Guide to the 2015 Diary of Consumer Payment Choice

Federal Reserve Bank of Boston: Consumer Payments Research Center

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Introduction

The Diary of Consumer Payment Choice (DCPC) is a survey of consumer payment habits run in conjunction with the University of Southern California's Understanding America Study (UAS). Respondents were randomly assigned a three-day period between October 13th, 2015 and December 17th, 2015 and asked to track all of their payments using an online questionnaire. Respondents were also asked to report some account balances and income payments on the night before the beginning of their diary period. Some respondents were offered the opportunity to do the survey twice – once in October-November, and again in November-December – and many accepted. Respondents were also provided paper memory aids to help keep track of their payments. To the extent possible, attempts were made to ensure that on any given day a representative sample of US residents 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 cash holdings, cash deposits, checking transfers, and other exchanges of liquid assets. Respondents were further asked to report income payments. The result is a dataset containing 11,503 unique transactions by 1,392 individuals over 1,901 diaries, including 8,959 expenditures, 1,323 account transfers, and 1,221 income payments. All in all, the DCPC allows a researcher an unusually clear window into the household finances of the American consumer.

Structure of the survey instrument

The DCPC asked respondents to track all purchases, bills, and movements of cash over a three-day assigned diary period, which were entered into an online survey every evening. Diarists were also asked to report income payments and some account balances the night before the first diary day (diary day 0). The diary day can be identified using the variable *diary_day*. Attempts were made to ensure that the sample of respondents was not just representative through the whole of the October 16 to December 15 period, but also representative on any given date. Diarists were provided with optional memory aids to help keep track of the relevant details, and some real-time error checking was automatically performed by 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. During these modules, respondents are typically asked to list the number of purchases/cash withdrawals/checking transfers/etc they had on a given day, after which they are asked follow-up questions about each individual transaction. 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 much more reliable means of identifying a transaction's purpose. See *Structure and use of the data* below for more information. In some cases a respondent would report the same transaction in multiple modules. For instance, a respondent might report a utility bill payment in both the Purchases and Bills module. These duplicates are culled from the dataset, and the *module* variable is modified to reflect that a transaction came from multiple parts of the survey. Transactions are considered to be duplicates if they have a matching *prim_key* (primary respondent identifier), *date*, *amnt* (transaction amount), and *pi* (payment instrument) in cases where *pi* is available, and *prim_key*, *date*, and *amnt* in cases where *pi* is not available.

Some notes on the sampling methodology and skip patterns

In order to reduce unwanted heterogeniety in response quality across days due to diary fatigue, some diarists were assigned diary peiriods beginning on October 13th, October 14th, and October 15th, and some diarists were assigned diary periods ending on December 16th and December 17th. This was to ensure that every individual day in the October 16 to December 15 range has an approximately equal mix of diarists completing their 0th, 1st, 2nd, and 3rd diary days. For any statistical analysis which attempts to be representative, the "burn-in" days of October 13-15 and the "burn-out" days of December 16-17 should be dropped. These observations are automatically excluded if the provided 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 2015 DCPC Technical Appendix or *2015 Survey and Diary of Consumer Payment Choice Weighting Proceduring* (2016) by Marco Angrisani. In order to conserve valuable survey time and prevent the diary from becoming onerous, the diary employs skip patterns to determine whether or not a respondent is asked a given question. In most cases, this is intuitive; a respondent who does not report a credit card payment is not asked about the logo on their credit card. In other cases, however, it can be potentially misleading. For instance, respondents are only asked if they had cash stolen if their reported end of day cash balance fails to match their reported cash transactions (within a margin of error). Thus, in some cases it may be necessary for the researcher to trace variables back to their original diary questions in order to obtain a full understanding of the universe of respondents for a given question.

Structure and use of the data

The DCPC data contains 19,109 unique observations, the majority of which represent a single transaction by a single respondent on a single day. Any observation can be uniquely identified by the person, the diary (for multiple diarists), the day, and a constructed variable which orders the transactions within a given day. In the data, these variables are *prim_key*, *diary*, *date*, and *tran*. The variable *diary_day* can be used in place of *date*, if so desired, and is necessary for identifying diary day 0.

The *type* variable

Any given transaction will have non-missing values for the variable *type*, which identifies what sort of transaction the observation represents. Observations can either represent an expenditure, a transfer, or an income receipt, or serve as a placeholder. 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 respondents 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; all of these followups have been merged into the variables *merch*, *submerch*, *purpose*, and *subpurpose*. Using these variables one can, for instance, identify consumption.

Transfers

Transfers are when money is moved from one account/form to another. In order to identify the actual movement of money, one should make use of the *from_account* and *to_account* variables. Transfers may come from 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 respondents 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.

Placeholders

Every respondent-diary-day has a placeholder observation that contains only the day-level and transaction-level variables; these are inserted into the dataset to ensure that one can filter out observations along any other variable without removing respondents from the dataset. For instance, one can filter out all Transfers and Income receipts (*type* = 1 and *type* = 2) without worrying about losing those respondents who had no expenditures.

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*. Some subjective outlier cleaning has been applied to these dollar amounts, and the original dollar amounts, as originally reported by the respondents, are stored in *amnt_orig*. Dollar amounts were cleaned based on their subjective 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 most cases, unrealistically large dollar amounts are the result of an omitted decimal point.[1]

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 – 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. With the data so organized, it is a very simple matter to estimate, say, the average value of a cash transaction at a restaurant, or the average number of credit payments in a given month. It may also be possible, under some reasonable assumptions, to generate running balances of the various liquidity accounts in a respondent's possession.

Structure of this document

This code book is arranged both alphabetically and by level of response; variables that apply to a given transaction are listed first, followed by variables that apply to a given diary day, followed by variables that apply to a given diary. Though variables are generally listed alphabetically, within each subcategory the unique identifier for that subcategory is listed first – thus, *prim_key* (mentioned above) is the first variable listed among the individual level variables. A table of contents is provided on the next page.

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[1] The data contain one very large transaction of $85,000 which can substantially alter some mean estimates. This transaction is confirmed to be correct based on the respondent's written responses to some of the followup questions.

For each variable, a description is provided which states what it is meant to represent, as well as the coding of the original survey question which can be used to look the question up in the survey questionnaire. When necessary, additional details are provided about how the variable was altered or constructed from the original survey response. Additional histograms and unweighted transaction-level summary statistics are provided for continuous-valued variables, while simple tabulations and codings are provided for categorical variables.

Survey vendors

The University of California's UAS panel was used for the majority of surveys. However, in order to increase the number of observations, some respondents were gathered from GfK and Qualtrics. The source of a respondent can be identified by using the variable *vendor*. The ultimate count for each survey vendor was

- UAS: 1,155

- GfK: 357

- Qualtrics: 85

Note that the Qualtrics respondents are not included in the public use dataset, nor are those who did not complete the diary. A tabulation of the respondents that are ultimately included in the dataset can be found on the page for *vendor* below.

Weighting

To allow for estimations that are representative of the United States, two sets of sample weights are provided in the base dataset, as well as many others in the *full_weights* dataset. The first set of base weights, *ind_weight*, are individual-level post-stratification weights; these correspond exactly to *rps_w_uasgfk* in the *full_weights* dataset. The second set of weights, *day_weight*, are day-level weights, and correspond exactly to *rps_w_day_a_uasgfk* in the *full_weights* dataset. All weights are relative weights – they have a mean of 1 and sum to the number of observations in the dataset. The daily weights provided in the base dataset should *not* be used for estimates that include diary day 0 observations. Weights appropriate for the inclusion of diary day 0 are included in the *full_weights* dataset.

For more information about how the weights are constructed and the various type of weights available in *full_weights*, see *2015 Survey and Diary of Consumer Payment Choice Weighting Proceduring* (2016) by Marco Angrisani.

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tran

Description

Within-day transaction counter.

Survey Question

N/A

Details

Constructed by ordering the transactions accord-
ing to time, and then creating an ascending counter.

Coding

ERROR

tran	No.	%
1	4,233	37
2	2,762	24
3	1,780	15
4	1,076	9
5	641	6
6	391	3
7	217	2
8	139	1
9	85	1
10	62	1
11	36	0
12	28	0
13	17	0
14	13	0
15	8	0
16	4	0
17	4	0
18	3	0
19	2	0
20	1	0
21	1	0
22	1	0
23	1	0
Total	11,505	100

accept_card

Description

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

Survey Question

q101j

Coding

0   No
1   Yes
2   I don't know

accept_card	No.	%
0	369	15
1	1,889	77
2	209	8
Total	2,467	100

accept_cash

Description

Whether cash would have been accepted for this transaction.

accept_cash	No.	%
0	104	3
1	3,674	97
2	18	0
3	5	0
Total	3,801	100

Survey Question

q103g

Coding

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

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automatic

Description

Whether the bill was automatic.

Survey Question

Drop-down box in the bills module.

automatic	No.	%
0	980	71
1	395	29
Total	1,375	100

Details

Note that it is not generally possible to iden-tify bills as automatic if they were reported in the purchases module of the questionnaire, as it was not asked. This oversight is fixed in the 2016 DCPC.

Coding

0   No
1   Yes

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bill

Description

Whether this transaction was a bill.

Survey Question

pay002

bill	No.	%
0	7,305	76
1	2,327	24
Total	9,632	100

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, but there were too many to do each one individually.

Coding

0   No
1   Yes

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bill_imp

Description

Whether observation was identified as a bill during the data cleaning process, as opposed to reported as such by the respondent. Researchers may prefer to use the respondent's original answer.

bill_imp	No.	%
0	2,258	97
1	69	3
Total	2,327	100

Survey Question

Some transactions were identified as bills ex-post, during the cleaning process, on the basis of what the respondent typed in some of the "other" boxes. These hand-typed responses are not available in the public dataset for privacy reasons.

Coding

0   Original bill
1   Changed to bill

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can_postpone

Description

Whether this transaction could have been post-poned without penalty.

Survey Question

q151_a

Coding

0   No
1   Yes

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can_postpone	No.	%
0	211	52
1	192	48
Total	403	100

cash2coin_cointype

Description

Main type of coin received when converting from cash.

Survey Question

Drop-down box in the cash2coin 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.

Coding

1   Dollar coins
2   Quarters
3   Dimes
4   Nickels
5   Pennies

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cash2coin_cointype	No.	%
2	10	83
4	2	17
Total	12	100

cash2coin_loc

Description

Cash to coin conversion location.

Survey Question

Drop-down box in the cash2coin 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.

Coding

1	Change machine/kiosk
2	Bank teller
3	Store clerk
4	Family or friend
5	Post office
6	Other

cash2coin_loc	No.	%
1	5	42
3	6	50
4	1	8
Total	12	100

cash_move

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.

Coding

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

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cash_move	No.	%
1	54	26
2	58	28
3	11	5
4	84	40
5	1	0
Total	208	100

cd_location

Description

Cash deposit location.

Survey Question

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

Coding

1	ATM
2	Bank teller
3	Other

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cd_location	No.	%
1	32	44
2	32	44
3	8	11
Total	72	100

coin2cash_coin_amnt

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.

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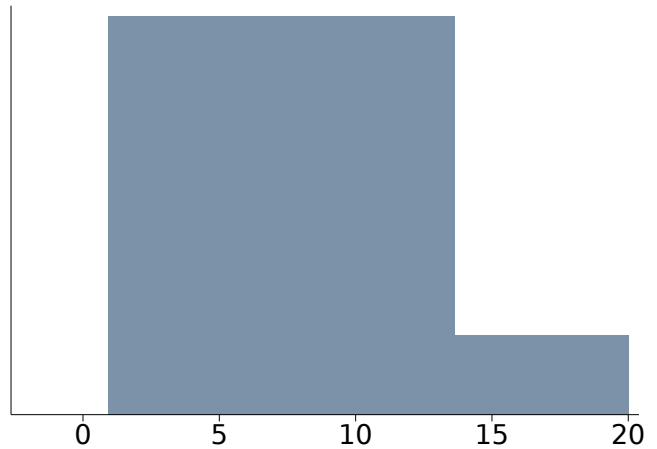
N	min	med	mean	max	sd
11	0.93	10	7.00636	20	6.10888

coin2cash_loc

Description

Coin to cash conversion location.

coin2cash_loc	No.	%
2	1	9
3	8	73
4	1	9
5	1	9
Total	11	100

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.

Coding

1 Coin machine/kiosk
2 Bank teller
3 Store
4 Family or friend
5 Other

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coin2cash_reimburse

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.

Coding

0   No
5   Store credit

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coin2cash_reimburse	No.	%
0	10	91
5	1	9
Total	11	100

cw_location

Description

Cash withdrawal location.

Survey Question

Drop-down box in the cash withdrawals module.

Coding

1 ATM
2 Cash back at 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

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cw_location	No.	%
1	124	24
2	52	10
3	53	10
4	177	34
5	3	1
6	44	8
7	11	2
8	1	0
9	59	11
Total	524	100

cw_source

Description

Source of funds for cash withdrawal.

Survey Question

Drop-down box in the cash withdrawals module.

