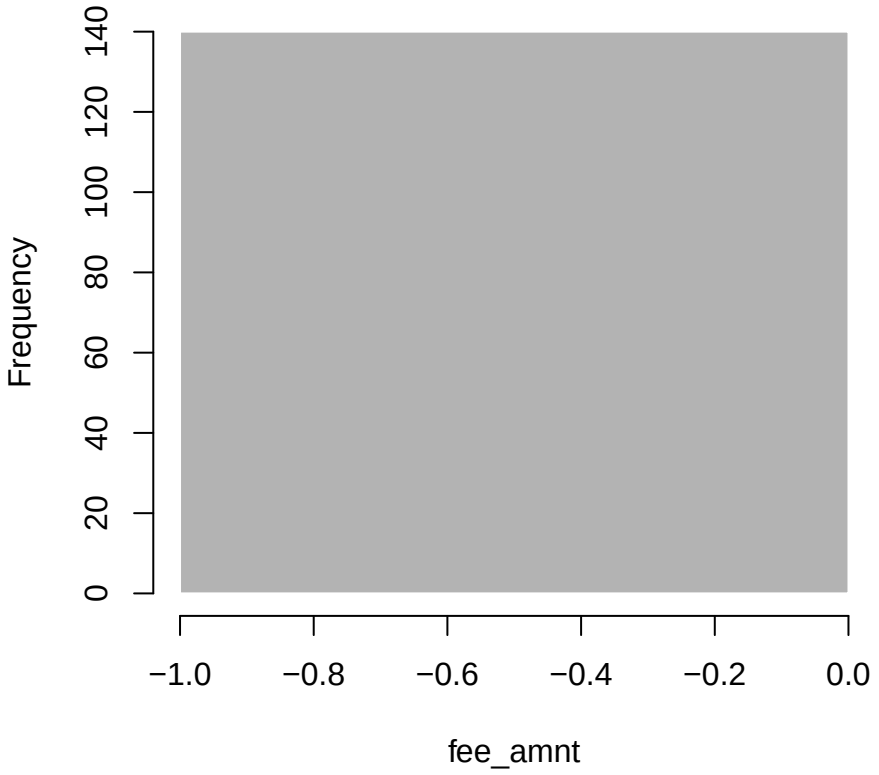
$\boldsymbol{N} = 140$

Description: The amount of fee paid for this transaction.

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

min	med	mean	max	sd
0.0	0.0	0.0	1.2	0.1

Table 116: Summary statistics for `fee_amnt`



`fee_flag`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2788$

Description: Whether a fee was charged.

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

Values	Number	Percent
0	2745	98.5
1	43	1.5

Table 117: Frequency table for `fee_flag`

Value labels:
0 - No
1 - Yes

`fixed_amount`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 2452$

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

Survey question: pay002e

Values	Number	Percent
1	1393	56.8
2	1059	43.2

Table 118: Frequency table for `fixed_amount`

Value labels:
1 - Same amount each bill
2 - Amount changes from bill to bill

`frequency`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 248$

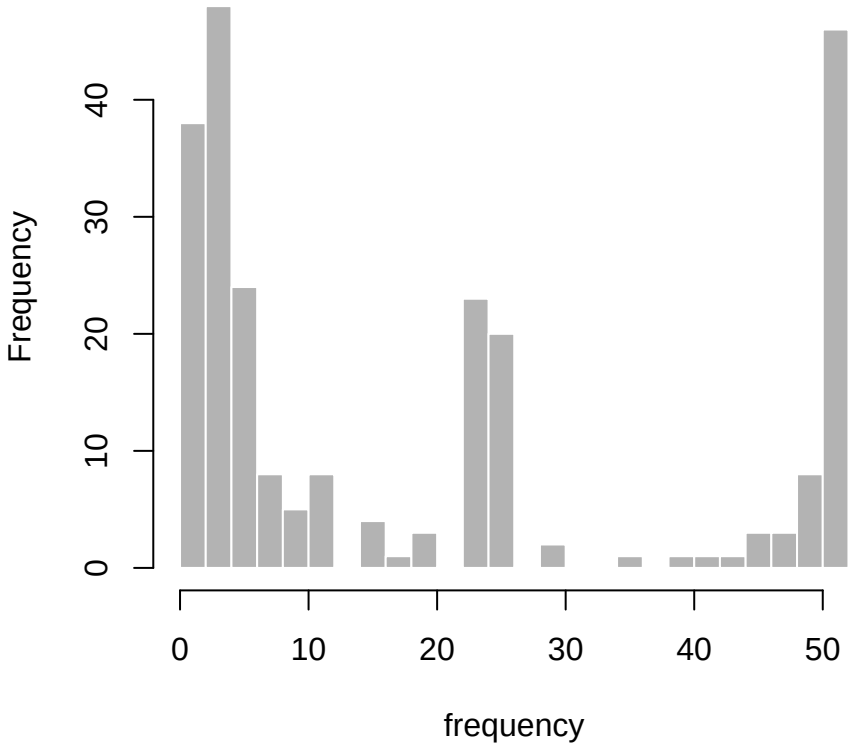
Description: The frequency (time per year) of the bill.

Survey question: q67_c, q67_g, pay002b

Details: Annualized according to response values.

min	med	mean	max	sd
0.0	12.0	25.0	300.0	38.0

Table 119: Summary statistics for `frequency`



`from_account`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1639$

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

Survey question: N/A

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

Values	Number	Percent
1	357	21.8
2	1144	69.8
3	80	4.9
4	21	1.3
5	3	0.2
6	33	2.0
7	1	0.1

Table 120: Frequency table for `from_account`

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

`from_bill_section`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 12440

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

Survey question: pay002

Values	Number	Percent
1	896	7.2
2	11544	92.8

Table 121: Frequency table for `from_bill_section`

Value labels:
1 - Yes
2 - No

gender

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

Description: Male or female.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	1632	56.8
1	1241	43.2

Table 122: Frequency table for gender

Value labels:
0 - Female
1 - Male

gpr_bal

Dataset: Day-level

Variable type: Numeric

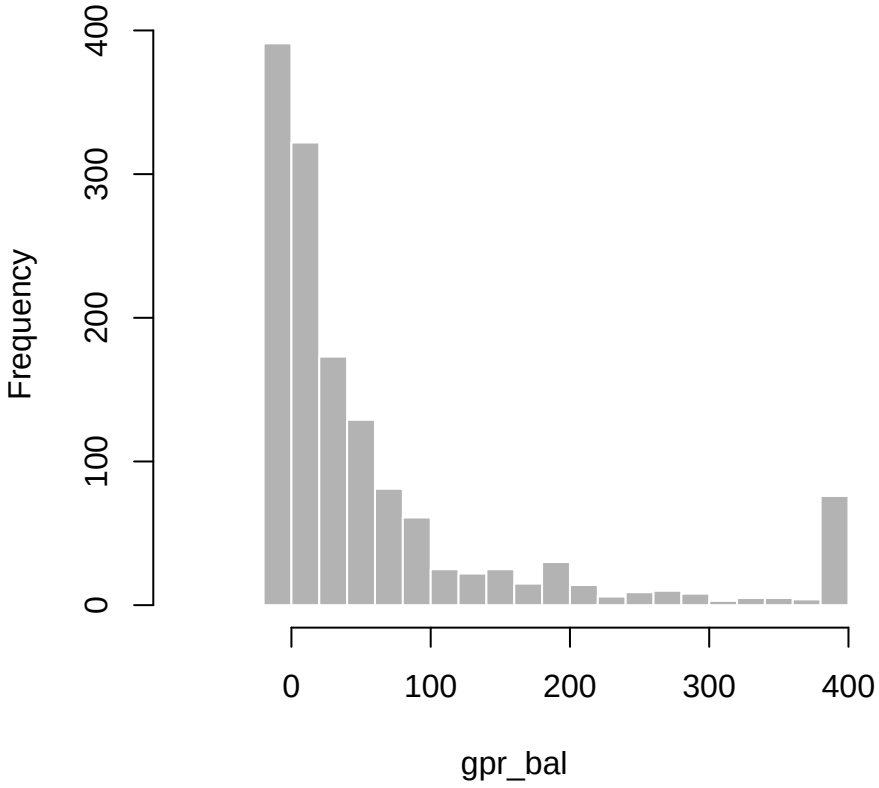
$\boldsymbol{N} = 1415$

Description: Balance of general purpose reloadable prepaid card.

Survey question: pa074

min	med	mean	max	sd
-63.0	20.0	93.6	7757.0	349.4

Table 123: Summary statistics for gpr_bal



`gpr_bal_date`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 1408$

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

Survey question: pa074_date

`gpr_bal_time`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 1412$

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

Survey question: pa074_time

`hh_size`

Dataset: Individual-level

Variable type: Numeric

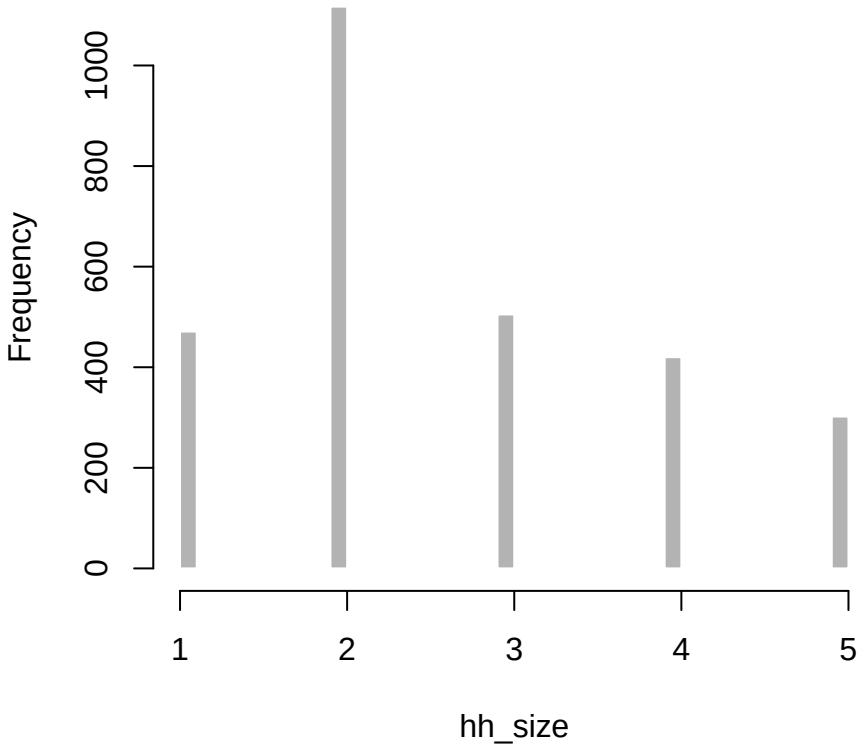
$\boldsymbol{N} = 2815$

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

Survey question: From UAS My Household Questionnaire.

