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
cohort mean debt

debt($)

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

Seasonal Variation in Consumer Debt Condition

Consumer Debt Index -- Ohio Economic Survey