Coding

1   Checking account
2   Savings or other bank account
3   Salary/wages/tips
4   Cashing a check
5   Credit card cash advance
6   Prepaid card cash withdrawal
7   Another person
8   Other

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cw_source	No.	%
1	178	34
2	22	4
3	54	10
4	22	4
5	3	1
6	14	3
7	183	35
8	47	9
Total	523	100

debit_auth

Description

Method of debit authorization (signature or PIN).

debit_auth	No.	%
1	1,078	47
2	550	24
3	159	7
4	451	20
5	11	0
6	41	2
Total	2,290	100

Survey Question

q101c

Coding

1 PIN
2 Signature
3 CVC/CVV code
4 None of these
5 Some of combination of these two
6 Other

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device

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.

Coding

1	Computer
2	Tablet
3	Mobile phone
4	Landline phone
5	Mail
6	No device

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device	No.	%
1	1,363	14
2	114	1
3	348	4
4	72	1
5	271	3
6	7,417	77
Total	9,585	100

discount

Description

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

Survey Question

q101aaa, q101d, q101f

Coding

0   No
1   Yes

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discount	No.	%
0	6,646	97
1	206	3
Total	6,852	100

due_date

Description

Date on which this bill was due.

Survey Question

q67_a

N	min	med	mean	max	sd
1325	20314	20422	20420.8	21863	55.3732
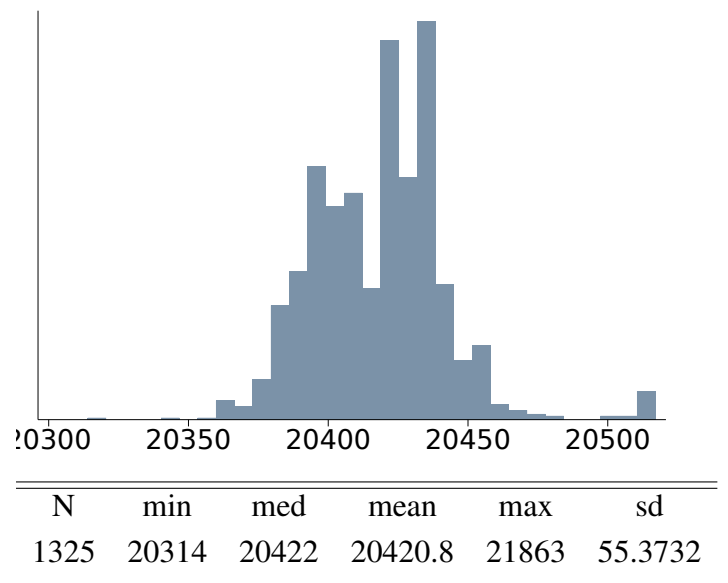
enough_cash

Description

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

Survey Question

q103f

Coding

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

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enough_cash	No.	%
0	2,023	53
1	1,732	45
2	34	1
3	19	0
Total	3,808	100

fee_amnt

Description

The amount of fee paid for this transaction.

Survey Question

Entered in the Remittances and Checking Transfers modules.

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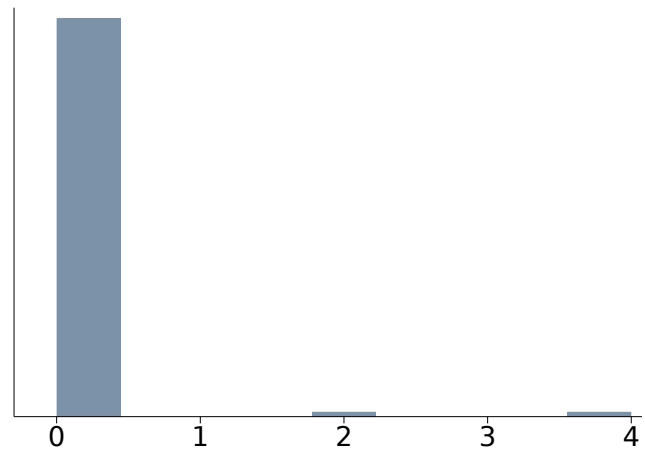
N	min	med	mean	max	sd
84	0	0	0.0714286	4	0.485593

fee_flag

Description

Whether a fee was charged.

Survey Question

q101g, and as reported in several modules.

fee_flag	No.	%
0	2,629	98
1	45	2
Total	2,674	100

Coding

0   No
1   Yes

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fixed_amount

Description

Whether or not the bill amount is the same each time it comes due.

fixed_amount	No.	%
0	235	50
1	239	50
Total	474	100

Survey Question

Details

Coding

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

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frequency

Description

The frequency (time per year) of the bill.

Survey Question

q67_c, q67_g, pay002b

Details

Annualized according to response values.
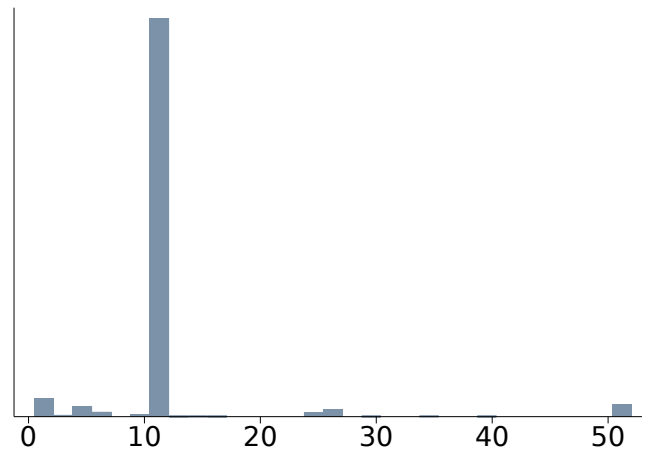
N	min	med	mean	max	sd
1516	0.5	12	13.2968	365	15.5198

from_account

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.

from_account	No.	%
1	2,965	34
2	3,255	37
3	62	1
4	399	5
5	14	0
6	2,110	24
8	31	0
Total	8,836	100

Coding

1. Currency
2. Primary checking
3. Other DDA account
4. Nonfiancial deposit account (e.g. paypal, prepaid card)
5. Investment account
6. Credit account
7. Other long-term assets
8. Other account (including uncashed checks and money orders)

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in_person

Description

Whether the transaction occurred in person.

Survey Question

Drop-down box in several modules.

Coding

0   No
1   Yes

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in_person	No.	%
0	2,317	24
1	7,303	76
Total	9,620	100

income_howpaid

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.

Coding

1   Direct deposit to primary checking
2   Direct deposit to other account
3   Paper check
4   Cash
5   Payroll card
6   General purpose reloadable prepaid card
7   Other

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income_howpaid	No.	%
1	343	56
2	37	6
3	99	16
4	76	12
5	17	3
6	14	2
7	17	3
8	11	2
Total	614	100

income_type

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*.

income_type	No.	%
1	352	56
2	13	2
3	71	11
4	68	11
5	28	4
6	20	3
7	34	5
8	2	0
9	17	3
10	22	4
Total	627	100

Coding

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

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ind_payee

Description

Type of person to which payment was made.

ind_payee	No.	%
1	55	15
2	54	15
3	184	50
4	32	9
5	43	12
Total	368	100

Survey Question

pay080, pay081

Details

These two followups are combined, for convenience.

Coding

1 Person who provides goods/service (business)
2 Person who provides goods/services (non-business)
3 Friends or family
4 Coworker, classmate, or fellow military
5 Other people

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late_fee

Description

Whether a late fee was charged for this payment.

late_fee	No.	%
0	1,333	97
1	35	3
Total	1,368	100

Survey Question

q67_e

Coding

0   No
1   Yes

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logo

Description

The logo of the credit, debit, or prepaid card used.

Survey Question

q101b, q101e, q101h

Details

These three followups are combined since they all relate to different kinds of cards (debit, credit, prepaid). Note that not every option is available for every card type.

Coding

1 Visa
2 Mastercard
3 Discover
4 Company/store brand
5 American Express
6 Diner's club/other charge card
7 Other

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logo	No.	%
0	90	2
1	2,781	60
2	1,087	24
3	199	4
4	171	4
5	78	2
6	152	3
7	24	1
8	20	0
Total	4,602	100

merch

Description

Merchant – 8 categories.

Survey Question

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

Details

As reported in the purchases module, with 9-coded merchants being recategorized based on the followup pay090 and 10-coded merchants set to missing. The bills module followups (q66_*) are recategorized into the 8 merchant codes.

Coding

1 Financial services provider
2 Education provider
3 Medical care provider
4 Government
5 Non-profit/charity
6 A person
7 Retail store or online retailer
8 Business that primarily sells services
9 Other

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merch	No.	%
1	676	7
2	44	0
3	185	2
4	249	3
5	256	3
6	446	5
7	6,367	68
8	1,080	12
Total	9,303	100

merch_orig

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.

Coding

merch_orig	No.	%
1	211	3
2	36	0
3	120	1
4	123	1
5	127	2
6	368	4
7	5,921	72
8	508	6
9	802	10
Total	8,216	100

1   Financial services provider
2   Education provider
3   Medical care provider
4   Government
5   Non-profit/charity
6   A person
7   Retail store or online retailer
8   Business that primarily sells services
9   Other

mobile_funding

Description

How this mobile payment was funded.

Survey Question

q101_mobile_b

Coding

1   Credit card
2   Debit card
3   Prepaid card
4   Linked bank account
5   Money stored in payment service (e.g. paypal)
6   Other

Back to top

mobile_funding	No.	%
1	7	23
2	12	40
4	5	17
6	6	20
Total	30	100

mobile_method

Description

How this mobile payment was completed.

Survey Question

q150

Coding

1	Tapped to pay
2	Scanned QR code or showed screen to cashier
3	Paid in advance or remotely (e.g. Uber)
4	Used a web browser

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mobile_method	No.	%
1	19	32
2	25	42
3	11	19
4	4	7
Total	59	100

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mobile_type

Description

Type of mobile payment.

Survey Question

q101_mobile_a

Coding

1	App payment
2	Text message payment
3	Payment made in browser
4	Other

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mobile_type	No.	%
1	24	80
2	1	3
3	1	3
4	4	13
Total	30	100

module

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.

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monord_date

Description

Date on which the money order was purchased.

Survey Question

q103s

Coding

1   Today
2   1 to 6 days ago
3   7 to 13 days ago
4   14 to 29 days ago
5   30 or more days ago

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monord_date	No.	%
1	6	55
2	3	27
3	1	9
4	1	9
Total	11	100

monord_source

Description

Where the money order was purchased from.

monord_source	No.	%
1	5	42
2	4	33
3	1	8
4	2	17
Total	12	100

Survey Question

q103r

Coding

1   Bank
2   Post office
3   Western Union or someplace similar
4   Other

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otherpi_funding

Description

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

otherpi_funding	No.	%
1	28	76
2	3	8
4	5	14
5	1	3
Total	37	100

Survey Question

q101i_followup

Coding

1   Credit card
2   Debit card
3   Prepaid card
4   Bank account number
5   Other

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otherpi_type

Description

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

Survey Question

q101i

otherpi_type	No.	%
1	35	41
4	2	2
5	49	57
Total	86	100

Coding

1 EZPass or other electronic toll device
2 Apple Pay
3 Bitcoin or other virtual currency
4 Remittance
5 Other

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ow_type

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.

ow_type	No.	%
1	21	75
2	1	4
3	6	21
Total	28	100

Survey Question

N/A

Coding

1   Money order
2   Traveler's check
3   Certified check

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pay_timing

Description

Date on which OBBP/BANP payment is scheduled to pay.

Survey Question

q103n

Coding

1   Today
2   At a later date

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pay_timing	No.	%
1	298	83
2	60	17
Total	358	100

payment

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.

payment	No.	%
0	1,829	16
1	9,674	84
Total	11,503	100

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.

Coding

0   No
1   Yes

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pi

Description

Payment instrument.

Survey Question

Drop-down box in a large number of modules.

Details

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

Coding

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

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pi	No.	%
1	2,890	30
2	586	6
3	2,226	23
4	2,441	25
5	231	2
6	392	4
7	571	6
8	31	0
10	54	1
11	63	1
12	40	0
13	92	1
14	43	0
Total	9,660	100

pin

Description

Whether a PIN was used for this transaction.

pin	No.	%
0	1,212	53
1	1,078	47
Total	2,290	100

Survey Question

q101c

Details

An indicator variable constructed from q101c's "PIN" response. It is included for convience, and to help the data match 2012.

Coding

0   No
1   Yes

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ppload_loc

Description

Location of prepaid load.

Survey Question

Drop-down box in the prepaid loads module.