min	med	mean	max	sd
1.0	2.0	2.7	11.0	1.4

Table 124: Summary statistics for `hh_size`



`highest_education`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2873

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	1	0.0
2	1	0.0
3	4	0.1
4	12	0.4
5	18	0.6
6	27	0.9
7	37	1.3
8	45	1.6
9	556	19.4
10	645	22.5
11	259	9.0
12	197	6.9
13	616	21.4
14	343	11.9
15	48	1.7
16	64	2.2

Table 125: Frequency table for `highest_education`

Value labels:

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

`hispaniclatino`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

Description: Whether respondent identifies has Hispanic/Latino

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2687	93.5
1	186	6.5

Table 126: Frequency table for `hispaniclatino`

Value labels:
0 - No
1 - Yes

`hispaniclatino_group`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 186$

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	126	67.7
2	17	9.1
3	6	3.2
4	16	8.6
5	21	11.3

Table 127: Frequency table for `hispaniclatino_group`

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

`home_debt`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2026$

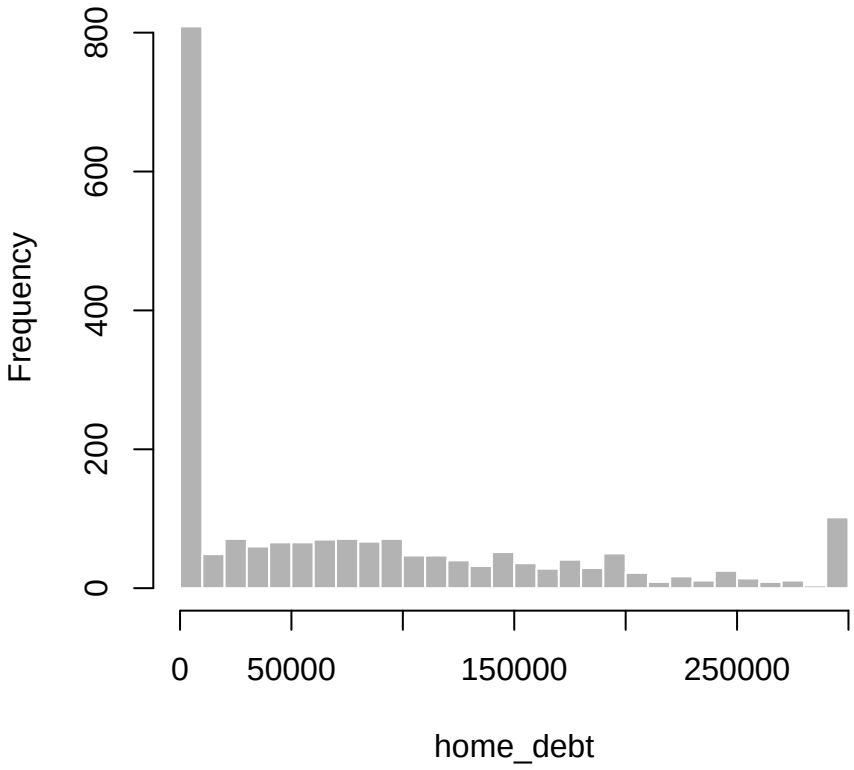
Description: Approximate value of debt on primary home, including HELs and HELOCs.

Survey question: de015

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

min	med	mean	max	sd
0.0	45000.0	82714.3	2250000.0	117734.9

Table 128: Summary statistics for `home_debt`



`home_value`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2024$

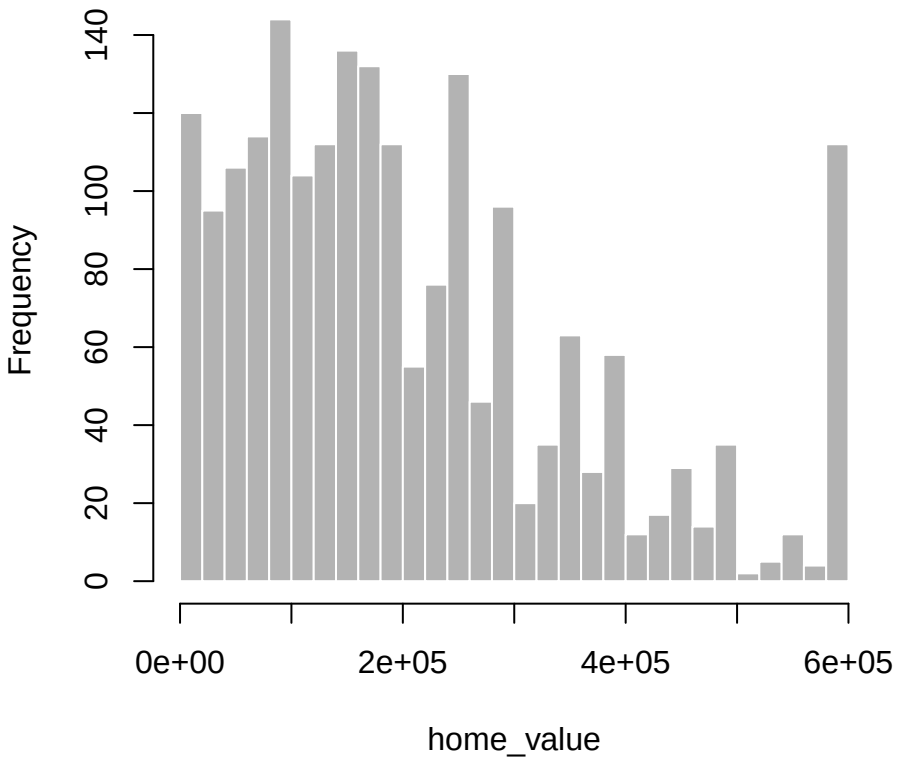
Description: Approximate market value of primary home.

Survey question: de014

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

min	med	mean	max	sd
0.0	175000.0	232112.1	3500000.0	241739.2

Table 129: Summary statistics for `home_value`



`homeowner`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2870$

Description: Whether respondent owns primary home.

Survey question: de013

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

Values	Number	Percent
0	829	28.9
1	2041	71.1

Table 130: Frequency table for `homeowner`

Value labels:
0 - No
1 - Yes

`in_person`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 12444

Description: Whether the transaction occurred in person.

Survey question: Drop-down box in several modules.

Values	Number	Percent
0	3326	26.7
1	9118	73.3

Table 131: Frequency table for `in_person`

Value labels:
0 - No
1 - Yes

`in_person_orig`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 12420

Description: Whether the transaction occurred in person, uncleaned

Survey question: Drop-down box in several modules.

Values	Number	Percent
-1	1	0.0
1	9118	73.4
2	3301	26.6

Table 132: Frequency table for `in_person_orig`

Value labels:
0 - No
1 - Yes

`inc_alimony`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2849

Description: Whether the respondent receives alimony income.

Survey question: q140_h

Values	Number	Percent
0	2840	99.7
1	9	0.3

Table 133: Frequency table for `inc_alimony`

Value labels:
0 - No
1 - Yes

`inc_alimony_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 9$

Description: The frequency with which alimony income is received.

Survey question: q141_h

Values	Number	Percent
1	2	22.2
3	2	22.2
4	5	55.6

Table 134: Frequency table for `inc_alimony_freq`

Value labels:

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

`inc_child`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2847$

Description: Whether the respondent receives child support income.

Survey question: q140_i

Values	Number	Percent
0	2748	96.5
1	99	3.5

Table 135: Frequency table for `inc_child`

Value labels:
0 - No
1 - Yes

`inc_child_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 99$

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

Survey question: q141_i

Values	Number	Percent
1	21	21.2
2	17	17.2
3	7	7.1
4	43	43.4
5	2	2.0
9	9	9.1

Table 136: Frequency table for `inc_child_freq`

Value labels:

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

inc_gov

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2853$

Description: Whether the respondent receives government assistance income.

Survey question: q140_g

Values	Number	Percent
0	2576	90.3
1	277	9.7

Table 137: Frequency table for inc_gov

Value labels:
0 - No
1 - Yes

`inc_gov_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 277$

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

Survey question: q141_g

Values	Number	Percent
1	1	0.4
2	5	1.8
3	1	0.4
4	266	96.0
5	3	1.1
6	1	0.4

Table 138: Frequency table for `inc_gov_freq`

Value labels:

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

`inc_intdiv`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2848$

Description: Whether the respondent receives interest or dividend income.

Survey question: q140_e

Values	Number	Percent
0	2434	85.5
1	414	14.5

Table 139: Frequency table for `inc_intdiv`

Value labels:
0 - No
1 - Yes

`inc_intdiv_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 413$

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

Survey question: q141_e

Values	Number	Percent
1	1	0.2
2	3	0.7
3	1	0.2
4	210	50.8
5	119	28.8
6	28	6.8
7	2	0.5
8	11	2.7
9	38	9.2

Table 140: Frequency table for `inc_intdiv_freq`

Value labels:

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

`inc_rent`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2849

Description: Whether the respondent receives rental income.

