

# U.S. Consumer Payments Data

## Panel A

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# Commonly Used Non-Proprietary Survey Data Sources

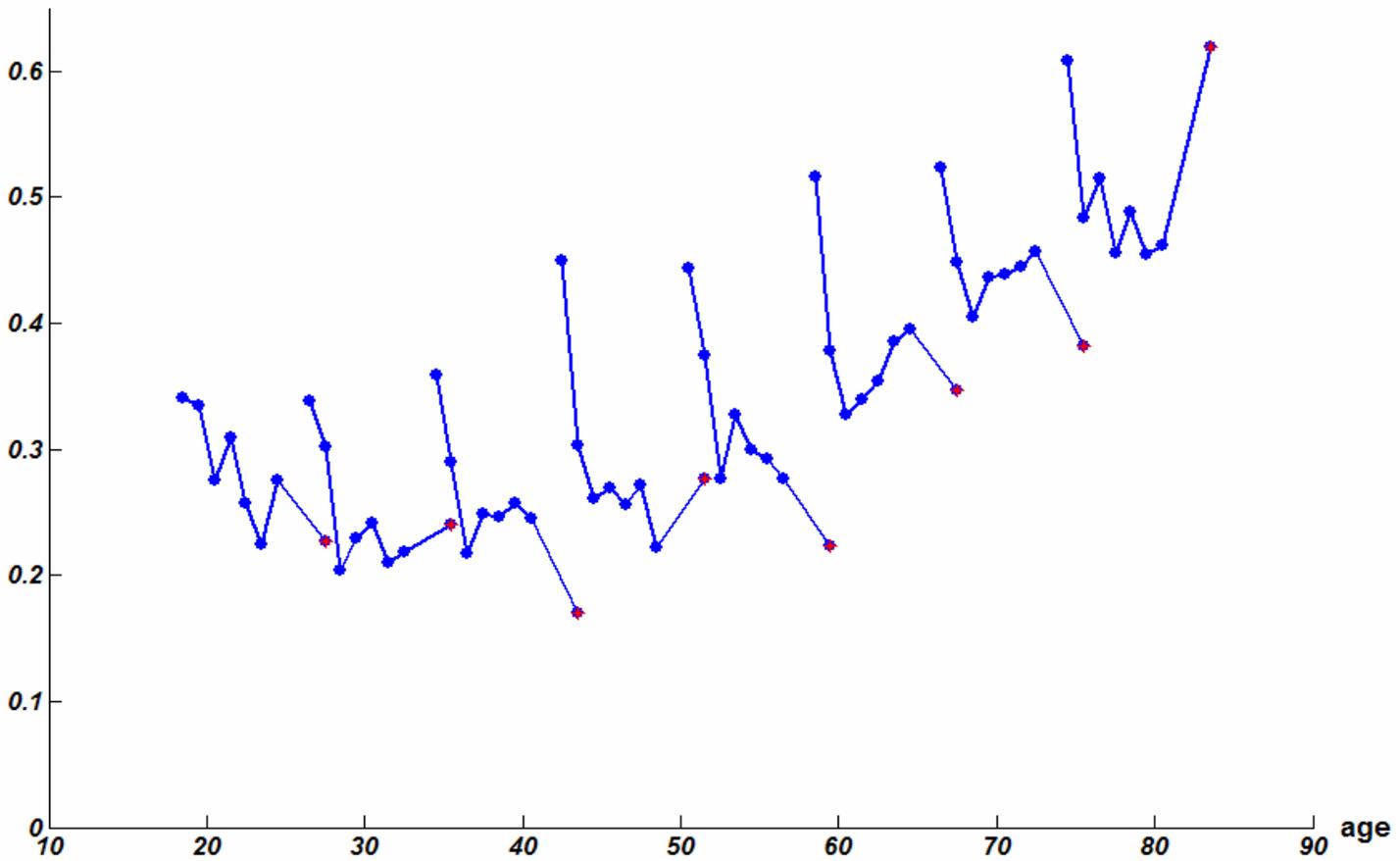
- **Survey of Consumer Finances**  
(multi-year intervals, national sample)
- **Panel Survey of Income Dynamics**  
(multi-year intervals, national sample)
- **National Longitudinal Survey**  
(multi-year intervals, national sample)
- **Health and Retirement Survey**  
(multi-year intervals, national, older sample)
- **Federal Reserve Macro Data**