Coding

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

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ppload_loc	No.	%
1	6	19
2	7	22
3	7	22
4	1	3
5	1	3
6	1	3
8	9	28
Total	32	100

prior_goods_time

Description

Approximate time when goods or services were ordered or received.

prior_goods_time	No.	%
1	111	87
2	6	5
3	4	3
4	6	5
Total	127	100

Survey Question

pay702

Coding

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

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purpose

Description

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

Survey Question

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

purpose	No.	%
1	647	26
2	177	7
3	267	11
4	618	25
5	74	3
6	123	5
7	588	24
Total	2,494	100

Details

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

Coding

1 Loan repayment
2 Insurance payment
3 Travel or transportation
4 Utilities
5 Government taxes or fines
6 Housing (excluding utilities)
7 Miscellaneous goods or services
8 Other purpose

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receipt_timing

Description

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

Survey Question

pay002d

Coding

receipt_timing	No.	%
1	585	71
3	237	29
Total	822	100

1   Previously received goods/services
2   Goods/services to be received in the future

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regularity

Description

The regularity of the bill.

regularity	No.	%
1	982	72
2	283	21
3	104	8
Total	1,369	100

Survey Question

pay002

Details

pay002 asks not only whether the payment was a bill, but whether the bill is paid regularly. This variable is constructed from the "regularity" portion of the question.

Coding

1 Regularly recurring
2 One time
3 Recurring but irregular

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rem_howmade

Description

How the remittance was made.

rem_howmade	No.	%
5	2	100
Total	2	100

Survey Question

Drop-down box is the remittances module.

Coding

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rewards

Description

Whether the card used offers rewards.

rewards	No.	%
0	2,350	54
1	1,958	45
2	73	2
Total	4,381	100

Survey Question

q103i, q101p

Coding

0	No
1	Yes
2	I don't know

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submerch

Description

A more specific set of merchant categories, where possible. The variable *submerch* is based on four followup questions which are reached when the respondent chooses merchants "Medical care provider", "Retail store or online retailer", or "Other merchant". Note that "Other merchant" does not appear is the final version of the dataset, as all of the transactions were recategorized based on the followups.

Survey Question

pay030, pay600, pay602, pay090

Details

In general, the diary has two kinds of merchant followups: "who did you pay" and "what did you buy". This variable is constructed based on the response to the "who did you pay" followup responses. pay030 responses 1 through 4 are given their own categories, as are all pay600 responses excluding 4 (which is given a *subpurpose* code). Other than that, it is based entirely on responses to pay090.

submerch	No.	%
1	97	2
2	16	0
3	175	3
4	7	0
5	1,194	21
6	713	12
7	368	6
8	85	1
9	1,238	22
10	577	10
11	57	1
12	11	0
13	67	1
14	19	0
15	126	2
16	205	4
17	104	2
18	44	1
19	41	1
20	5	0
21	51	1
22	10	0
23	131	2
24	145	3
25	11	0
26	25	0
27	1	0
29	79	1
30	8	0
31	105	2
33	11	0
34	19	0
Total	5,745	100

Coding

1   Doctor, dentist, other health care professional
2   Hospital, residential care, other medical institution
3   Pharmacy
4   Insurance company
5   Grocery store
6   Gas station
7   Convenience store
8   Liquor store
9   Fast food restaurant, food service, food truck
10 Sit down restaurant
11 Bar
12 Auto rental and leasing stores
13 Auto maintenance and repair
14 Auto vehicle and parts dealers and websites
15 Clothing and accessories stores and websites
16 Department and discount stores and websites, wholesale clubsand websites
17 Furniture and home goods stores, appliance and electronics stores, hardware and garden stores and website
18 Movie theaters
19 Mail, delivery, storage provider
20 Rental centers
21 Online shopping (Amazon.com, etc.)
22 Online and print news, online games
23 Other stores (book, florist, hobby, music, office supply, pet, sporting goods) and websites
24 Personal care, dry cleaning, pet grooming and sitting, photo processing salons and stores
25 Stores that repair electronics and personal and household goods
26 Tuition, child care, elder care, youth and family services, emergency and other relief services
27 Employment services, travel agents, security services, office and administrative services
29 Vending machine
30 Veterinarians
31 Entertainment, recreation, arts, museums
33 Legal accounting, architectural, and other professional services
34 Hotels, motels, RV parks, and camps

subpurpose

Description

A more specific set of purpose categories, where possible. Missing values of *subpurpose* should be interpreted to mean that no more specific categorization of this transaction's purpose is possible. They should *not* be interpreted to mean that the transaction does not belong in any of the other categories. For example it is entirely possible that a transaction with *purpose* code 1 and a missing *subpurpose* category is a mortgage payment, even though mortgage is one of the possible *subpurpose* categories.

Survey Question

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

Details

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

Coding

1   Credit card
2   Mortgage
3   HEL
4   HELOC
5   Car loan
6   Student loan
7   Loan from another person
8   Other type of loan
9   Health insurance
10   Life insurance
11   Umbrella insurance
12   Vehicle insurance
13   Homeowners or renter's insurance
14   Other type of insurance
15   Parking
16   Tolls
17   Hotels and motels, RV parts, camps
18   Public transportation
19   Trash collection
20   Electricity/natural gas/water/sewer/heating oil/propane
21   Landline, cable, internet, mobile phone (possibly bundled)
22   Federal taxes
23   State taxes
24   Local taxes
25   Property taxes
26   Car/vehicle taxes
27   Rent
28   Building contractor services
29   Building services
30   Homeowner's association or condo fees
31   Personal gift or allowance
32   Alimony/child support
33   Charitable donation
34   Pay a fee
35   Transfer money to another account
36   Make an investment
37   Lend money
38   Memberships and subscriptions
39   Used goods
40   Tuition
41   Child care
42   Purchase goods and services

time

Description

The time of the transaction.

Survey Question

Clock widget in the various modules.

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to_account

Description

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

to_account	No.	%
1	905	38
2	624	26
3	93	4
4	37	2
5	31	1
6	542	23
7	60	3
8	67	3
Total	2,359	100

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.

Coding

1 Currency
2 Primary checking
3 Other DDA account
4 Nonfiancial deposit account (e.g. paypal, prepaid card)
5 Investment account
6 Credit account
7 Other long-term assets
8 Other account (including uncashed checks and money orders)

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tran_account

Description

Checking transfer-specific followup regarding the destination account.

Survey Question

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

tran_account	No.	%
1	54	60
2	18	20
3	3	3
5	4	4
7	11	12
Total	90	100

Coding

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

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tran_days

Description

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

tran_days	No.	%
0	66	81
1	6	7
2	4	5
3	2	2
4	1	1
5	1	1
8	1	1
Total	81	100

Survey Question

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

Coding

0   Today
1   Tomorrow
2   Two days
3   Three days
4   Four days
5   Five days
6   Six days
7   One week
8   More than one week

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tran_inst

Description

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

tran_inst	No.	%
0	20	22
1	69	78
Total	89	100

Survey Question

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

Coding

0   No
1   Yes

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tran_min

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.

Coding

0   No
1   Yes
2   I don't know

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tran_min	No.	%
0	4,690	72
1	177	3
2	1,619	25
Total	6,486	100

type

Description

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

type	No.	%
0	7,606	40
1	8,959	47
2	1,323	7
3	1,221	6
Total	19,109	100

Survey Question

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

Details

Expenditures are defined as money or liquidity moving out of a respondent's possession. Transfers are defined as money or liquidity moving from one account/form to another – for instance, a cash withdawal. Income is defined as money coming into the respondents possession. Expenditures typically come from the purchases or bills modules, income from the income module, and transfers from the rest of the modules, though there are some exceptions.

Placeholder observations are added for every respondent-day, and exist to allow for easier filtering of variables without having to worry about accidentally removing respondents from the dataset.

Coding

0   Placeholder
1   Expenditure
2   Transfer
3   Income

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unexpected

Description

Whether this expenditure was unexpected.

Survey Question

q151_a

unexpected	No.	%
0	350	87
1	53	13
Total	403	100

Coding

0   No
1   Yes

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unpaid_bal

Description

Whether this card had a rolled-over balance after the previous bill payment.

unpaid_bal	No.	%
0	1,626	77
1	475	23
Total	2,101	100

Survey Question

q103c

Coding

0   No
1   Yes

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why_not_billpref

Description

Why the respondent did not use his or her pre-ferred bill payment method. The preferred pay-ment method is as reported in variable *paypref_b1*.

Survey Question

q103h

Coding

1	Preferred method not accepted
2	Did not have preferred method at hand
3	I did not have enough money available
4	Payment would have been late
5	Security of the transaction
6	Received a discount
7	Would have paid a surcharge
8	Transaction size
9	Different preference for this merchant
10	Other

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why_not_billpref	No.	%
1	133	11
2	32	3
3	17	1
4	29	2
5	80	6
6	30	2
7	30	2
8	144	11
9	516	41
10	249	20
Total	1,260	100

79

why_not_pref

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

Coding

1	Preferred method not accepted
2	Did not have preferred method at hand
3	Speed of payment
4	Security of the transaction
5	Received a discount
6	Would have paid a surcharge
7	Transaction size
8	Different preference for this merchant
9	Other

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why_not_pref	No.	%
1	198	8
2	186	7
3	384	15
4	71	3
5	84	3
6	21	1
7	805	31
8	470	18
9	417	16
Total	2,636	100

why_pi

Description

Why the respondent chose to use this payment method.

Survey Question

q108_a

Coding

1	Merchant acceptance
2	Cost
3	Payment records
4	Speed
5	Security
6	Convenience
7	Getting or setting up
8	Budgeting
9	Rewards
10	Other

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why_pi	No.	%
1	544	7
2	381	5
3	308	4
4	799	10
5	250	3
6	4,515	55
7	36	0
8	437	5
9	693	8
10	245	3
Total	8,208	100

why_pi_security

Description

What kind of security was most important in choosing this payment method? This is a followup question to those who chose "security" as his or her reason for using a given payment method.

Survey Question

q108_b

Coding

1 Security of your personal information
2 Security against permanent financial loss
3 Security of transaction information

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why_pi_security	No.	%
1	119	48
2	88	36
3	40	16
Total	247	100

why_pi_speed

Description

What kind of speed was most important in choosing this payment method? This is a followup question to those who chose "speed" as his or her reason for using a given payment method.

Survey Question

q108_c

why_pi_speed	No.	%
1	631	79
2	35	4
3	118	15
4	14	2
Total	798	100

Coding

1 Speed at time of payment
2 Speed of payment deduction from your bank account or prepaid card
3 Speed of recipient receiving payment
4 Speed of notification of new balance of your account

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date

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 October 13, 2015 to 17 December, 2015. Some diarists participated in the diary twice. In order to ensure the representativeness of the sample and to eliminate any biases from diary fatigue, it is recommended that only dates between October 16 and December 15 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.

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carry_acnt2acnt

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.

Coding

0   No
1   Yes

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carry_acnt2acnt	No.	%
0	3,024	86
1	496	14
Total	3,520	100

carry_banp

Description

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

carry_banp	No.	%
0	2,671	76
1	849	24
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 6.

Coding

0 No
1 Yes

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carry_cc

Description

Whether respondent carried cash on that diary day.

carry_cc	No.	%
0	962	27
1	2,558	73
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 3.

Coding

0   No
1   Yes

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carry_chk

Description

Whether respondent carried checks on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 2.

Coding

0   No
1   Yes

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carry_chk	No.	%
0	1,815	52
1	1,705	48
Total	3,520	100

carry_csh

Description

Whether respondent carried credit cards on that diary day.

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 1.

Coding

0   No
1   Yes

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carry_csh	No.	%
0	610	17
1	2,910	83
Total	3,520	100

carry_dc

Description

Whether respondent carried debit cards on that diary day.

carry_dc	No.	%
0	976	28
1	2,544	72
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 4.

Coding

0   No
1   Yes

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carry_mobile

Description

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

carry_mobile	No.	%
0	3,054	87
1	466	13
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 12.

Coding

0   No
1   Yes

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carry_monord

Description

Whether respondent carried money orders on that diary day.

carry_monord	No.	%
0	3,449	98
1	71	2
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 8.

Coding

0   No
1   Yes

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carry_obbp

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.

Coding

0   No
1   Yes

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carry_obbp	No.	%
0	2,598	74
1	922	26
Total	3,520	100

carry_other

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.

Coding

0   No
1   Yes

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carry_other	No.	%
0	3,488	99
1	32	1
Total	3,520	100

carry_paypal

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.

Coding

0   No
1   Yes

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carry_paypal	No.	%
0	2,881	82
1	639	18
Total	3,520	100

carry_svc

Description

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

carry_svc	No.	%
0	2,839	81
1	681	19
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 5.

Coding

0   No
1   Yes

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carry_tc

Description

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

carry_tc	No.	%
0	3,497	99
1	23	1
Total	3,520	100

Survey Question

q97

Details

Indicator variable set to 1 if respondent checked option 9.

Coding

0   No
1   Yes

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daily_weight

Description

Whether respondent carried travelers checks on that diary day.