Survey question: q140_f

Values	Number	Percent
0	2700	94.8
1	149	5.2

Table 141: Frequency table for `inc_rent`

Value labels:
0 - No
1 - Yes

`inc_rent_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 149$

Description: The frequency with which rental income is received.

Survey question: q141_f

Values	Number	Percent
1	1	0.7
3	1	0.7
4	121	81.2
5	1	0.7
6	16	10.7
7	1	0.7
8	1	0.7
9	7	4.7

Table 142: Frequency table for `inc_rent_freq`

Value labels:

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

`inc_retempl`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2853$

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

Survey question: q140_b

Values	Number	Percent
0	2469	86.5
1	384	13.5

Table 143: Frequency table for `inc_retempl`

Value labels:
0 - No
1 - Yes

`inc_retempl_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 382$

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

Survey question: q141_b

Values	Number	Percent
1	2	0.5
2	11	2.9
3	4	1.0
4	354	92.7
6	3	0.8
7	2	0.5
8	2	0.5
9	4	1.0

Table 144: Frequency table for `inc_retempl_freq`

Value labels:

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

inc_retsav

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2846$

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

Survey question: q140_j

Values	Number	Percent
0	2558	89.9
1	288	10.1

Table 145: Frequency table for inc_retsav

Value labels:
0 - No
1 - Yes

`inc_retsav_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 287$

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

Survey question: q141_j

Values	Number	Percent
1	1	0.3
2	18	6.3
3	2	0.7
4	129	44.9
5	22	7.7
6	63	22.0
7	14	4.9
8	5	1.7
9	33	11.5

Table 146: Frequency table for `inc_retsav_freq`

Value labels:

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

`inc_self`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2848$

Description: Whether the respondent receives self-employment income.

Survey question: q140_c

Values	Number	Percent
0	2516	88.3
1	332	11.7

Table 147: Frequency table for `inc_self`

Value labels:
0 - No
1 - Yes

`inc_self_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 332$

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

Survey question: q141_c

Values	Number	Percent
1	58	17.5
2	30	9.0
3	10	3.0
4	72	21.7
5	8	2.4
6	13	3.9
7	17	5.1
8	10	3.0
9	114	34.3

Table 148: Frequency table for `inc_self_freq`

Value labels:

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

`inc_ss`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2864

Description: Whether the respondent receives social security income.

Survey question: q140_d

Values	Number	Percent
0	2072	72.3
1	792	27.7

Table 149: Frequency table for `inc_ss`

Value labels:
0 - No
1 - Yes

`inc_ss_freq`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 790$

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

Survey question: q141_d

Values	Number	Percent
1	3	0.4
2	4	0.5
3	2	0.3
4	775	98.1
5	2	0.3
7	1	0.1
8	1	0.1
9	2	0.3

Table 150: Frequency table for `inc_ss_freq`

Value labels:

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

inc_wage

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2856$

Description: Whether the respondent receives wage income.

Survey question: q140_a

Values	Number	Percent
0	1300	45.5
1	1556	54.5

Table 151: Frequency table for inc_wage

Value labels:
0 - No
1 - Yes

inc_wage_freq

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1556$

Description: The frequency with which wage income is received.

Survey question: q141_a

Values	Number	Percent
1	299	19.2
2	839	53.9
3	222	14.3
4	170	10.9
5	2	0.1
7	6	0.4
8	3	0.2
9	15	1.0

Table 152: Frequency table for inc_wage_freq

Value labels:

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

`income`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15114$

Description: This transaction is an income receipt

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

Details: Income is defined as money coming into the respondents possession. Income is typically reported in the income module.

Values	Number	Percent
0	13308	88.1
1	1806	11.9

Table 153: Frequency table for `income`

Value labels:
0 - Not an income receipt
1 - Income receipt

`income_hh`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2838$

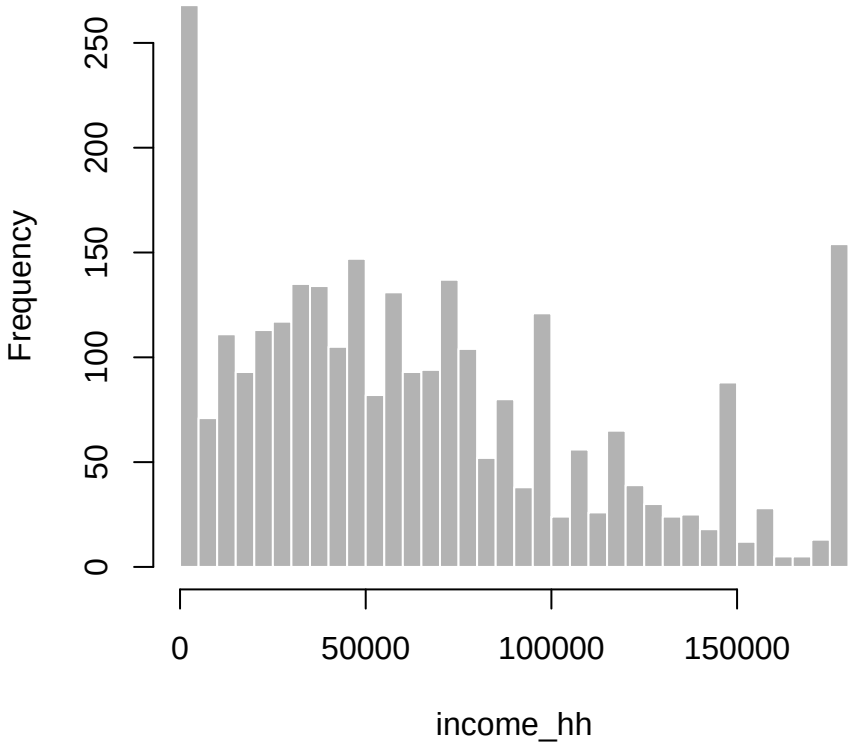
Description: Household income.

Survey question: de010

Details: This is an SCPC variable merged into this dataset for convenience. In 2017 and before, this variable was categorical. In 2018 and going forward, this variable is continuous, and it describes the respondent's self-reported household income.

min	med	mean	max	sd
0.0	60000.0	72238.3	1250000.0	73455.0

Table 154: Summary statistics for `income_hh`



`income_howpaid`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 990$

Description: How this income was paid to the respondent.

Survey question: q143_a-i

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

Values	Number	Percent
1	624	63.0
2	59	6.0
3	31	3.1
4	131	13.2
5	67	6.8
6	11	1.1
7	25	2.5
8	23	2.3
9	19	1.9

Table 155: Frequency table for `income_howpaid`

Value labels:

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

`income_type`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 996$

Description: Type of income payment.

Survey question: q142_a-i, q144_a-i

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

Values	Number	Percent
1	560	56.2
2	58	5.8
3	105	10.5
4	127	12.8
5	22	2.2
6	24	2.4
7	54	5.4
8	1	0.1
9	23	2.3
10	22	2.2

Table 156: Frequency table for `income_type`

Value labels:

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

`inconsistency_explain`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: q201f

`ind_payee`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 472$

Description: Type of person to which payment was made.

Survey question: pay080, pay081

Details: These two followups are combined, for convenience.

Values	Number	Percent
1	53	11.2
2	56	11.9
3	249	52.8
4	45	9.5
5	69	14.6

Table 157: Frequency table for `ind_payee`

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

`ind_weight`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2872$

Description: Raked individual sample weights.

Survey question: N/A

Details: Raked post-stratification weights. Individual weights are best used for producing full-sample full-period estimates. These particular daily correspond to `rps_w_uasgfk` in the `full_weights` dataset. See Angrisani, M, `2018 Survey and Diary of Consumer Payment Choice Weighting Procedure` (2018) for more information about the construction of the weights.

`interest_level`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2866

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

Survey question: cs_001

Values	Number	Percent
1	1157	40.4
2	1210	42.2
3	451	15.7
4	37	1.3
5	11	0.4

Table 158: Frequency table for `interest_level`

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

`last_income_date`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2696$

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

Survey question: q18

Details: Converted to Stata date format.

`late_fee`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1522$

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

Survey question: q67_e

Values	Number	Percent
0	1466	96.3
1	56	3.7

Table 159: Frequency table for `late_fee`

Value labels:
0 - No
1 - Yes

`loan_amnt_canpay`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1$

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

Survey question: pay014

Values	Number	Percent
0	1	100.0

Table 160: Frequency table for `loan_amnt_canpay`

Value labels:
0 - No
1 - Yes

`loan_amnt_due`

Dataset: Transaction-level

Variable type: Numeric

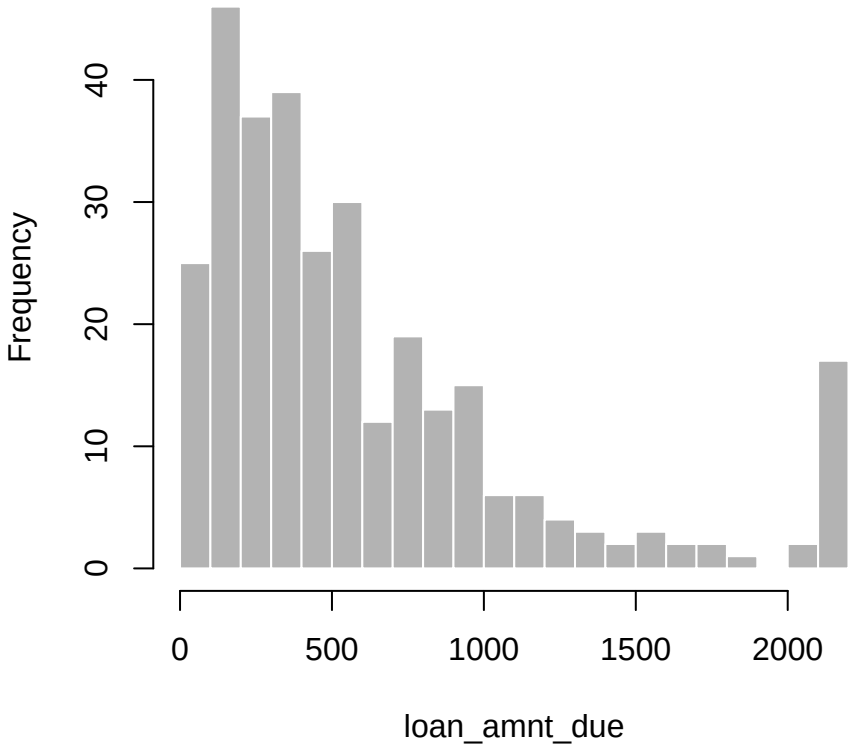
$\boldsymbol{N} = 310$

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

Survey question: pay013

min	med	mean	max	sd
0.0	435.5	677.4	10167.0	934.3

Table 161: Summary statistics for `loan_amnt_due`



`loan_amnt_whynotpay`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: pay015

Details: Open-ended text response box.