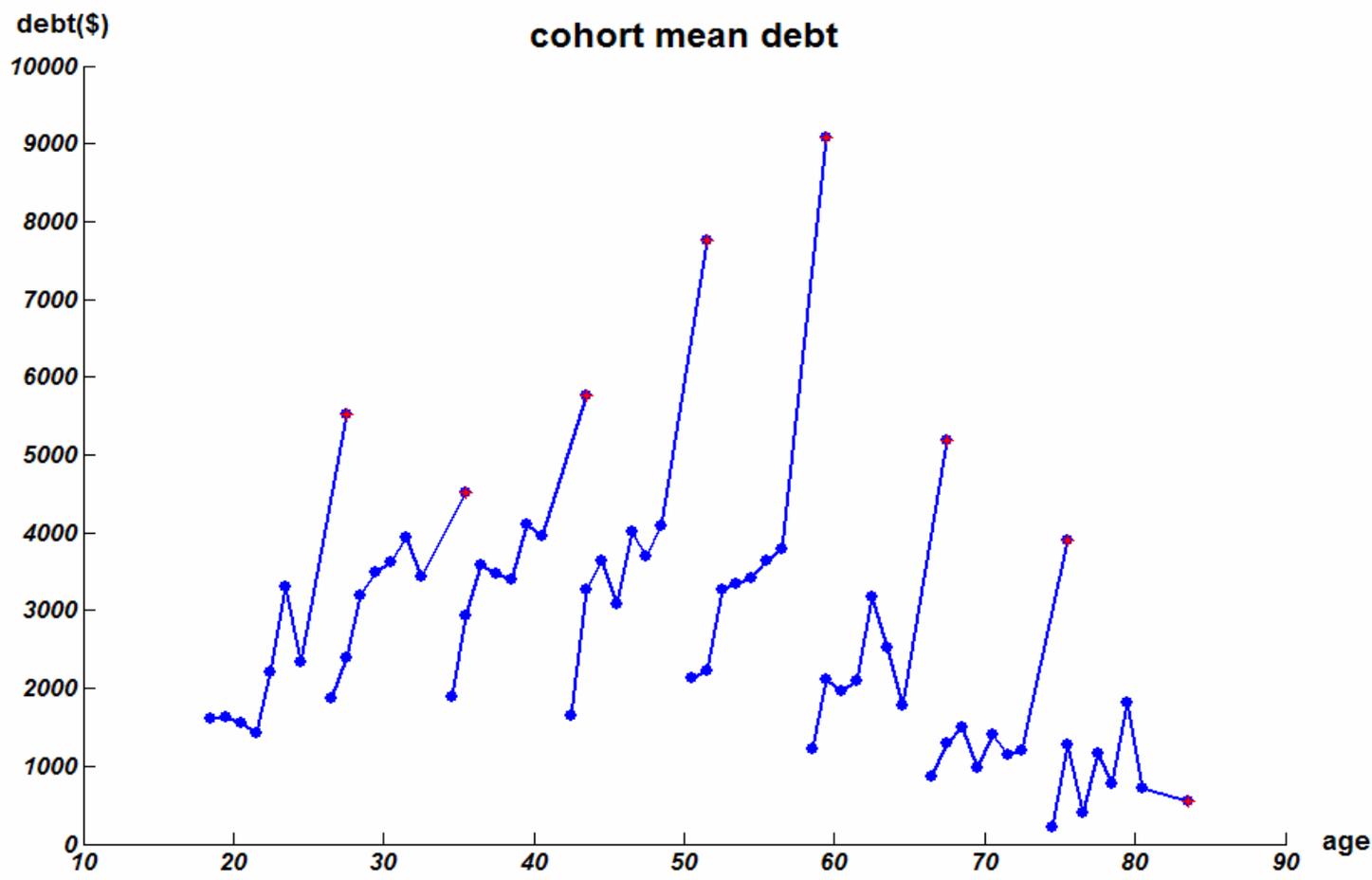
# Issues for Addressing Research and Policy Questions with Existing Data

- Data for addressing behavioral questions
  - assets, income, demographics, etc.
- Key variables missing
- Accuracy of existing survey data
- Looking for trends
- Frequency issues in changing markets

payoff rate

cohort mean payoff rate





# Seasonal Variation in Consumer Debt Condition

## Consumer Debt Index -- Ohio Economic Survey

**Figure 1. Consumer Debt Index  
November 1996 – April 2002**