Survey Question

N/A

Details

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

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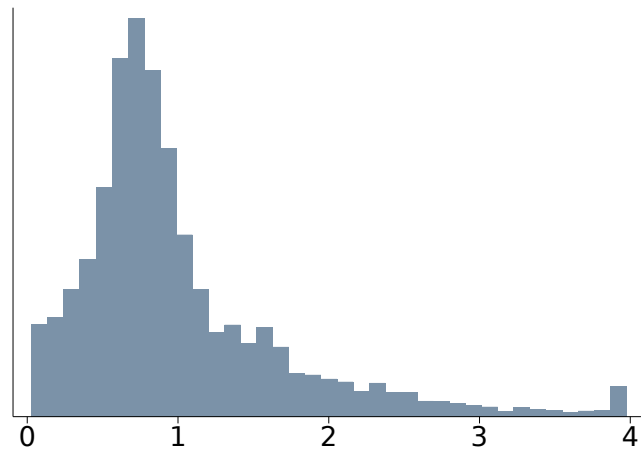
N	min	med	mean	max	sd
5508	0.0297654	0.815792	1.0245	8.09773	0.76415

denom_10_end

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.

Coding

ERROR
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denom_10_end	No.	%
0	5,310	70
1	1,657	22
2	382	5
3	112	1
4	58	1
5	28	0
6	17	0
7	7	0
8	5	0
9	7	0
10	8	0
11	4	0
12	2	0
14	4	0
15	1	0
16	1	0
31	1	0
Total	7,604	100

denom_1_end

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.

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N	min	med	mean	max	sd
7604	0	2	2.8266	170	4.32055

denom_2_end

Description

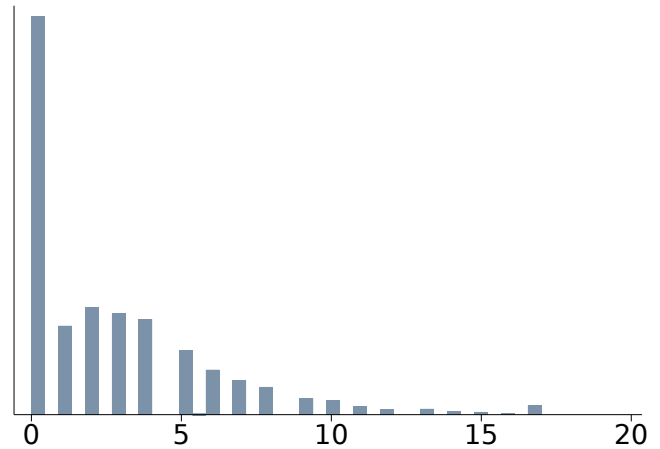The number of 2 dollar bills carried at the end of the diary day.

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.

Coding

ERROR

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denom_2_end	No.	%
0	7,501	99
1	68	1
2	9	0
3	6	0
4	4	0
5	3	0
6	3	0
9	1	0
10	2	0
13	4	0
20	3	0
Total	7,604	100

denom_5_end

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.

Coding

ERROR
   Back to top

denom_5_end	No.	%
0	4,444	58
1	1,729	23
2	815	11
3	335	4
4	112	1
5	81	1
6	29	0
7	15	0
8	15	0
9	5	0
10	6	0
11	2	0
12	4	0
13	3	0
14	2	0
15	1	0
17	1	0
20	3	0
25	1	0
30	1	0
Total	7,604	100

---

diary_day

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

Back to top

end_cash_bal

Description

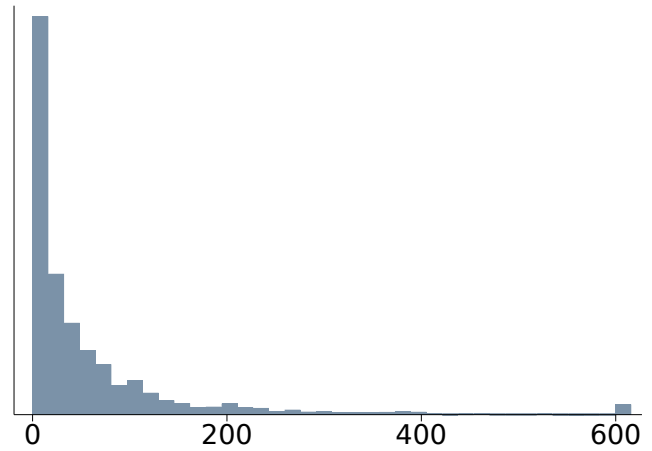The end-of-day balance of the cash carried by the respondent.

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.

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N	min	med	mean	max	sd
7604	0	23	64.4456	9500	172.109

inc_alimony

Description

Whether the respondent receives alimony income.

Survey Question

q140_h

Coding

0 No
1 Yes

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inc_alimony	No.	%
0	7,156	100
1	20	0
Total	7,176	100

inc_child

Description

Whether the respondent receives child support income.

inc_child	No.	%
0	6,901	96
1	271	4
Total	7,172	100

Survey Question

q140_i

Coding

0   No
1   Yes

[Back to top](#)

inc_gov

Description

Whether the respondent receives government assistance income.

inc_gov	No.	%
0	6,521	91
1	671	9
Total	7,192	100

Survey Question

q140_g

Coding

0   No
1   Yes

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inc_intdiv

Description

Whether the respondent receives interest or dividend income.

Survey Question

q140_e

Coding

0   No
1   Yes

[Back to top]

inc_intdiv	No.	%
0	5,984	83
1	1,244	17
Total	7,228	100

inc_rent

Description

Whether the respondent receives rental income.

inc_rent	No.	%
0	6,794	94
1	402	6
Total	7,196	100

Survey Question

q140_f

Coding

0   No
1   Yes

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inc_retempl

Description

Whether the respondent receives employer-paid retirement income.

Survey Question

q140_b

Coding

0   No
1   Yes

inc_retempl	No.	%
0	4,746	87
1	699	13
Total	5,445	100

inc_retsav

Description

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

Survey Question

q140_j

Coding

0   No
1   Yes

Back to top

inc_retsav	No.	%
0	6,544	91
1	680	9
Total	7,224	100

inc_self

Description

Whether the respondent receives self-employment income.

inc_self	No.	%
0	6,364	88
1	844	12
Total	7,208	100

Survey Question

q140_c

Coding

0   No
1   Yes

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inc_ss

Description

Whether the respondent receives social security income.

Survey Question

q140_d

Coding

0   No
1   Yes

inc_ss	No.	%
0	5,568	76
1	1,740	24
Total	7,308	100

inc_wage

Description

Whether the respondent receives wage income.

inc_wage	No.	%
0	3,102	43
1	4,190	57
Total	7,292	100

Survey Question

q140_a

Coding

0   No
1   Yes

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nopayments

Description

Why the respondent made no payments on a given day.

Survey Question

q98a

Coding

1   I didn't need to make payments today
2   I was too busy to make payments today
3   I'm trying to spend less
4   Other

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nopayments	No.	%
1	1,676	84
2	89	4
3	81	4
4	148	7
Total	1,994	100

payday_tender

Description

How the payday loan was paid to the respondent.

payday_tender	No.	%
3	2	67
4	1	33
Total	3	100

Survey Question

pay615_b

Details

While this question allows respondents to "check all that apply", it so happens that no respondent chose more than one option.

Coding

1   Cash
2   Check
3   Direct deposit
4   Other

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paypal_bal

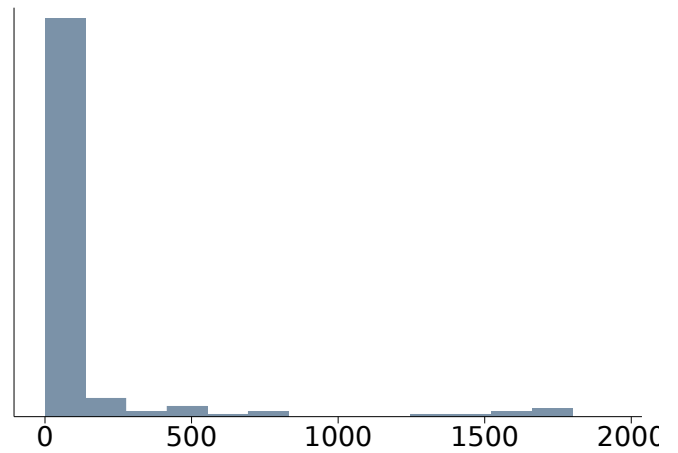### Description

The balance of the respondent's PayPal account.

Survey Question

paypal_balday0

N	min	med	mean	max	sd
172	0	4	126.017	3000	397.905

paypal_bal_date

Description

The date on which the PayPal balance was checked.

Survey Question

pa074_date

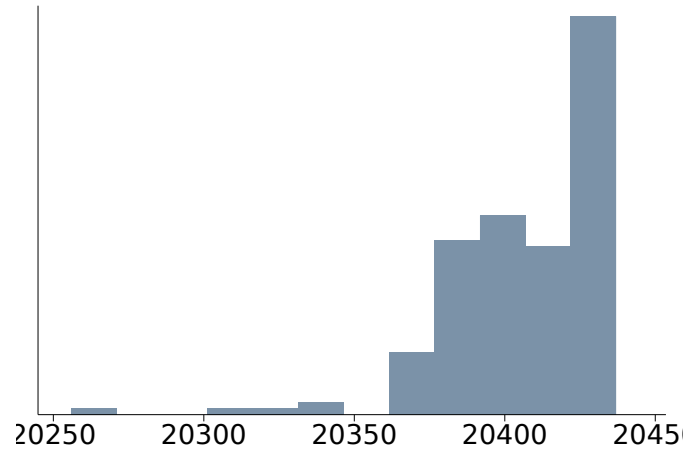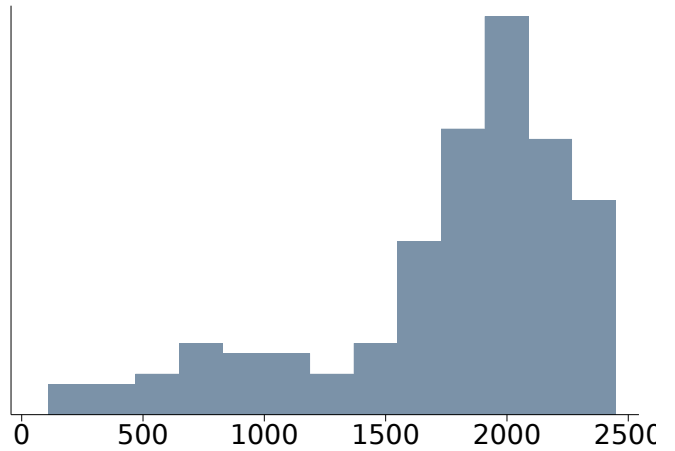| N	min	med	mean	max	sd
166	20256	20412	20407.1	20437	26.0395

paypal_bal_time

Description

The time at which the PayPal balance was checked.

Survey Question

pa074_time

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N	min	med	mean	max	sd
172	109	1913.5	1756.48	2448	531.258

start_cash_bal

Description

The start-of-day balance of cash holdings.

Survey Question

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

Details

Set equal to the *end_cash_bal* of the day before. Note that this variable is for convenience and does not include a value for diary day 0. The variable *end_cash_bal* is more comprehensive.

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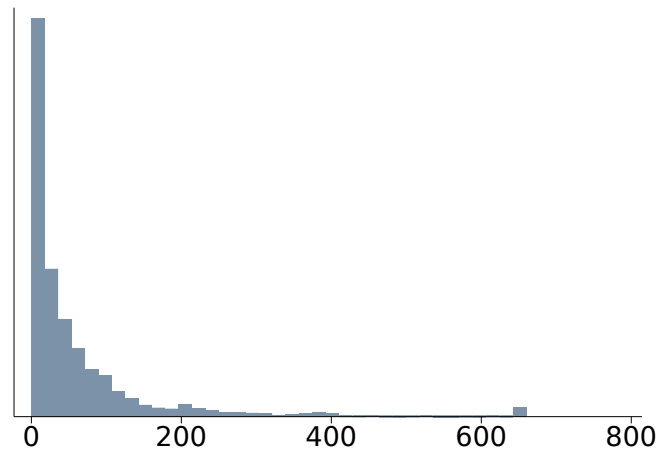
N	min	med	mean	max	sd
5703	0	24	66.3142	9500	185.454

traveled

Description

Whether the respondent traveled on this diary day.

traveled	No.	%
0	5,468	96
1	213	4
Total	5,681	100

Survey Question

q13

Coding

0   No
1   Yes

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wmy_pass_used

Description

Number of times a weekly, monthly, or yearly transportation pass was used on this day.

Survey Question

q11, q12

Coding

0   No
1   Yes

wmy_pass_used	No.	%
0	894	91
1	51	5
2	21	2
3	3	0
4	8	1
5	3	0
20	1	0
Total	981	100

diary

Description

Some respondents agreed to take the diary multiple times. This variable, combined with *prim_key*, can be used to uniquely identify a diary.

diary	No.	%
1	1,392	73
2	509	27
Total	1,901	100

Survey Question

N/A

Coding

1 First diary
2 Second diary

acct_mostused1

Description

The respondent's most used payment account.

Survey Question

q_mostusedpayacnt_1, q_mostusedpayacnt_2, q_mostusedpayacnt_3a, q_mostusedpayacnt_3c

Details

These four questions are combined to create a rank ordering of the most-used payment accounts. Note that cash is always present. Also note that if cash is listed as *acct_mostused3*, it is not necessarily the respondent's third most-used payment account.