`login_date`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 11492$

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

Survey question: N/A

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

`marital_status`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2872$

Description: Respondent's marital status.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
1	1696	59.1
2	32	1.1
3	39	1.4
4	472	16.4
5	148	5.2
6	485	16.9

Table 162: Frequency table for `marital_status`

Value labels:

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

`memory_checkbook`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2860

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

Survey question: q25

Values	Number	Percent
0	1849	64.7
1	1011	35.3

Table 163: Frequency table for `memory_checkbook`

Value labels:
0 - No
1 - Yes

`memory_finrec`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2860

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

Survey question: q25

Values	Number	Percent
0	1521	53.2
1	1339	46.8

Table 164: Frequency table for `memory_finrec`

Value labels:
0 - No
1 - Yes

`memory_lpd`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2860

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

Survey question: q25

Values	Number	Percent
0	2454	85.8
1	406	14.2

Table 165: Frequency table for `memory_lpd`

Value labels:
0 - No
1 - Yes

`memory_memory`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2860

Description: Whether the respondent used their memory to recall transactions.

Survey question: q25

Values	Number	Percent
0	1495	52.3
1	1365	47.7

Table 166: Frequency table for `memory_memory`

Value labels:
0 - No
1 - Yes

`memory_oth`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2860

Description: Whether the respondent used some other memory aid.

Survey question: q25

Values	Number	Percent
0	2727	95.3
1	133	4.7

Table 167: Frequency table for `memory_oth`

Value labels:
0 - No
1 - Yes

`memory_receipts`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2860

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

Survey question: q25

Values	Number	Percent
0	1043	36.5
1	1817	63.5

Table 168: Frequency table for `memory_receipts`

Value labels:
0 - No
1 - Yes

`merch`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12455$

Description: Merchant – 21 categories.

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

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

Values	Number	Percent
1	2068	16.6
2	1337	10.7
3	805	6.5
4	1624	13.0
5	1915	15.4
6	392	3.1
7	318	2.6
8	502	4.0
9	64	0.5
10	554	4.4
11	45	0.4
12	109	0.9
13	35	0.3
14	129	1.0
15	1057	8.5
16	473	3.8
17	302	2.4
18	274	2.2
19	110	0.9
20	135	1.1
21	207	1.7

Table 169: Frequency table for `merch`

Value labels:

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

10 - Telephone, internet, cable or satellite tv, video or music streaming services, movie theaters

11 - Building contractors, plumbers, electricians, HVAC, etc.

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

13 - Hotels, motels, RV parks, campsites

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

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

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

17 - Charitable or religious donations

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

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

`merch_orig`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12430$

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

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

Values	Number	Percent
1	2066	16.6
2	1338	10.8
3	804	6.5
4	1630	13.1
5	1915	15.4
6	367	3.0
7	317	2.6
8	501	4.0
9	64	0.5
10	553	4.4
11	45	0.4
12	109	0.9
13	35	0.3
14	129	1.0
15	1056	8.5
16	473	3.8
17	302	2.4
18	274	2.2
19	110	0.9
20	135	1.1
21	207	1.7

Table 170: Frequency table for `merch_orig`

Value labels:

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

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

13 - Hotels, motels, RV parks, campsites

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

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

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

17 - Charitable or religious donations

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

19 - Government taxes or fees

20 - Schools, colleges, childcare centers

21 - Public transportation and tolls

`mobile_funding`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 124$

Description: How this mobile payment was funded.

Survey question: q101_mobile_b

Details: If the value of the variable `mobile_funding` is 1, 2, 3, or 4, then the value of the variable `pi` is recoded to match the payment instrument which funds the mobile payment. For example, if the diarist reports payment method = mobile banking (12) for their payment, and then in item `q101_mobile_b`, they report 1, or credit card, then Atlanta Fed staff will recode the payment method variable `pi` to equal 3, or credit card.

Values	Number	Percent
1	24	19.4
2	34	27.4
3	1	0.8
4	50	40.3
5	8	6.5
6	7	5.6

Table 171: Frequency table for `mobile_funding`

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

`mobile_howfunded`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 50$

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

Survey question: q161

Values	Number	Percent
1	8	16.0
2	22	44.0
3	2	4.0
4	10	20.0
6	1	2.0
7	7	14.0

Table 172: Frequency table for `mobile_howfunded`

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

`mobile_method`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 808

Description: How this mobile payment was completed.

Survey question: q150

Values	Number	Percent
1	247	30.6
2	59	7.3
3	101	12.5
4	401	49.6

Table 173: Frequency table for `mobile_method`

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

`mobile_type`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 126$

Description: Type of mobile payment.

Survey question: q101_mobile_a

Values	Number	Percent
1	87	69.0
2	2	1.6
3	16	12.7
4	21	16.7

Table 174: Frequency table for `mobile_type`

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

`module`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: q106a-d, q120, q122

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

`monord_date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 33$

Description: Date on which the money order was purchased.

Survey question: q103s

Values	Number	Percent
1	22	66.7
2	11	33.3

Table 175: Frequency table for `monord_date`

Value labels:
1 - I bought it today
2 - Between today and less than 7 days ago
3 - 7 or more days ago

`monord_source`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 33$

Description: Where the money order was purchased from.

Survey question: q103r

Values	Number	Percent
1	4	12.1
2	11	33.3
3	5	15.2
4	13	39.4

Table 176: Frequency table for `monord_source`

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

`multipi_breakdown`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: q125_a through q125_n

`next_income_date`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2537$

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

Survey question: q19

Details: Converted to Stata date format.

`nopayments`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 3599$

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

Survey question: q98a

Values	Number	Percent
1	3214	89.3
2	185	5.1
3	174	4.8
4	26	0.7

Table 177: Frequency table for `nopayments`

Value labels:

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

`num_times_used_coins`

Dataset: Day-level

Variable type: Numeric

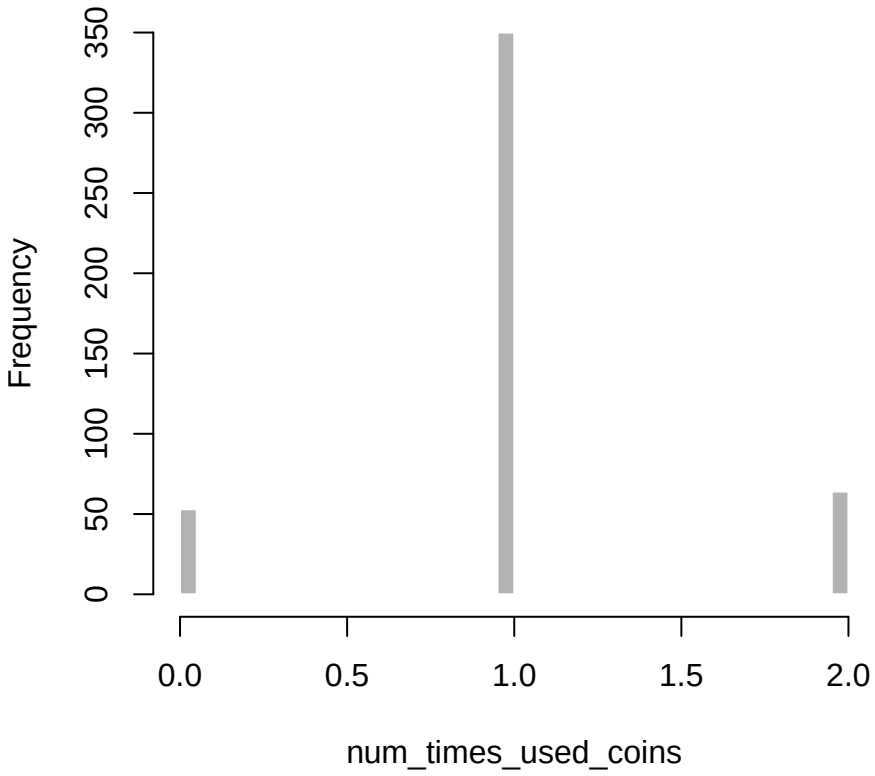
$\boldsymbol{N} = 467$

Description: Question text: For how many cash payments did you use coins to pay for some or all of the payment?