Coding

1	Cash
2	Checking account
3	Credit card
4	General purpose prepaid card
5	PayPal
6	Money order
7	Traveler's check
8	Mobile phone payments
9	None
10	Other

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acct_mostused1	No.	%
1	412	23
2	929	52
3	388	22
4	20	1
5	2	0
6	7	0
8	7	0
10	6	0
Total	1,771	100

acct_mostused2

Description

The respondent's second most used payment account.

Survey Question

q_mostusedpayacnt_1, q_mostusedpayacnt_2, q_mostusedpayacnt_3a, q_mostusedpayacnt_3c

Details

These four questions are combined to c reate a rank ordering of most used payment accounts. Note that cash is always present.

Coding

1	Cash
2	Checking account
3	Credit card
4	General purpose prepaid card
5	PayPal
6	Money order
7	Traveler's check
8	Mobile phone payments
9	None
10	Other

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acct_mostused2	No.	%
1	506	61
2	229	28
3	51	6
4	14	2
5	2	0
6	21	3
8	8	1
10	1	0
Total	832	100

acct_mostused3

Description

Either cash or the respondent's third most used payment account.

Survey Question

q_mostusedpayacnt_1, q_mostusedpayacnt_2, q_mostusedpayacnt_3a, q_mostusedpayacnt_3c

Details

These four questions are combined to c reate a rank ordering of most used payment accounts. Note that cash is always present. Also note that if cash is listed as *acct_mostused3*, it is not necessarily the respondent's third most-used payment account.

Coding

1	Cash
2	Checking account
3	Credit card
4	General purpose prepaid card
5	PayPal
6	Money order
7	Traveler's check
8	Mobile phone payments
9	None
10	Other

acct_mostused3	No.	%
1	594	42
2	237	17
3	419	29
4	43	3
5	23	2
6	45	3
8	54	4
10	9	1
Total	1,424	100

age

Description
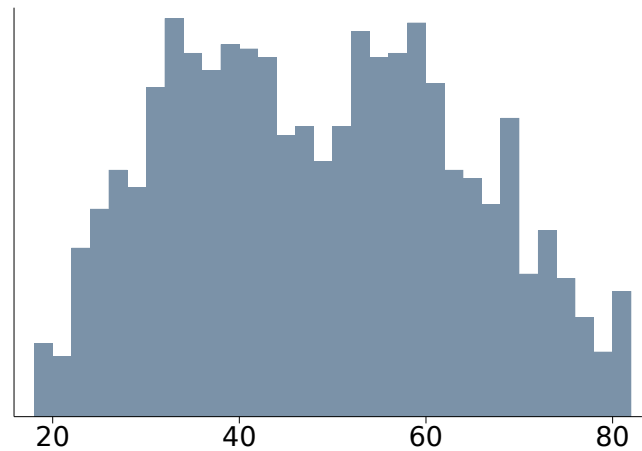
Respondent's age, in years.

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.

N	min	med	mean	max	sd
1901	18	48	48.1573	89	15.385

cc airmiles

Description

Whether the credit card used provides air mileage
rewards.

Survey Question

q103 e

Coding

0   No
1   Yes

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cc airmiles	No.	%
0	257	79
1	69	21
Total	326	100

cc_cashback

Description

Whether the credit card used provides cash back rewards.

Survey Question

q103_e

Coding

0   No
1   Yes

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cc_cashback	No.	%
0	131	40
1	195	60
Total	326	100

---

cc_otherreward

Description

Whether the credit card used provides some other type of rewards.

cc_otherreward	No.	%
0	304	93
1	22	7
Total	326	100

Survey Question

q103_e

Coding

0   No
1   Yes

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cc_points

Description

Whether the credit card used provides points for shopping as a reward.

Survey Question

q103_e

Coding

0   No
1   Yes

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cc_points	No.	%
0	229	70
1	97	30
Total	326	100

cc_repay_plan

Description

How the respondent intends to repay the credit
card.

Survey Question

pay609aa

Coding

cc_repay_plan	No.	%
1	355	89
2	44	11
Total	399	100

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

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census_division

Description

The census division in which the respondent lives.

Survey Question

From UAS My Household Questionnaire.

Details

Built from the *state_reside* variable, which is not available in the public dataset for privacy reasons.

Coding

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

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census_division	No.	%
1	68	4
2	167	11
3	267	17
4	123	8
5	321	20
6	75	5
7	183	12
8	146	9
9	233	15
Total	1,583	100

chk_bal_day0

Description

Checking account balance, as reported on day 0.

Survey Question

pa072_a
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N	min	med	mean	max	sd
1705	-1000	1157	4623.28	821200	22692

chk_bal_day3
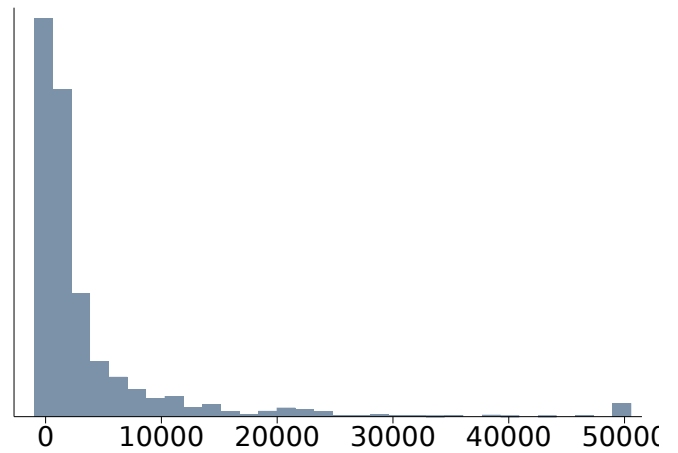
Description

Checking account balance, as reported on day 3.

Survey Question

pa073_a
   Back to top
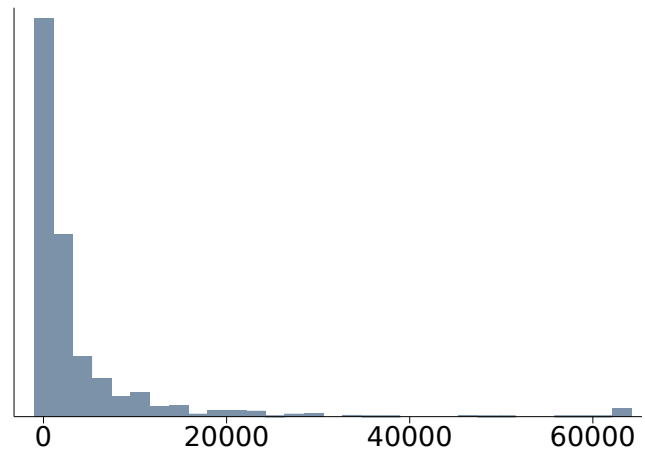
N	min	med	mean	max	sd
1343	-1000	1076	4947.47	384531	18533.7

citizen

Description

Whether respondent is a US citizen.

Survey Question

citizenus

Details

As reported in My Household Questionnaire.

Coding

0   No
1   Yes

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citizen	No.	%
0	30	2
1	1,555	98
Total	1,585	100

e_exp_amnt

Description

As part of Diary Day 1, respondents were asked if they could cover an emergency expense. This is the amount of the emergency expenditure that respondents were asked if they could cover. Respondents were randomly assigned either 1000 or 3000 dollars.

Survey Question

scf005

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N	min	med	mean	max	sd
1896	1000	1000	1998.95	3000	1000.26

e_exp_cc

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

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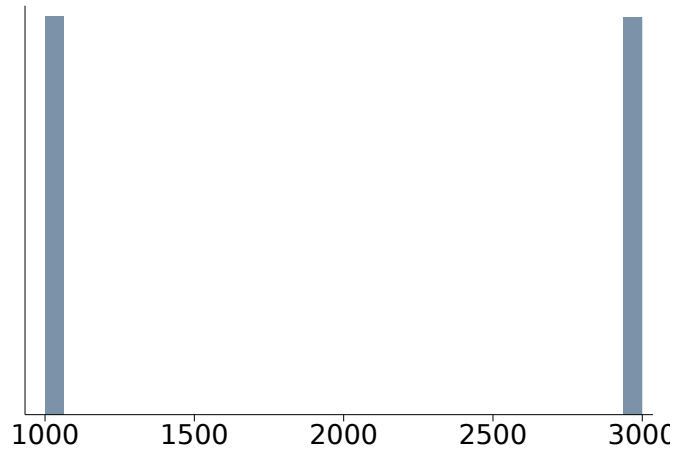| N	min	med	mean	max	sd
763	0	1000	1023.85	3000	1159.56

e_exp_chk

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

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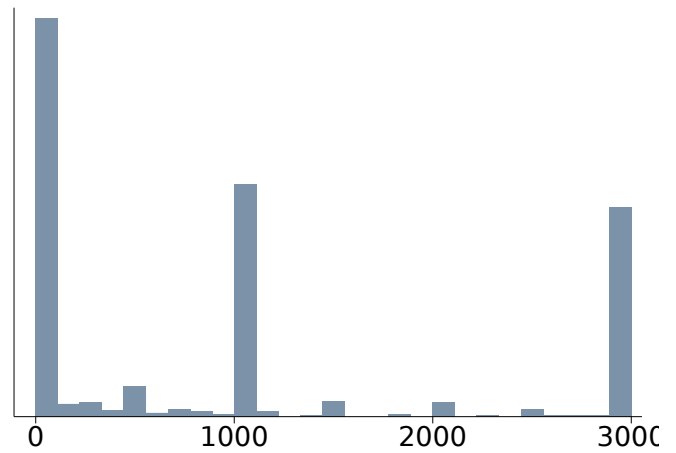| N	min	med	mean	max	sd
994	0	500	839.187	3000	986.951

e_exp_cover

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

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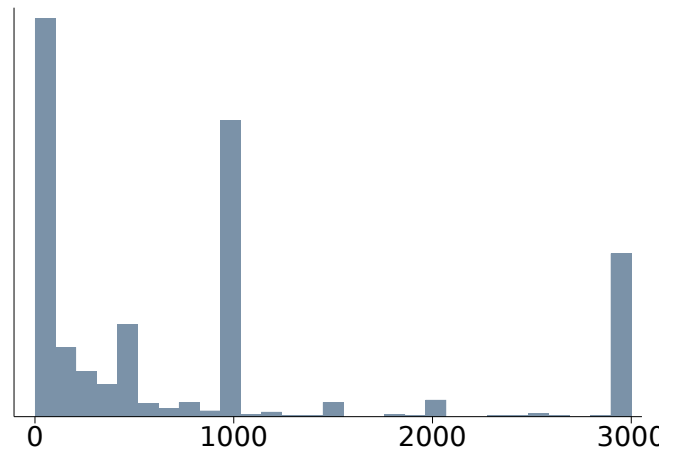| N	min	med	mean	max	sd
1881	0	1000	1447.84	3000	1119.37

e_exp_csh

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

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N	min	med	mean	max	sd
652	0	10	310.066	3000	612.53

e_exp_days

Description

Diary Day 1, respondents were asked if they could cover an emergency expense. This is the number of days in which the emergency expenditure was due. Respondents were randomly assigned either 0 days, 3 days, or 7 days.

Survey Question

scf005

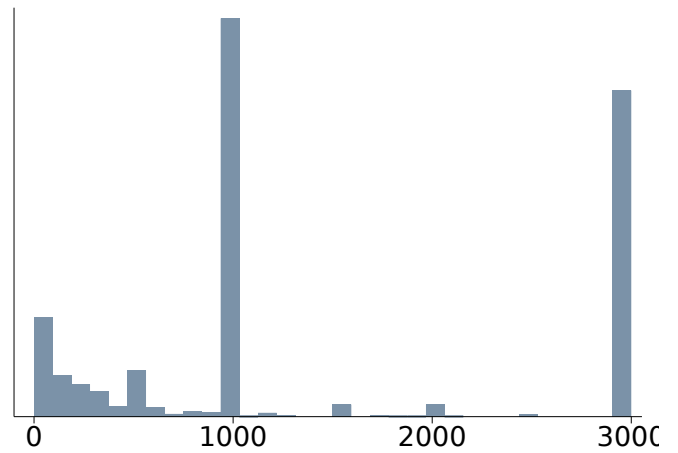| N	min	med	mean	max	sd
1896	0	3	3.40137	7	2.84698

e_exp_fam

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

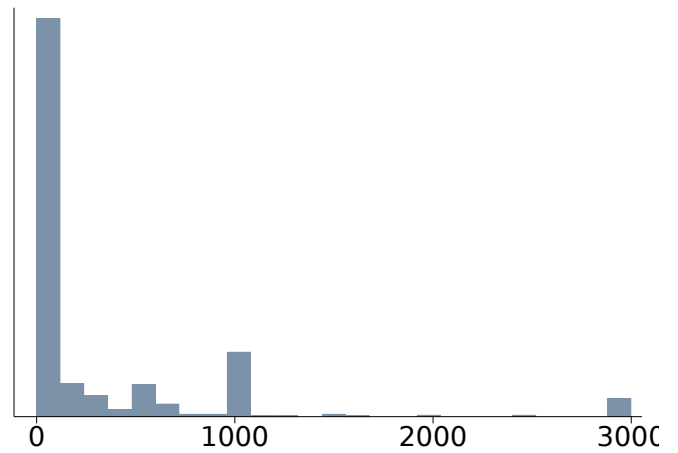| N	min	med	mean	max	sd
469	0	0	342.84	3000	776.441

e_exp_heloc

Description

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

Survey Question

scf006_f

N	min	med	mean	max	sd
374	0	0	122.679	3000	514.793

e_exp_od
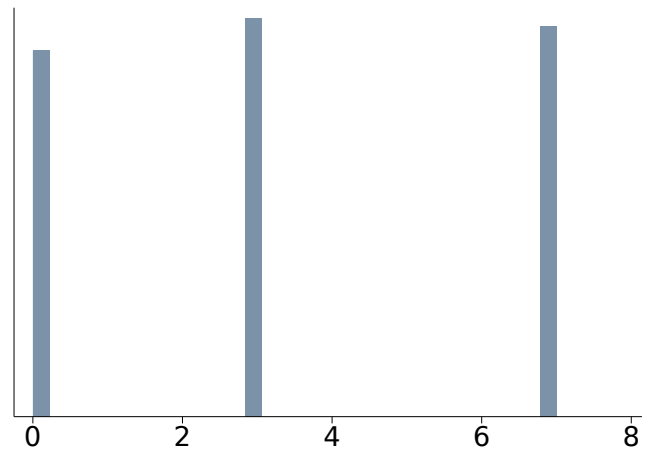
Description

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

N	min	med	mean	max	sd
366	0	0	39.9727	2222	190.419

e_exp_pawn

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
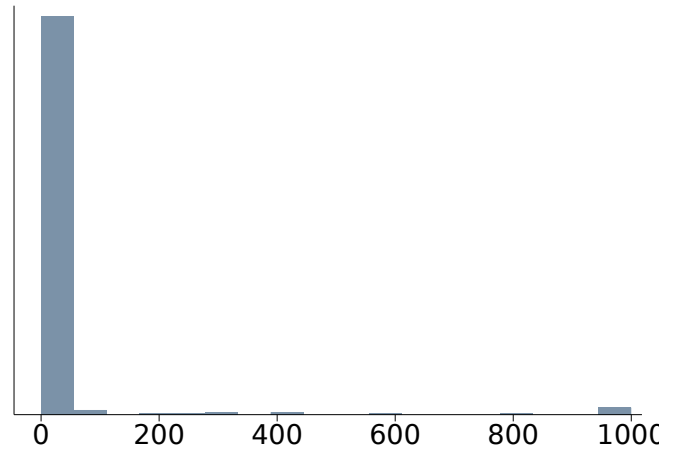
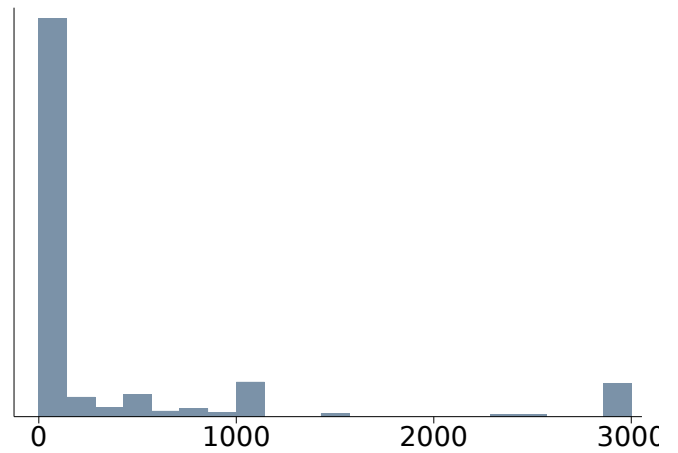| N	min	med	mean	max	sd
358	0	0	40.8687	3000	270.081

e_exp_payday

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
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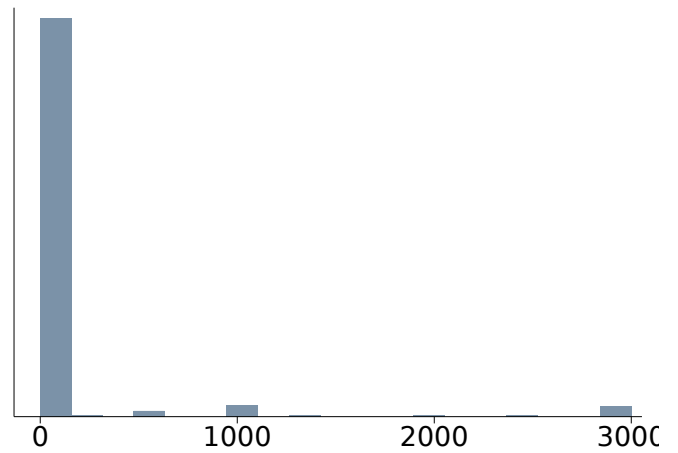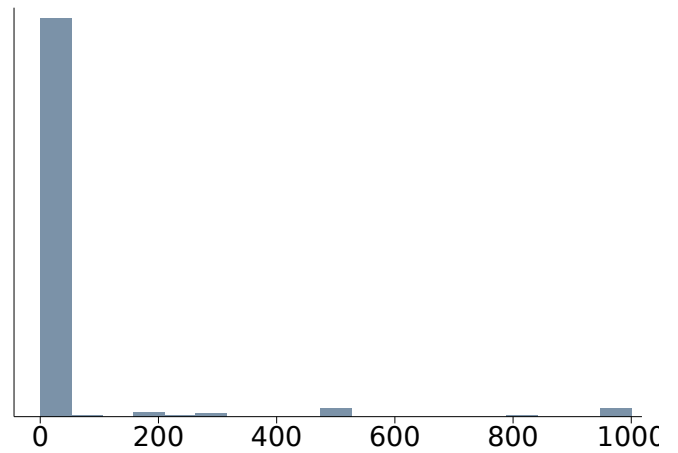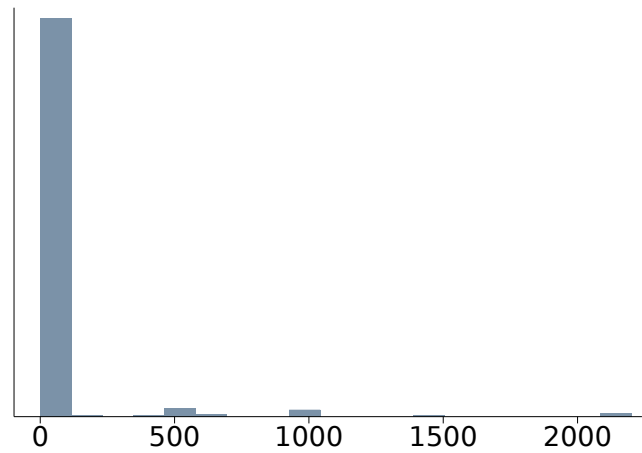| N	min	med	mean	max	sd
364	0	0	57.8022	3000	293.907

e_exp_sav

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
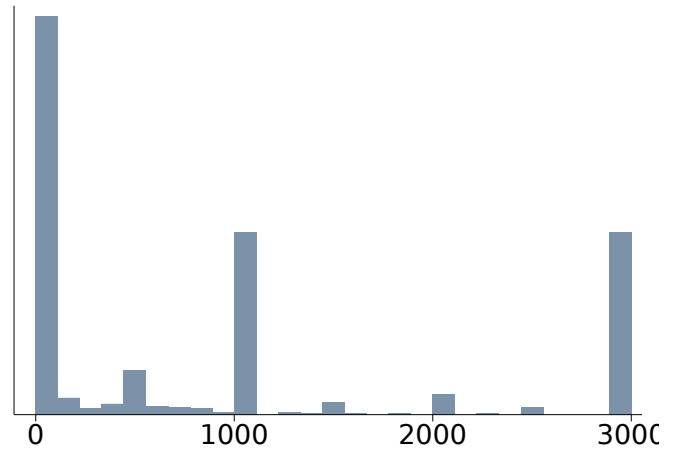
N	min	med	mean	max	sd
756	0	500	953.069	3000	1145.13

hh_size

Description

Size of the household in which the respondent lives.

Survey Question

From UAS My Household Questionnaire.
    Back to top
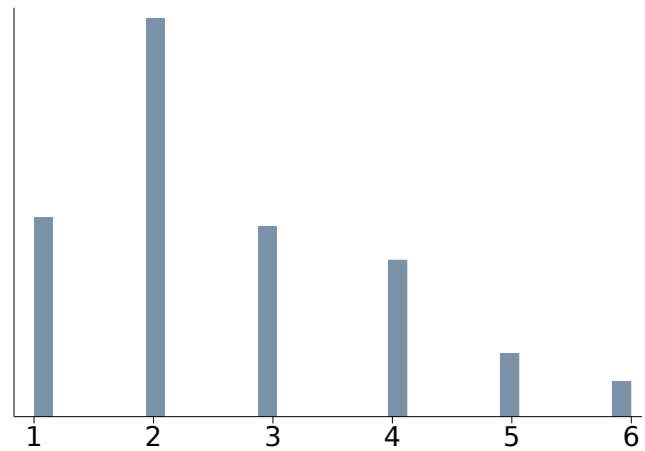
N	min	med	mean	max	sd
1828	1	2	2.62363	10	1.34906

highest_education

Description

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

Survey Question

highesteducation

Details

This variable comes from UAS's My Household Questionnaire. Be sure to also check *highest_education_gfk* if you intend to use education in your analysis.

Coding

1   Up to 1st grade
2   1st-4th grade
3   5th-6th grade
4   7th-8th grade
5   9th grade
6   10th grade
7   11th grade
8   12th grade, no diploma
9   High school or equivalent
10   Some college
11   Associate degree, vocational
12   Associate degree, academic
13   Bachelor's degree
14   Master's degree
15   Professional School Degree
16   Doctorate degree

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highest_education	No.	%
4	9	1
5	11	1
6	13	1
7	14	1
8	25	2
9	228	14
10	370	23
11	111	7
12	98	6
13	407	26
14	214	14
15	29	2
16	56	4
Total	1,585	100

highest_education_gfk

Description

Respondent's highest level of education, if the respondent is from the GfK sample.

Survey Question

N/A

Details

The GfK panel's question regarding education level is different from UAS's. While the categories can be easily made to overlap, we have left such decisions in the hands of the researcher.

Coding

1	No formal education
2	1st-4th grade
3	5th-6th grade
4	7th-8th grade
5	9th grade
6	10th grade
7	11th grade
8	12th grade, no diploma
9	High school or equivalent
10	Some college, no degree
11	Associate degree
12	Bachelor's degree
13	Master's degree
14	Doctorate or Professional Degree

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highest_education_gfk	No.	%
1	1	0
2	2	1
3	1	0
4	2	1
5	1	0
6	7	2
7	7	2
8	8	3
9	84	27
10	61	19
11	32	10
12	56	18
13	39	12
14	15	5
Total	316	100

home_debt

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.
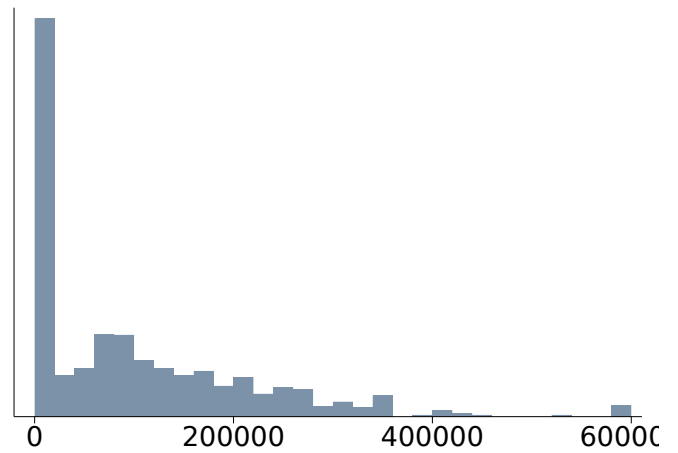
[Back to top](#)

N	min	med	mean	max	sd
1224	0	72000	101168	890000	119636

home_value

Description

Approximate market value of primary home.