Survey question: q5_3

min	med	mean	max	sd
0.0	1.0	1.0	4.0	0.6

Table 178: Summary statistics for `num_times_used_coins`



`other_assets`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2829$

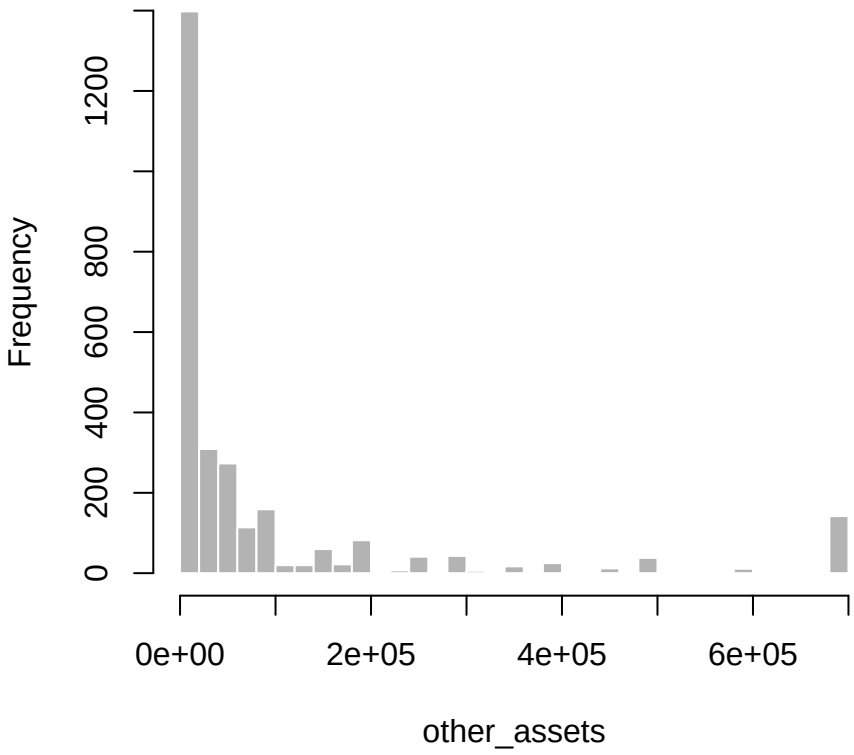
Description: Approximate value of other assets, not including primary home.

Survey question: de016

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

min	med	mean	max	sd
0.0	25000.0	148516.5	12000000.0	491732.9

Table 179: Summary statistics for `other_assets`



`other_debts`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2847$

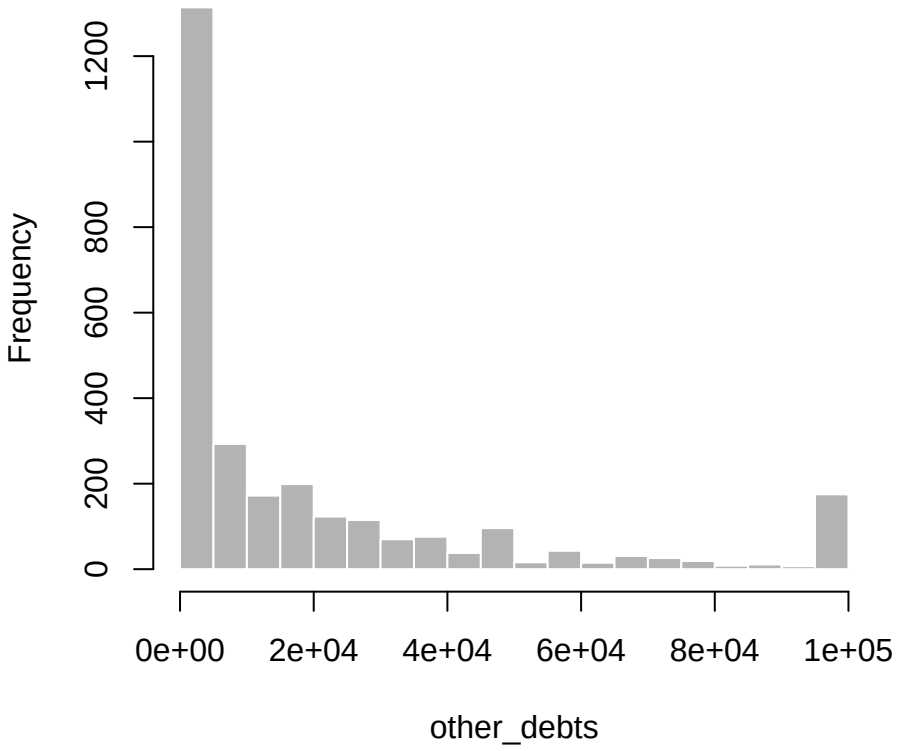
Description: Approximate value of other debts, not including debt on primary home.

Survey question: de019

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

min	med	mean	max	sd
0.0	8000.0	27257.3	1500000.0	69542.3

Table 180: Summary statistics for `other_debts`



`other_device_desc`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: q201e

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

`otherpi_funding`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 13$

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

Survey question: q101i_followup

Values	Number	Percent
1	6	46.2
2	2	15.4
3	1	7.7
4	3	23.1
5	1	7.7

Table 181: Frequency table for `otherpi_funding`

Value labels:

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

`otherpi_type`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 23$

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

Survey question: q101i

Values	Number	Percent
1	11	47.8
4	2	8.7
5	10	43.5

Table 182: Frequency table for `otherpi_type`

Value labels:

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

ow_type

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 34$

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

Survey question: N/A

Values	Number	Percent
1	31	91.2
3	3	8.8

Table 183: Frequency table for ow_type

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

`past_service`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 225$

Description: Question text: When did you receive these medical goods or services?

Survey question: pay031, pay032

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

Values	Number	Percent
1	161	71.6
2	35	15.6
3	22	9.8
4	7	3.1

Table 184: Frequency table for `past_service`

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

pay_amnt_coins

Dataset: Day-level

Variable type: Numeric

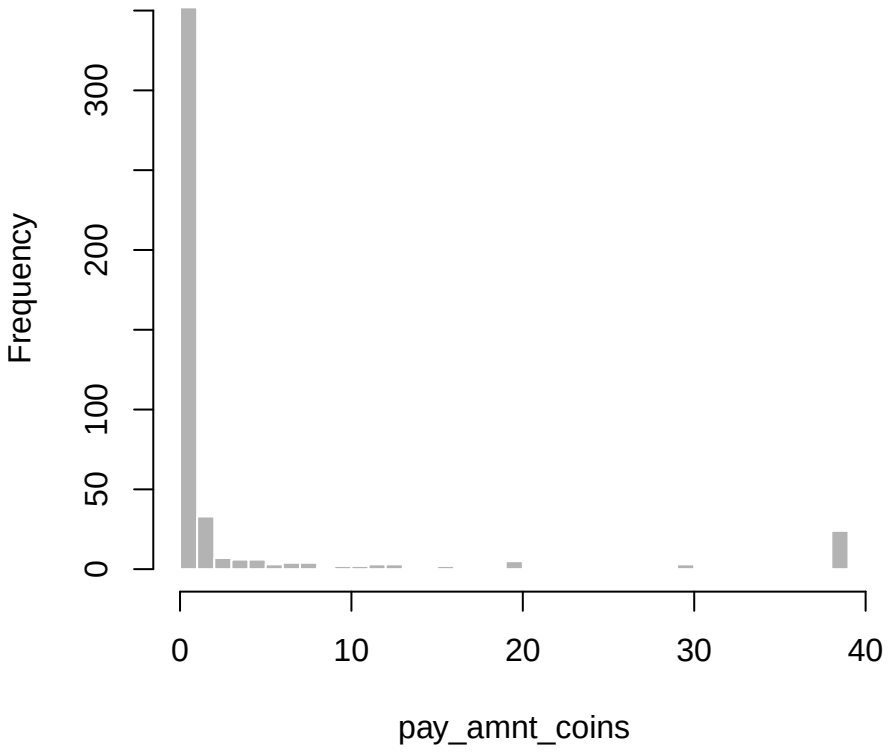
$\boldsymbol{N} = 467$

Description: Question text: What was the total dollar amount of the coins you used for payments today?

Survey question: q5_3_a

min	med	mean	max	sd
0.0	0.5	9.0	1000.0	61.8

Table 185: Summary statistics for pay_amnt_coins



pay_timing

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 137$

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

Survey question: q103n

Values	Number	Percent
1	117	85.4
2	20	14.6

Table 186: Frequency table for pay_timing

Value labels:
1 - Today
2 - At a later date

pay010

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1055$

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

Survey question: pay010

Values	Number	Percent
1	435	41.2
2	310	29.4
3	222	21.0
5	9	0.9
6	16	1.5
7	14	1.3
8	49	4.6

Table 187: Frequency table for pay010

Value labels:

1 - Pay a credit card bill

2 - Make a loan payment (Examples: mortgage, student loan, auto, home equity, installment, zero interest, no-money-down)

3 - Pay for insurance (Examples: health, auto, homeowners, renters, life, umbrella)

4 - Make a remittance to a person in a foreign country

5 - Pay a fee (Examples: checking account, foreign ATM, overdraft, late payment, loan origination)

6 - Transfer money to another account that you own

7 - Make an investment (bought stocks, bonds, mutual funds)

8 - Other (specify)

pay011

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 310$

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

Survey question: pay011

Values	Number	Percent
1	119	38.4
2	9	2.9
3	111	35.8
4	22	7.1
5	24	7.7
6	4	1.3
8	2	0.6
9	19	6.1

Table 188: Frequency table for pay011

Value labels:

1 - Mortgage
2 - Student loan
3 - Auto loan
4 - Home equity loan or home equity line of credit
5 - Installment loan
6 - Zero-interest or no-money-down loan
7 - Payday loan
8 - Online marketplace or peer-to-peer lender (examples: Lending Club, Prosper)
9 - Another type of loan

pay016

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 222$

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

Survey question: pay016

Values	Number	Percent
1	23	10.4
2	4	1.8
3	28	12.6
4	85	38.3
5	52	23.4
6	2	0.9
7	28	12.6

Table 189: Frequency table for pay016

Value labels:
1 - Homeowners insurance
2 - Renters insurance
3 - Health insurance
4 - Vehicle insurance
5 - Life insurance
6 - Umbrella insurance
7 - Other types of insurance

pay020

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 135$

Description: Question text: Please tell us the purpose of your payment to an education provider.

Survey question: pay020

Values	Number	Percent
1	18	13.3
2	16	11.9
3	37	27.4
4	64	47.4

Table 190: Frequency table for pay020

Value labels:
1 - Tuition or fees
2 - Repay student loan
3 - Childcare
4 - Other (specify)

pay030

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 274$

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

Survey question: pay030

Values	Number	Percent
1	147	53.6
2	26	9.5
3	27	9.9
4	20	7.3
5	54	19.7

Table 191: Frequency table for pay030

Value labels:
1 - Doctor, dentist, other health care professional
2 - Hospital, residential care, other medical institution
3 - Pharmacy
4 - Insurance company
5 - Other (specify)

pay040

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 110$

Description: Question text: Please tell us the purpose of your payment to a government.