Survey Question

de014

Details

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

[Back to top]
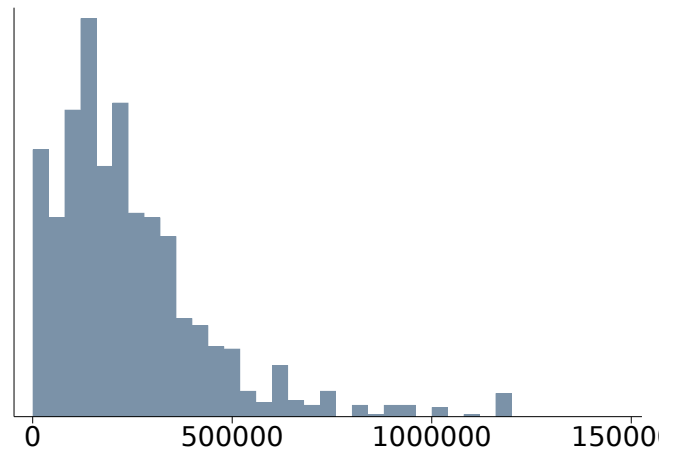
N	min	med	mean	max	sd
1223	0	200000	245627	3.1e+06	244316

homeowner

Description

Whether respondent owns primary home.

homeowner	No.	%
0	658	35
1	1,233	65
Total	1,891	100

Survey Question

de013

Details

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

Coding

0 No
1 Yes

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inc_alimony_freq

Description

The frequency with which alimony income is received.

inc_alimony_freq	No.	%
3	2	40
4	2	40
9	1	20
Total	5	100

Survey Question

q141_h

Coding

0   No
1   Yes

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inc_child_freq

Description

The frequency with which child support income is received.

Survey Question

q141_i

Coding

0   No
1   Yes

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inc_child_freq	No.	%
1	10	15
2	19	28
3	7	10
4	24	35
9	8	12
Total	68	100

inc_gov_freq

Description

The frequency with which government assistance income is received.

Survey Question

q141_g

Coding

0   No
1   Yes

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inc_gov_freq	No.	%
1	5	3
2	8	5
3	3	2
4	151	90
8	1	1
Total	168	100

inc_intdiv_freq

Description

The frequency with which interest or dividend income is received.

Survey Question

q141_e

Coding

0   No
1   Yes

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inc_intdiv_freq	No.	%
1	1	0
2	2	1
3	2	1
4	169	55
5	90	29
6	24	8
7	1	0
8	7	2
9	14	5
Total	310	100

inc_rent_freq

Description

The frequency with which rental income is received.

Survey Question

q141_f

Coding

0   No
1   Yes

inc_rent_freq	No.	%
1	2	2
2	2	2
3	1	1
4	89	88
5	1	1
6	3	3
9	3	3
Total	101	100

inc_retempl_freq

Description

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

Survey Question

q141_b

Coding

0   No
1   Yes

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inc_retempl_freq	No.	%
1	1	0
2	4	2
3	2	1
4	213	93
5	2	1
6	6	3
7	2	1
Total	230	100

inc_retsav_freq

Description

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

Survey Question

q141_j

Coding

0   No
1   Yes

inc_retsav_freq	No.	%
1	2	1
2	12	7
3	3	2
4	74	44
5	12	7
6	39	23
7	7	4
8	1	1
9	20	12
Total	170	100

inc_self_freq

Description

The frequency with which self-employment income is received.

Survey Question

q141_c

Coding

0   No
1   Yes

inc_self_freq	No.	%
1	37	18
2	19	9
3	14	7
4	50	24
5	10	5
6	5	2
7	5	2
8	4	2
9	67	32
Total	211	100

inc_ss_freq

Description

The frequency with which social security income is received.

Survey Question

q141_d

Coding

0   No
1   Yes

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inc_ss_freq	No.	%
1	1	0
2	1	0
3	7	2
4	420	97
6	1	0
7	1	0
Total	431	100

inc_wage_freq

Description

The frequency with which wage income is received.

Survey Question

q141_a

Coding

0   No
1   Yes

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inc_wage_freq	No.	%
1	184	18
2	542	52
3	171	16
4	130	12
5	3	0
6	2	0
7	2	0
8	2	0
9	8	1
Total	1,044	100

income_hh

Description

Household income.

Survey Question

de010

Details

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

Coding

1	Less than 5,000
2	5,000-7,499
3	7,500-9,999
4	10,000-12,499
5	12,500-14,999
6	15,000-19,999
7	20,000-24,999
8	25,000-29,999
9	30,000-34,999
10	35,000-39,999
11	40,000-49,999
12	50,000-59,999
13	60,000-74,999
14	75,000-99,999
15	100,000-124,999
16	125,000-199,999
17	200,000-499,999
18	500,000 or more

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income_hh	No.	%
1	82	4
2	31	2
3	30	2
4	51	3
5	42	2
6	68	4
7	89	5
8	83	4
9	90	5
10	95	5
11	148	8
12	157	8
13	203	11
14	251	13
15	189	10
16	212	11
17	59	3
18	5	0
Total	1,885	100

ind_weight

Description

Raked individual sample weights.

Survey Question

N/A

Details

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

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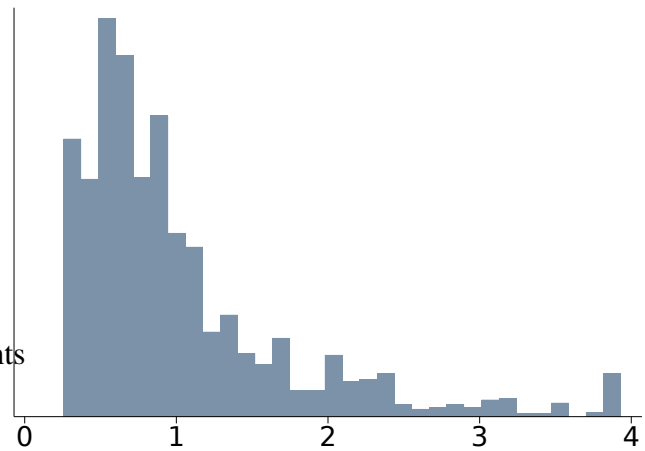
N	min	med	mean	max	sd
1901	0.257302	0.794345	1.02867	4.11839	0.741845

interest_level

Description

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

Survey Question

cs_001

Coding

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

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interest_level	No.	%
1	532	28
2	927	49
3	365	19
4	40	2
5	24	1
Total	1,888	100

last_income_date

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.

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layaway

Description

Whether the respondent put a purchase on lay-
away during the three-day diary period.

Survey Question

pay613

Coding

0   No
1   Yes

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layaway	No.	%
0	1,868	99
1	17	1
Total	1,885	100

male

Description

Whether respondent is male.

Survey Question

N/A

Coding

0   No
1   Yes

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male	No.	%
0	1,006	53
1	895	47
Total	1,901	100

marital_status

Description

Respondent's marital status.

Survey Question

From UAS My Household Questionnaire.

Coding

1   Married, living together
2   Married, spouse lives elsewhere
3   Separated
4   Divorced
5   Widowed
6   Never married

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marital_status	No.	%
1	894	56
2	22	1
3	24	2
4	260	16
5	76	5
6	309	19
Total	1,585	100

memory_checkbook

Description

Whether the respondent used the small check-book memory aid.

Survey Question

q25

Coding

0   No
1   Yes

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memory_checkbook	No.	%
0	1,336	71
1	551	29
Total	1,887	100

memory finrec

Description

Whether the respondent referenced financial records as a memory aid.

Survey Question

q25

Coding

0   No
1   Yes

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memory_finrec	No.	%
0	1,078	57
1	809	43
Total	1,887	100

memory_lpd

Description

Whether the respondent use the large paper diary as a memory aid.

Survey Question

q25

Coding

0   No
1   Yes

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memory_lpd	No.	%
0	1,589	84
1	298	16
Total	1,887	100

memory_other

Description

Whether the respondent used some other memory aid.

memory_other	No.	%
0	1,753	93
1	134	7
Total	1,887	100

Survey Question

q25

Coding

0   No
1   Yes

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memory_receipts

Description

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

memory_receipts	No.	%
0	603	32
1	1,284	68
Total	1,887	100

Survey Question

q25

Coding

0   No
1   Yes

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mobile_howfunded

Description

How the mobile app used for the payment is
funded.

Survey Question

q161

Coding

mobile_howfunded	No.	%
2	1	33
4	2	67
Total	3	100

1   Credit card
2   Debit card
3   Prepaid card
4   Linked bank account
5   Money stored at payment service (e.g. PayPal)
6   Other

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na_oversample

Description

Whether the respondent is part of the Native American oversample.

na_oversample	No.	%
0	1,825	96
1	76	4
Total	1,901	100

Survey Question

N/A

Coding

0   No
1   Yes

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new_loan

Description

Whether a new loan was taken out during the three-day diary period.

Survey Question

pay616

Coding

0   No
1   Yes

new_loan	No.	%
0	1,876	100
1	3	0
Total	1,879	100

new_loan_amnt

Description

The amount of the new loan taken out during the three-day diary period.

Survey Question
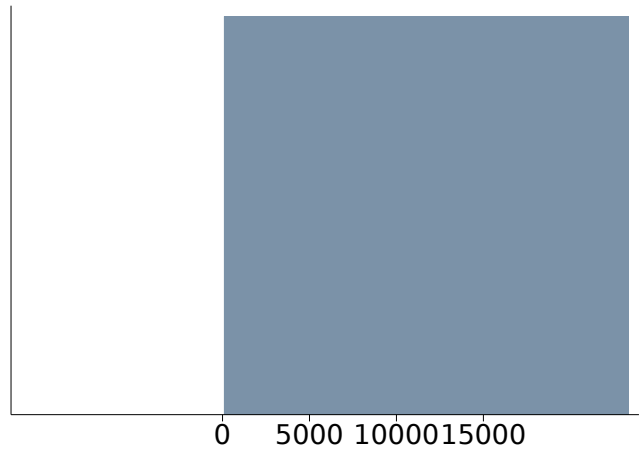
pay616_c

N	min	med	mean	max	sd
3	78	219	7876.33	23332	13385.2

new_loan_purch_amnt

Description

The amount of the purchase for which the new
loan was taken.

Survey Question

pay616_b
    Back to top
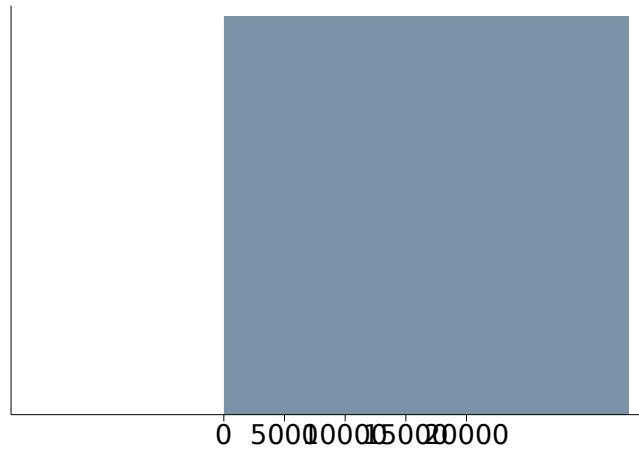
N	min	med	mean	max	sd
3	6	219	11185.7	33332	19179.6

next_income_date

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.

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other_assets

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.

[Back to top]
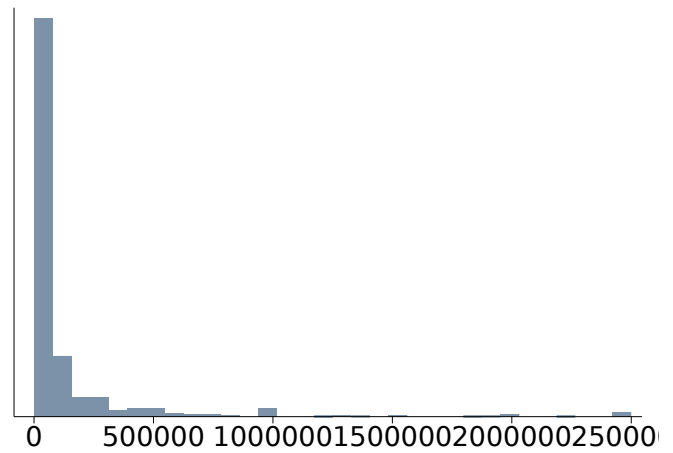
N	min	med	mean	max	sd
1846	0	20000	143854	1.4e+07	545618

other_debts

Description

Approximate value of other debts, not including debt on primary hom.e

Survey Question

de019

Details

This is an SCPC variable merged into this dataset for convenience.
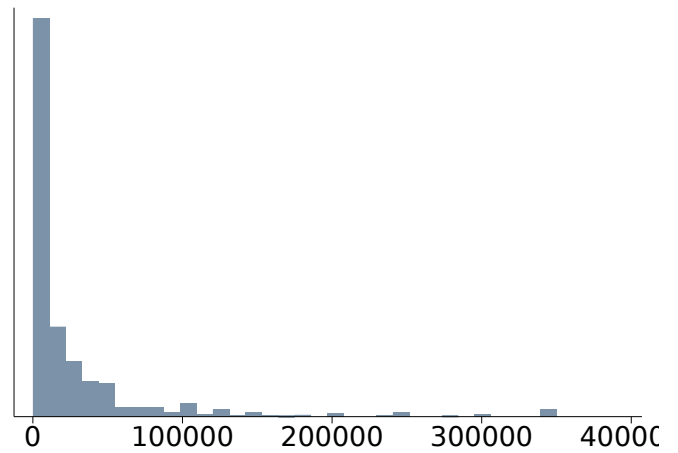
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N	min	med	mean	max	sd
1869	0	7000	30330.5	1.8e+06	93674.5

payday_loan

Description

Whether the respondent took out a payday loan during the diary period.