Survey question: pay040

Values	Number	Percent
1	24	21.8
2	47	42.7
4	39	35.5

Table 192: Frequency table for pay040

Value labels:

1 - Purchases of goods and services (Examples: local utilities and other services (like trash collection), public transportation, entrance to National Parks, municipal parking.)

2 - Taxes (Examples: Federal, state, local taxes, including property and excise taxes.)

3 - Fines

4 - Other (specify)

pay041

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 24$

Description: Question text: Please tell us what you paid for. [for a payment to the government that was primarily for goods or services]

Survey question: pay041

Values	Number	Percent
1	13	54.2
4	1	4.2
6	1	4.2
11	9	37.5

Table 193: Frequency table for pay041

Value labels:

1 - Electricity, water, sewer
2 - Tuition
3 - Daycare
4 - Parking
5 - Tolls
6 - Trash collection
7 - Public transportation
8 - Health insurance - out of pocket, including Medicare supplemental insurance
9 - Childcare
10 - Used goods
11 - Other (specify)

pay042

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 47$

Description: Question text: What kind of tax payment did you make to the government?

Survey question: pay042

Values	Number	Percent
1	13	27.7
2	11	23.4
3	3	6.4
4	14	29.8
5	6	12.8

Table 194: Frequency table for pay042

Value labels:

1 - Federal taxes
2 - State taxes
3 - Local taxes
4 - Property taxes
5 - Car or vehicle taxes
6 - Other kind of payment to the government (Specify)

pay050

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 302$

Description: Question text: Please tell us the purpose of your payment to a nonprofit, charity, or religious organization.

Survey question: pay050

Values	Number	Percent
1	104	34.4
2	128	42.4
3	36	11.9
4	34	11.3

Table 195: Frequency table for pay050

Value labels:
1 - Make a donation
2 - Make an offering, tithe, put money in the collection plate, etc.
3 - Purchase goods and services
4 - Other (specify)

pay082

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 473$

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

Survey question: pay082

Values	Number	Percent
1	106	22.4
2	25	5.3
3	35	7.4
4	184	38.9
5	38	8.0
6	85	18.0

Table 196: Frequency table for pay082

Value labels:

1 - To give a gift or allowance
2 - To lend money
3 - To repay money I borrowed (a loan)
4 - To purchase goods or pay for services
5 - To split a check or share expenses
6 - Other (specify)

payee

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12430$

Description: Payee designation.

Survey question: N/A

Details: Based on the value of variable merch.

Values	Number	Percent
1	1056	8.5
2	135	1.1
3	274	2.2
4	317	2.6
5	302	2.4
6	473	3.8
7	7753	62.4
8	2120	17.1

Table 197: Frequency table for payee

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

`payee_orig`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12430$

Description: Original payee designation, prior to editing.

Survey question: N/A

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

Values	Number	Percent
1	1056	8.5
2	135	1.1
3	274	2.2
4	317	2.6
5	302	2.4
6	473	3.8
7	7753	62.4
8	2120	17.1

Table 198: Frequency table for `payee_orig`

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

`payment`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15114$

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

Survey question: N/A

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

Values	Number	Percent
0	2621	17.3
1	12493	82.7

Table 199: Frequency table for `payment`

Value labels:
0 - No
1 - Yes

paypal_bal

Dataset: Day-level

Variable type: Numeric

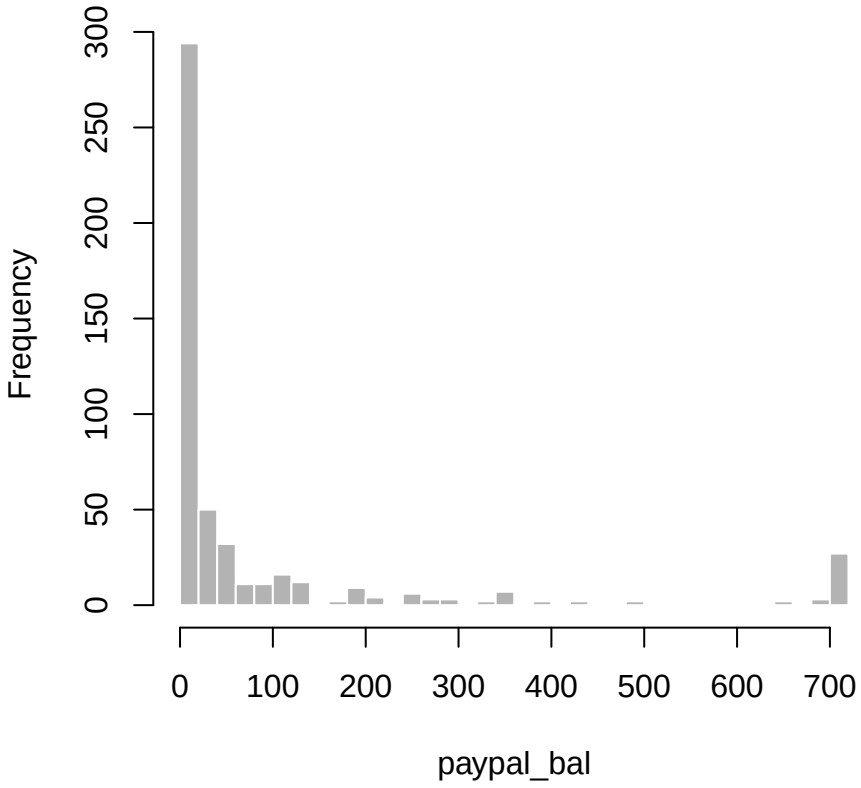
$\boldsymbol{N} = 505$

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

Survey question: paypal_balday0

min	med	mean	max	sd
0.0	10.0	161.5	7309.0	641.0

Table 200: Summary statistics for paypal_bal



`paypal_bal_date`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 503$

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

Survey question: pa074_date

Details: Converted to Stata date format.

`paypal_bal_time`

Dataset: Day-level

Variable type: Character

$\boldsymbol{N} = 505$

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

Survey question: pa074_time

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

paypal_funding

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 91$

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

Survey question: q101_paypal

Details: If the value of the variable `paypal_funding` is 1, 2, or 3, then the value of the variable `pi` is recoded to match the payment instrument which funds the paypal payment. For example, if the diarist reports payment method = PayPal (10) for their payment, and then in item `q101_paypal`, they report 1, or credit card, then Atlanta Fed staff will recode the payment method variable `pi` to equal 3, or credit card.

Values	Number	Percent
1	19	20.9
2	15	16.5
3	39	42.9
4	18	19.8

Table 201: Frequency table for `paypal_funding`

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

paypref_100plus

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2872

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

Survey question: q160_pm_e

Values	Number	Percent
1	186	6.5
2	182	6.3
3	1316	45.8
4	1029	35.8
5	49	1.7
6	19	0.7
7	31	1.1
8	36	1.3
10	10	0.3
11	2	0.1
12	6	0.2
13	6	0.2

Table 202: Frequency table for paypref_100plus

Value labels:

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

paypref_10to25

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2871

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

Survey question: q160_pm_b

Values	Number	Percent
1	967	33.7
2	38	1.3
3	698	24.3
4	1130	39.4
5	27	0.9
6	1	0.0
8	1	0.0
10	1	0.0
12	6	0.2
13	2	0.1

Table 203: Frequency table for paypref_10to25

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

paypref_25to50

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2870

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

Survey question: q160_pm_c

Values	Number	Percent
1	466	16.2
2	85	3.0
3	885	30.8
4	1373	47.8
5	36	1.3
6	2	0.1
7	3	0.1
8	5	0.2
10	3	0.1
12	7	0.2
13	5	0.2

Table 204: Frequency table for paypref_25to50

Value labels:

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

paypref_50to100

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

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

Survey question: q160_pm_d

Values	Number	Percent
1	294	10.2
2	129	4.5
3	1036	36.1
4	1311	45.6
5	50	1.7
6	6	0.2
7	12	0.4
8	17	0.6
10	6	0.2
11	1	0.0
12	6	0.2
13	5	0.2

Table 205: Frequency table for paypref_50to100

Value labels:

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

paypref_b1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2872$

Description: Preferred bill payment method.

Survey question: q115_b

Values	Number	Percent
1	191	6.7
2	464	16.2
3	362	12.6
4	654	22.8
5	36	1.3
6	318	11.1
7	731	25.5
8	34	1.2
10	6	0.2
11	31	1.1
12	31	1.1
13	14	0.5

Table 206: Frequency table for paypref_b1

Value labels:

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

paypref_b1_why

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2851

Description: Reason for preferred bill payment method.

Survey question: q116_b

Values	Number	Percent
1	167	5.9
2	163	5.7
3	1518	53.2
4	35	1.2
5	14	0.5
6	334	11.7
7	124	4.3
8	289	10.1
9	173	6.1
10	34	1.2

Table 207: Frequency table for paypref_b1_why

Value labels:

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

paypref_b2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2871

Description: Fallback bill payment method.

Survey question: q117_b

Values	Number	Percent
1	385	13.4
2	698	24.3
3	456	15.9
4	554	19.3
5	37	1.3
6	281	9.8
7	228	7.9
8	97	3.4
10	21	0.7
11	30	1.0
12	59	2.1
13	25	0.9

Table 208: Frequency table for paypref_b2

Value labels:

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

paypref_b2_why

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2858

Description: Reason for fallback bill payment method.

Survey question: q118_b

Values	Number	Percent
1	328	11.5
2	96	3.4
3	1400	49.0
4	34	1.2
5	20	0.7
6	436	15.3
7	69	2.4
8	265	9.3
9	187	6.5
10	23	0.8

Table 209: Frequency table for paypref_b2_why

Value labels:

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

paypref_lt10

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2871

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

Survey question: p160_pm_a

Values	Number	Percent
1	1827	63.6
2	8	0.3
3	390	13.6
4	620	21.6
5	13	0.5
6	2	0.1
7	1	0.0
8	1	0.0
10	2	0.1
12	4	0.1
13	3	0.1

Table 210: Frequency table for paypref_lt10

Value labels:

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

paypref_nb1

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

Description: Preferred non-bill payment method.