Survey Question

pay615

Coding

0   No
1   Yes

payday_loan	No.	%
0	1,875	100
1	3	0
Total	1,878	100

payday_loan_amount

Description

The amount of the payday loan taken out by the respondent.

Survey Question

pay615_a

paypref_100plus

Description

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

Survey Question

q160_pm_e

Coding

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

paypref_100plus	No.	%
1	129	7
2	122	7
3	874	47
4	658	35
5	25	1
6	15	1
7	13	1
8	33	2
12	2	0
13	2	0
Total	1,873	100

paypref_10to25

Description

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

Survey Question

q160_pm_b

Coding

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

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paypref_10to25	No.	%
1	628	33
2	24	1
3	469	25
4	736	39
5	19	1
6	1	0
7	2	0
8	2	0
12	1	0
Total	1,882	100

paypref 25to50

Description

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

Survey Question

q160_pm_c

Coding

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

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paypref 25to50	No.	%
1	310	16
2	47	3
3	609	32
4	883	47
5	18	1
6	1	0
7	1	0
8	7	0
12	2	0
13	1	0
Total	1,879	100

paypref_50to100

Description

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

Survey Question

q160_pm_d

Coding

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

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paypref_50to100	No.	%
1	201	11
2	71	4
3	733	39
4	821	44
5	21	1
6	6	0
7	7	0
8	18	1
12	1	0
13	1	0
Total	1,880	100

paypref_b1

Description

Preferred bill payment method.

Survey Question

q115_b

Coding

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

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paypref_b1	No.	%
1	148	8
2	314	17
3	237	12
4	350	18
5	17	1
6	206	11
7	569	30
8	33	2
9	1	0
12	15	1
13	7	0
Total	1,897	100

paypref b1 why

Description

Reason for preferred bill payment method.

Survey Question

q116 b

Coding

1   Security
2   Accepted lots of places
3   Cost
4   Convenience
5   Budget control
6   Debit/credit rewards
7   Speed

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paypref b1 why	No.	%
1	204	12
2	130	8
3	27	2
4	973	58
5	161	10
6	100	6
7	94	6
Total	1,689	100

paypref_b2

Description

Fallback bill payment method.

Survey Question

q117_b

Coding

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

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paypref_b2	No.	%
1	210	11
2	522	28
3	307	16
4	353	19
5	28	1
6	192	10
7	135	7
8	89	5
9	1	0
12	25	1
13	30	2
Total	1,892	100

paypref_b2_why

Description

Reason for fallback bill payment method.

Survey Question

q118_b

Coding

1   Security
2   Accepted lots of places
3   Cost
4   Convenience
5   Budget control
6   Debit/credit rewards
7   Speed

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paypref_b2_why	No.	%
1	211	12
2	286	17
3	27	2
4	864	51
5	138	8
6	52	3
7	111	7
Total	1,689	100

paypref_lt10

Description

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

Survey Question

p160_pm_a

Coding

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

paypref_lt10	No.	%
1	1,239	66
2	8	0
3	261	14
4	356	19
5	13	1
6	1	0
8	2	0
12	1	0
13	2	0
Total	1,883	100

paypref_nb1

Description

Preferred non-bill payment method.

Survey Question

q115_a

Coding

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

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paypref_nb1	No.	%
1	418	22
2	34	2
3	596	31
4	800	42
5	18	1
6	10	1
7	3	0
8	8	0
12	3	0
13	7	0
Total	1,897	100

paypref_nb1_why

Description

Reason for preferred non-bill payment method.

Survey Question

q116_a

Coding

1 Security
2 Accepted lots of places
3 Cost
4 Convenience
5 Budget control
6 Debit/credit rewards
7 Speed

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paypref_nb1_why	No.	%
1	143	9
2	243	15
3	21	1
4	824	49
5	141	8
6	190	11
7	105	6
Total	1,667	100

paypref_nb2

Description

Fallback non-bill payment method.

Survey Question

q117_a

Coding

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

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paypref_nb2	No.	%
1	776	41
2	248	13
3	331	18
4	337	18
5	56	3
6	30	2
7	24	1
8	55	3
9	1	0
12	12	1
13	21	1
Total	1,891	100

paypref_nb2_why

Description

Reason for fallback non-bill payment method.

Survey Question

q118_a

Coding

1 Security
2 Accepted lots of places
3 Cost
4 Convenience
5 Budget control
6 Debit/credit rewards
7 Speed

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paypref_nb2_why	No.	%
1	776	41
2	248	13
3	331	18
4	337	18
5	56	3
6	30	2
7	24	1
8	55	3
9	1	0
10	12	1
11	21	1
Total	1,891	100

paypref_web

Description

Preferred online payment method.

Survey Question

q115_c

Coding

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

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paypref_web	No.	%
1	24	1
2	7	0
3	983	52
4	643	34
5	95	5
6	22	1
7	10	1
8	10	1
12	7	0
13	87	5
Total	1,888	100

paypref_web_why

Description

Reason for preferred online payment method.

Survey Question

q116_c

Coding

1 Security
2 Accepted lots of places
3 Cost
4 Convenience
5 Budget control
6 Debit/credit rewards
7 Speed

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paypref_web_why	No.	%
1	503	30
2	145	9
3	19	1
4	676	40
5	81	5
6	161	10
7	86	5
Total	1,671	100

race_asian

Description

Respondent reported their race as asian.

Survey Question

From UAS My Household Questionnaire.

race_asian	No.	%
0	1,824	96
1	77	4
Total	1,901	100

Coding

0   No
1   Yes

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race black

Description

Respondent reported their race as black.

Survey Question

From UAS My Household Questionnaire.

Coding

0 No
1 Yes

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race_black	No.	%
0	1,734	91
1	167	9
Total	1,901	100

race_other

Description

Respondent reported their race as something other than white, black, or asian.

race_other	No.	%
0	1,711	90
1	190	10
Total	1,901	100

Survey Question

From UAS My Household Questionnaire.

Coding

0   No
1   Yes

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race_white

Description

Respondent reported their race as white.

race_white	No.	%
0	434	23
1	1,467	77
Total	1,901	100

Survey Question

From UAS My Household Questionnaire.

Coding

0   No
1   Yes

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scpc_date

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.

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state_reside

Description

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

Survey Question

statereside

Details

As reported in My Household Questionnaire.

Coding

1	AK
2	AL
3	AZ
4	AR
5	CA
6	CO
7	CT
8	DE
9	FL
10	GA
11	HI
12	ID
13	IL
14	IN
15	IA
16	KS
17	KY
18	LA
19	ME
20	MD
21	MA
22	MI
23	MN
24	MS
25	MO
26	MT
27	NE
28	NV
29	NH
30	NJ
31	NM
32	NY
33	NC
34	ND
35	OH
36	OK
37	OR
38	PA
39	RI
40	SC
41	SD
42	TN
43	TX
44	UT
45	VT
46	VA
47	WA
48	WV
49	WI
50	WY
51	DC
52	PR

storedcash_amnt

Description

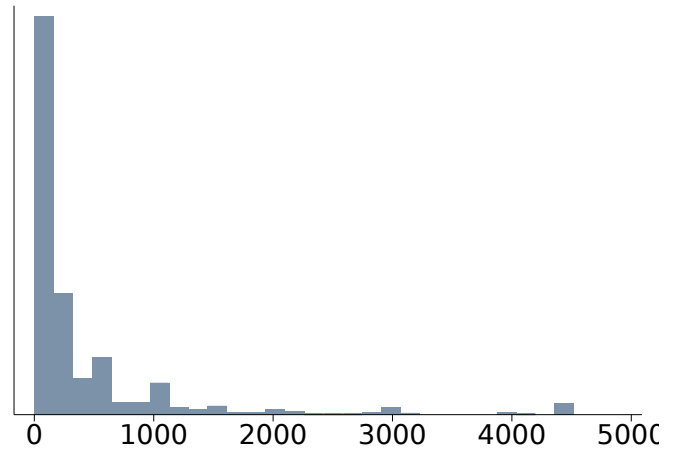The dollar amount of cash stored (not on hand) by the respondent.

Survey Question

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

Details

Implied by the number of each bill that the respondent reports having stored elsewhere.

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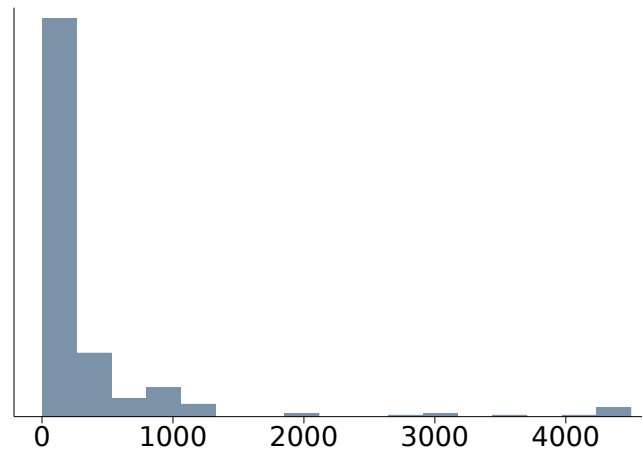| N	min	med	mean	max	sd
829	0	120	464.581	17000	1175.18

storedcash_amnt_payments

Description

The amount of stored cash which is kept for payment purposes.

Survey Question

dcpc_pa015_c

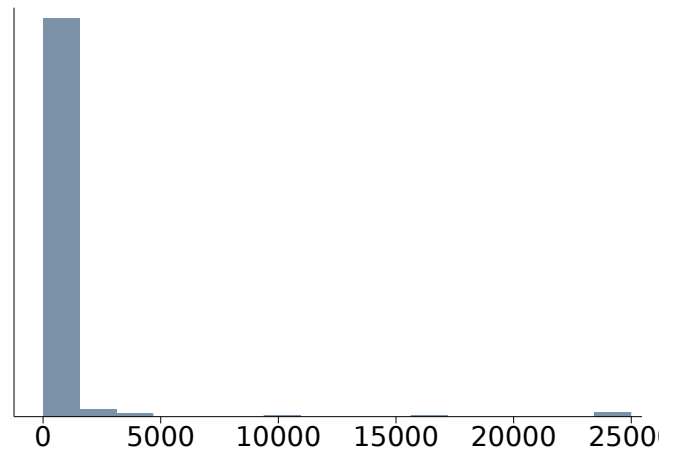| N	min	med	mean	max	sd
298	0	50	334.309	5000	784.587

storedcash_amnt_savings

Description

The amount of stored cash which is kept for savings purposes.

Survey Question

dcpc_pa015_d
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N	min	med	mean	max	sd
275	0	0	1503.49	200000	14152

used_fsa

Description

Whether the respondent used an FSA during the three-day diary period.

Survey Question

pay614

Coding

0   No
1   Yes

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used_fsa	No.	%
0	1,873	100
1	7	0
Total	1,880	100

used_heloc

Description

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

Survey Question

pay617

Coding

0 No
1 Yes

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used_heloc	No.	%
0	1,220	100
Total	1,220	100

vendor

Description

The vendor which provided this particular respondent.

Survey Question

N/A

vendor	No.	%
1	1,585	83
2	316	17
Total	1,901	100

Details

See the "Survey vendors" section in the introduction to this document for more information about our survey vendors.

Coding

1   UAS
2   GFK

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why_nocash

Description

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

Survey Question

q1a

Coding

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

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why_nocash	No.	%
1	85	24
2	226	64
3	16	5
5	26	7
Total	353	100

work_disabled

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.

Coding

0   No
1   Yes

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work_disabled	No.	%
0	1,746	92
1	152	8
Total	1,898	100

work_employed

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.

Coding

0   No
1   Yes

work_employed	No.	%
0	704	37
1	1,194	63
Total	1,898	100

work_homemaker

Description

Respondent is a homemaker.

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.

Coding

0   No
1   Yes

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work_homemaker	No.	%
0	1,765	93
1	133	7
Total	1,898	100

work_looking

Description

Respondent is unemployed and looking for work.

work_looking	No.	%
0	1,794	95
1	104	5
Total	1,898	100

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.

Coding

0   No
1   Yes

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work_retired

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.

Coding

0   No
1   Yes

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work_retired	No.	%
0	1,527	80
1	371	20
Total	1,898	100

work_self

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.

Coding

0   No
1   Yes

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work_self	No.	%
0	1,046	90
1	111	10
Total	1,157	100

work_student

Description

Respondent is a student.

work_student	No.	%
0	1,828	96
1	70	4
Total	1,898	100

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.

Coding

0   No
1   Yes

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work_temp_unemployed

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.

Coding

0   No
1   Yes

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work_temp_unemployed	No.	%
0	1,874	99
1	24	1
Total	1,898	100

prim key

Description

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

Survey Question

N/A

Details

Provided by the survey vendor.

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