Survey question: q115_a

Values	Number	Percent
1	637	22.2
2	66	2.3
3	836	29.1
4	1215	42.3
5	34	1.2
6	12	0.4
7	17	0.6
8	15	0.5
10	20	0.7
11	3	0.1
12	11	0.4
13	7	0.2

Table 211: Frequency table for paypref_nb1

Value labels:

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

paypref_nb1_why

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2837

Description: Reason for preferred non-bill payment method.

Survey question: q116_a

Values	Number	Percent
1	358	12.6
2	193	6.8
3	1420	50.1
4	25	0.9
5	10	0.4
6	177	6.2
7	273	9.6
8	167	5.9
9	199	7.0
10	15	0.5

Table 212: Frequency table for paypref_nb1_why

Value labels:

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

paypref_nb2

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2870$

Description: Fallback non-bill payment method.

Survey question: q117_a

Values	Number	Percent
1	1167	40.7
2	370	12.9
3	465	16.2
4	509	17.7
5	68	2.4
6	42	1.5
7	52	1.8
8	56	2.0
10	71	2.5
11	12	0.4
12	25	0.9
13	33	1.1

Table 213: Frequency table for paypref_nb2

Value labels:

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

paypref_nb2_why

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2863

Description: Reason for fallback non-bill payment method.

Survey question: q118_a

Values	Number	Percent
1	607	21.2
2	146	5.1
3	1332	46.5
4	45	1.6
5	15	0.5
6	233	8.1
7	53	1.9
8	169	5.9
9	243	8.5
10	20	0.7

Table 214: Frequency table for paypref_nb2_why

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

paypref_tran

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 292$

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

Survey question: q201b

Values	Number	Percent
1	32	11.0
2	25	8.6
3	13	4.5
4	35	12.0
5	35	12.0
6	28	9.6
7	28	9.6
8	22	7.5
9	24	8.2
10	50	17.1

Table 215: Frequency table for paypref_tran

Value labels:

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

paypref_web

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2302

Description: Preferred online payment method.

Survey question: q115_c

Values	Number	Percent
1	1	0.0
2	1	0.0
3	1214	52.7
4	751	32.6
5	61	2.6
6	18	0.8
7	6	0.3
10	239	10.4
12	5	0.2
13	6	0.3

Table 216: Frequency table for paypref_web

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

paypref_web_why

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2302$

Description: Reason for preferred online payment method.

Survey question: q116_c

Values	Number	Percent
1	117	5.1
2	48	2.1
3	972	42.2
4	10	0.4
5	7	0.3
6	156	6.8
7	224	9.7
8	645	28.0
9	101	4.4
10	22	1.0

Table 217: Frequency table for paypref_web_why

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

pi

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12438$

Description: Payment instrument.

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

Details: Note that in 2018, and going forward, "Traveler's Check" is no longer an option. Travelers Check has never been chosen by respondents in any diary.

Values	Number	Percent
0	22	0.2
1	3440	27.7
2	840	6.8
3	2752	22.1
4	3321	26.7
5	251	2.0
6	734	5.9
7	698	5.6
8	34	0.3
10	18	0.1
11	115	0.9
12	7	0.1
13	148	1.2
14	58	0.5

Table 218: Frequency table for pi

Value labels:

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

pi_orig

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12436$

Description: Payment instrument, uncleaned.

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

Details: Note that in 2018, and going forward, "Traveler's Check" is no longer an option. Travelers Check has never been chosen by respondents in any diary.

Values	Number	Percent
-1	49	0.4
0	22	0.2
1	3428	27.6
2	840	6.8
3	2704	21.7
4	3278	26.4
5	244	2.0
6	675	5.4
7	698	5.6
8	34	0.3
10	91	0.7
11	114	0.9
12	65	0.5
13	145	1.2
14	49	0.4

Table 219: Frequency table for pi_orig

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

`pmnt_desc`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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

Survey question: paydescribe001

ppload_gpr

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 44$

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

Survey question: N/A

ppload_loc

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 43$

Description: Location of prepaid load.

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

Values	Number	Percent
1	14	32.6
2	8	18.6
3	9	20.9
5	2	4.7
6	1	2.3
7	2	4.7
8	7	16.3

Table 220: Frequency table for ppload_loc

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

prepaid_logo

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 241$

Description: The logo on the prepaid card.

Survey question: q101hhh

Values	Number	Percent
1	43	17.8
2	87	36.1
4	4	1.7
5	88	36.5
6	19	7.9

Table 221: Frequency table for prepaid_logo

Value labels:

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

prior_goods

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 798$

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

Survey question: pay701

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

Values	Number	Percent
0	737	92.4
1	61	7.6

Table 222: Frequency table for prior_goods

Value labels:
0 - No
1 - Yes

prior_goods_time

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 1169

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

Survey question: pay702

Values	Number	Percent
1	989	84.6
2	75	6.4
3	42	3.6
4	63	5.4

Table 223: Frequency table for prior_goods_time

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

`race_asian`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2865

Description: Respondent reported their race as Asian.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2791	97.4
1	74	2.6

Table 224: Frequency table for `race_asian`

Value labels:
0 - No
1 - Yes

`race_black`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2865

Description: Respondent reported their race as Black.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2593	90.5
1	272	9.5

Table 225: Frequency table for `race_black`

Value labels:
0 - No
1 - Yes

`race_other`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2873

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

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	2834	98.6
1	39	1.4

Table 226: Frequency table for `race_other`

Value labels:
0 - No
1 - Yes

`race_white`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2865

Description: Respondent reported their race as White.

Survey question: From UAS My Household Questionnaire.

Values	Number	Percent
0	341	11.9
1	2524	88.1

Table 227: Frequency table for `race_white`

Value labels:
0 - No
1 - Yes

`receipt_timing`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 2774

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

Survey question: pay002d

Values	Number	Percent
1	1930	69.6
3	844	30.4

Table 228: Frequency table for `receipt_timing`

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

`regularity`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N}$ = 2778

Description: The regularity of the bill.

Survey question: pay200

Values	Number	Percent
1	325	11.7
2	116	4.2
3	2203	79.3
4	134	4.8

Table 229: Frequency table for `regularity`

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

`report_date`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 137$

Description: Date the respondent is reporting for, if not the assigned date

Survey question: q199_date

Details: If the respondent answers NO to q199, then the survey asks them to tell us what date they are reporting for.

`scpc_date`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

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

Survey question: start_date

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

`shops_online`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 2873$

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

Survey question: q115_c_filter

Values	Number	Percent
0	571	19.9
1	2302	80.1

Table 230: Frequency table for `shops_online`

Value labels:
0 - No
1 - Yes

`split_income_deposit`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 31$

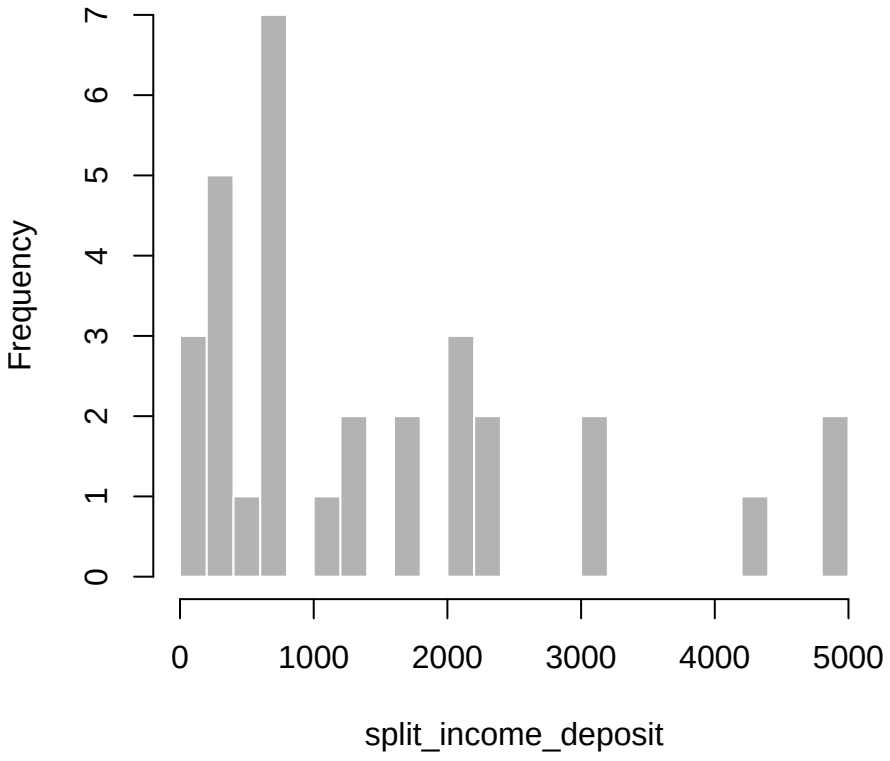
Description: The amount deposited into the primary checking account when some income was desposited into multiple accounts.

Survey question: q147_a-i

Details: The respondent told us that some income was deposited into more than one account. How much was deposited to their primary checking account?

min	med	mean	max	sd
0.0	790.0	1540.3	6871.2	1618.8

Table 231: Summary statistics for `split_income_deposit`



`time`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 12297$

Description: The time of the transaction.

Survey question: Clock widget in the various modules.

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

`to_account`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 3472$

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

Survey question: N/A

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

Values	Number	Percent
1	934	26.9
2	1186	34.2
3	215	6.2
4	81	2.3
5	22	0.6
6	435	12.5
7	409	11.8
8	190	5.5

Table 232: Frequency table for `to_account`

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

`tran`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 15114$

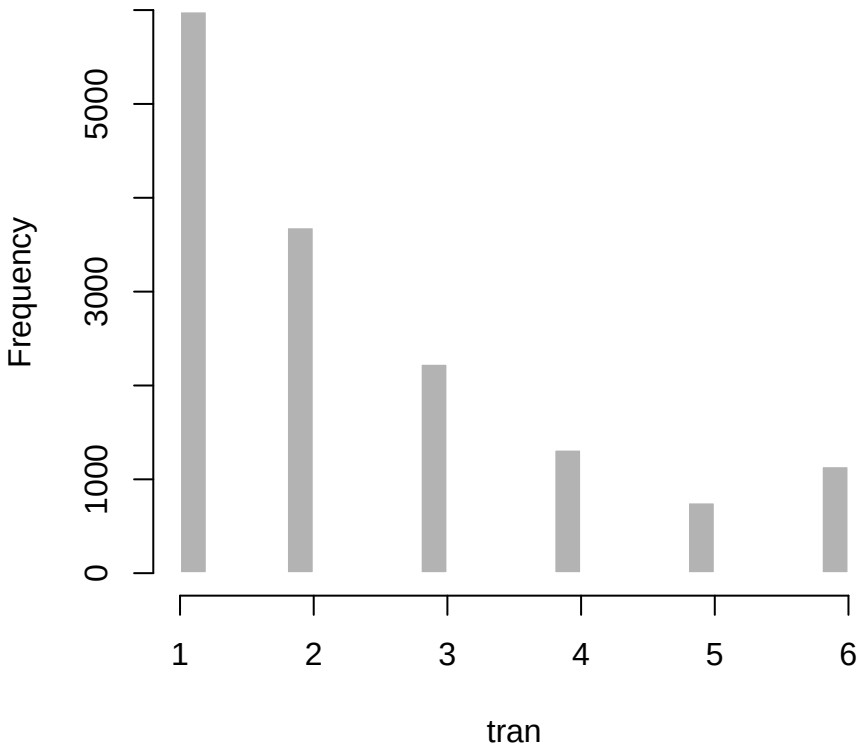
Description: Within-day transaction counter.

Survey question: N/A

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

min	med	mean	max	sd
1.0	2.0	2.5	22.0	1.9

Table 233: Summary statistics for `tran`



`tran_account`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 141$

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

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

Values	Number	Percent
1	93	66.0
2	24	17.0
3	8	5.7
4	1	0.7
7	15	10.6

Table 234: Frequency table for `tran_account`

Value labels:

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

`tran_days`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 137$

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

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

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

Values	Number	Percent
0	118	86.1
1	10	7.3
2	2	1.5
3	5	3.6
5	2	1.5

Table 235: Frequency table for `tran_days`

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

`tran_inst`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 133$

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

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

Values	Number	Percent
0	26	19.5
1	107	80.5

Table 236: Frequency table for `tran_inst`

Value labels:
0 - No
1 - Yes

`tran_min`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 8538$

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

Survey question: q101k, q101m, q101n, q101u

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

Values	Number	Percent
0	6016	70.5
1	252	3.0
2	289	3.4
3	1141	13.4
4	840	9.8

Table 237: Frequency table for `tran_min`

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

`tran_report`

Dataset: Transaction-level

Variable type: Numeric

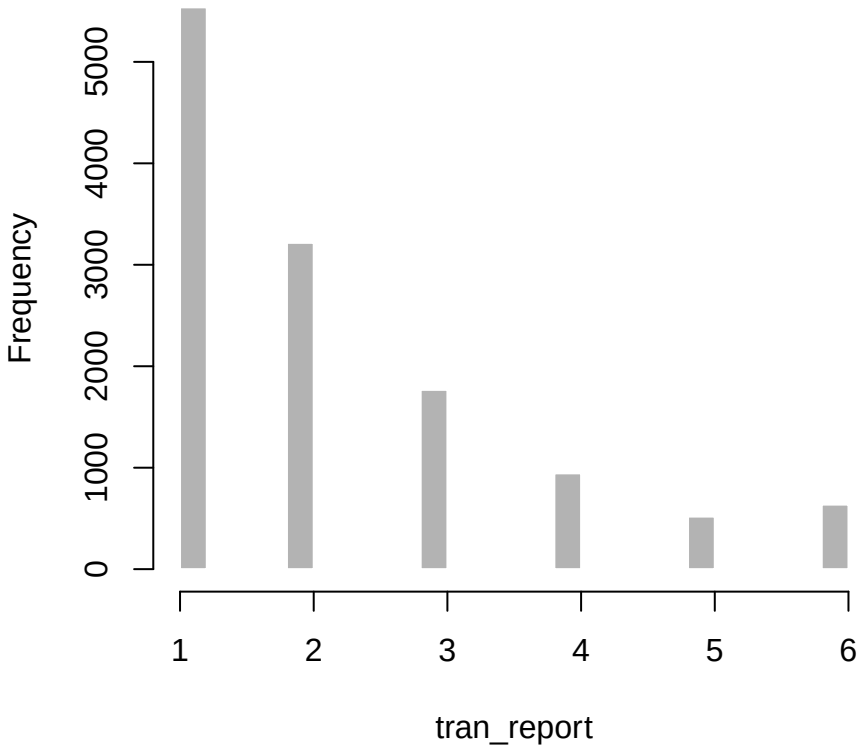
$\boldsymbol{N} = 12618$

Description: A counter used internally to order the transactions.

Survey question: N/A

min	med	mean	max	sd
1.0	2.0	2.2	17.0	1.6

Table 238: Summary statistics for `tran_report`



`traveled`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 8617

Description: Whether the respondent traveled on this diary day.

Survey question: q13

Values	Number	Percent
0	8333	96.7
1	284	3.3

Table 239: Frequency table for `traveled`

Value labels:
0 - No
1 - Yes

`uasid`

Dataset: Transaction-level

Variable type: Character

$\boldsymbol{N} = 15114$

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.

`unexpected`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4005$

Description: Whether this expenditure was unexpected.

Survey question: q151_a

Values	Number	Percent
0	3649	91.1
1	356	8.9

Table 240: Frequency table for `unexpected`

Value labels:
0 - No
1 - Yes

`used_coins`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N}$ = 2340

Description: Question text: Did you use coins to pay for all or part of a cash payment you made today?

Survey question: q5_2

Values	Number	Percent
0	1873	80.0
1	467	20.0

Table 241: Frequency table for `used_coins`

Value labels:
0 - No
1 - Yes

`used_heloc`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 20$

Description: Whether the respondent used a HELOC (Home Equity Line Of Credit) during the three-day diary period.

Survey question: pay617

Values	Number	Percent
0	20	100.0

Table 242: Frequency table for `used_heloc`

Value labels:
0 - No
1 - Yes

`why_nocash`

Dataset: Day-level

Variable type: Numeric

$\boldsymbol{N} = 592$

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

Survey question: q1a

Values	Number	Percent
1	98	16.6
2	133	22.5
3	334	56.4
4	22	3.7
6	5	0.8

Table 243: Frequency table for `why_nocash`

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

`why_not_billpref`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 1428$

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

Survey question: q103h

Values	Number	Percent
1	149	10.4
2	14	1.0
3	16	1.1
4	36	2.5
5	126	8.8
6	42	2.9
7	22	1.5
8	131	9.2
9	629	44.0
10	263	18.4

Table 244: Frequency table for `why_not_billpref`

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

`why_not_pref`

Dataset: Transaction-level

Variable type: Numeric

$\boldsymbol{N} = 4272$

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

Survey question: q103b

Values	Number	Percent
1	370	8.7
2	241	5.6
3	506	11.8
4	136	3.2
5	121	2.8
6	18	0.4
7	1122	26.3
8	824	19.3
9	934	21.9

Table 245: Frequency table for `why_not_pref`

Value labels:

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

`work_disabled`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent is disabled.

Survey question: q14

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

Values	Number	Percent
0	2563	89.4
1	304	10.6

Table 246: Frequency table for `work_disabled`

Value labels:
0 - No
1 - Yes

`work_employed`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent is employed.

Survey question: q14

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

Values	Number	Percent
0	1169	40.8
1	1698	59.2

Table 247: Frequency table for `work_employed`

Value labels:
0 - No
1 - Yes

`work_looking`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent is unemployed and looking.

Survey question: q14

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

Values	Number	Percent
0	2733	95.3
1	134	4.7

Table 248: Frequency table for `work_looking`

Value labels:
0 - No
1 - Yes

`work_occupation`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1697$

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

Survey question: q15

Values	Number	Percent
1	338	19.9
2	956	56.3
3	229	13.5
4	174	10.3

Table 249: Frequency table for `work_occupation`

Value labels:
1 - Government
2 - Private-for-profit company
3 - Non-profit organization including tax exempt and charitable organizations
4 - Self-employed

`work_onleave`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent is on sick or other leave.

Survey question: q14

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

Values	Number	Percent
0	2840	99.1
1	27	0.9

Table 250: Frequency table for `work_onleave`

Value labels:
0 - No
1 - Yes

work_other

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent replied OTHER to question about employment status.

Survey question: q14

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

Values	Number	Percent
0	2689	93.8
1	178	6.2

Table 251: Frequency table for work_other

Value labels:
0 - No
1 - Yes

`work_retired`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent is retired.

Survey question: q14

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

Values	Number	Percent
0	2213	77.2
1	654	22.8

Table 252: Frequency table for `work_retired`

Value labels:
0 - No
1 - Yes

`work_self`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N} = 1697$

Description: Respondent is self-employed.

Survey question: q14

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

Values	Number	Percent
0	1523	89.7
1	174	10.3

Table 253: Frequency table for `work_self`

Value labels:
0 - No
1 - Yes

`work_temp_unemployed`

Dataset: Individual-level

Variable type: Numeric

$\boldsymbol{N}$ = 2867

Description: Respondent is temporarily unemployed.

Survey question: q14

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

Values	Number	Percent
0	2844	99.2
1	23	0.8

Table 254: Frequency table for `work_temp_unemployed`

Value labels:
0 - No
1 - Yes