1 Introduction

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

The questionnaires and public datasets for the 2019 SCPC are available for download on the Atlanta Fed website. The data are provided in Stata, SAS, CSV, and Rdata formats. The Atlanta Fed assumes that data users are familiar with a statistical analysis software package such as Stata, SAS, or R. The Atlanta Fed does not provide any software assistance.

This document is a data user’s guide for the SCPC survey data. Anyone interested in conducting research based on SCPC data will find it helpful to become familiar with this document. See the 2019 Survey of Consumer Payment Choice: Technical Appendix for details on questionnaire changes, data collection, sampling methodology, and hypothesis test results.

A broad overview of the 2019 SCPC, including a summary of the survey and tables of survey results, can be found in the The 2019 Survey of Consumer Payment Choice results paper on the Atlanta Fed website.

2 SCPC variable overview

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

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

Survey variables are the actual results from the SCPC survey questions. Survey variables have variable names such as pa001_a or pu004_b. To see the exact question text, respondent instructions, response option wording, and structure of the questions on the screen, it is recommended that data users refer to the survey questionnaire. The questionnaire is available on the Atlanta Fed website. Two important considerations of the survey variables are:
Randomization of response option orders: To avoid potential biases arising from the order of response options presented to respondents, the survey instrument randomizes response options for some questions. The questionnaire clearly indicates if response options were randomized. The unrandomized variables have the same variable names as the original survey variables. The raw data from the unrandomized variables and the SAS macros that unrandomize the responses will be made available upon request.

Responses for different time frequencies: Respondents are given the option of reporting payment use in terms of a typical week, month, or year. This dataset includes variables where responses have been standardized to a monthly frequency. These created, “frequency converted” variables have the same name as the original responses, but without a numeric suffix. For instance, the variable pu006a_a refers to the number of cash payments for retail goods in a typical month, after frequency conversion. The set of three original variables that produce pu006a_a are pu006a_a1 (respondent used the weekly box to report these transactions), pu006a_a2 (monthly) and pu006a_a3 (yearly). All the variables in the Payment Use section (pu002, pu003, pu004, pu005, pu006a, pu006c, pu021 families of variables) have corresponding created variables which are described in Section 2.2.4, Payment use. The SAS macros for the frequency conversions can be made available upon request. The Atlanta Fed recommends that data analysts use the created frequency converted variables in their analysis and research.

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

2.1 Survey variables

2.1.1 Respondent identifier

The variable uasid is a 9 digit character variable of the form yymmxxxxx, where yy is the two-digit year (18 for 2018, 19 for 2019, etc.) in which the respondent joined the UAS panel, mm is the month the respondent joined the UAS panel (01 for January, 02 for February, etc.), and xxxxx is a random five digit number. The uasid for a UAS member is the same across all UAS surveys. This allows data users to merge other UAS survey datasets onto the SCPC dataset.

This variable is the equivalent of the variable uasid in other UAS surveys. In prior years of the SCPC and the DCPC, the variable uasid was renamed as prim_key in order to maintain backwards compatibility with the code used to process the SCPC data. As of the 2018 SCPC and DCPC, the unique identifier will be named uasid. For more information about uasid, visit this UAS data website. The variable uasid and other variables described on the UAS website allow the data user to determine if other members of the same household are UAS members.

2.1.2 Survey weight

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

2.2 Created variables

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

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

### 2.2.1 Payment instruments

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

Payment instruments are grouped as follows:

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

### 2.2.2 Transaction types

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

<table>
<thead>
<tr>
<th>mnemonic</th>
<th>name</th>
</tr>
</thead>
<tbody>
<tr>
<td>abp</td>
<td>Automatic bill payment</td>
</tr>
<tr>
<td>obp</td>
<td>Online bill payment</td>
</tr>
<tr>
<td>ipbp</td>
<td>In-person bill payment (or via mail)</td>
</tr>
<tr>
<td>op</td>
<td>Online (non-bill) payments</td>
</tr>
<tr>
<td>rp</td>
<td>Retail payments (made in-person)</td>
</tr>
<tr>
<td>serv</td>
<td>Services and other payments (in-person)</td>
</tr>
<tr>
<td>p2p</td>
<td>Person-to-person payment</td>
</tr>
</tbody>
</table>

Transaction types are grouped as follows:

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

### 2.2.3 Payment adoption

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

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

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

<table>
<thead>
<tr>
<th>bp</th>
<th>obp</th>
<th>ipbp</th>
<th>op</th>
<th>rp</th>
<th>serv</th>
<th>p2p</th>
</tr>
</thead>
<tbody>
<tr>
<td>csh</td>
<td></td>
<td>csh_ipbp</td>
<td>csh_rp</td>
<td>csh_serv</td>
<td>csh_p2p</td>
<td></td>
</tr>
<tr>
<td>chk</td>
<td></td>
<td>chk_ipbp</td>
<td>chk_op</td>
<td>chk_rp</td>
<td>chk_serv</td>
<td>chk_p2p</td>
</tr>
<tr>
<td>mon</td>
<td></td>
<td>mon_ipbp</td>
<td>mon_op</td>
<td>mon_rp</td>
<td>mon_serv</td>
<td>mon_p2p</td>
</tr>
<tr>
<td>tc</td>
<td></td>
<td>tc_ipbp</td>
<td>tc_op</td>
<td>tc_rp</td>
<td>tc_serv</td>
<td>tc_p2p</td>
</tr>
<tr>
<td>dc</td>
<td>dc_abp</td>
<td>dc_obp</td>
<td>dc_ipbp</td>
<td>dc_op</td>
<td>dc_rp</td>
<td>dc_serv</td>
</tr>
<tr>
<td>cc</td>
<td>cc_abp</td>
<td>cc_obp</td>
<td>cc_ipbp</td>
<td>cc_op</td>
<td>cc_rp</td>
<td>cc_serv</td>
</tr>
<tr>
<td>svc</td>
<td>svc_abp</td>
<td>svc_obp</td>
<td>svc_ipbp</td>
<td>svc_op</td>
<td>svc_rp</td>
<td>svc_serv</td>
</tr>
<tr>
<td>obbp</td>
<td>obbp_abp</td>
<td>obbp_obp</td>
<td></td>
<td></td>
<td></td>
<td>obbp_p2p</td>
</tr>
<tr>
<td>banp</td>
<td>banp_abp</td>
<td>banp_obp</td>
<td></td>
<td></td>
<td>banp_op</td>
<td>banp_p2p</td>
</tr>
<tr>
<td>income</td>
<td>income_abp</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.2.5 Flags for variables that were cleaned for outliers

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

3 A note on histograms in this codebook

Many of the distributions for the continuous variables have long right tails. In order to display the histograms in a way that allows the reader to see the detail close to zero, the data was trimmed at the 95th percentile. The right-most bar displayed contains the cumulative frequency of observations from the 95th percentile (inclusive) to the maximum value.

In certain cases, the histogram may show a negative value. This occurs rarely, when the 95th percentile is equal to zero.
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   2.2 Created variables ..................................................... 2
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      2.2.2 Transaction types ................................................. 3
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as003_b2 17
as003_b3 18
as003_b4 19
as003_b5 20
as003_b6 21
as003_c1 22
as003_c2 23
as003_c3 24
cc_bp_typ
cc_ipbp_typ
cc_obp_typ
cc_op_typ
cc_p2p_typ
cc_rp_typ
cc_serv_typ
cc_typ
cellphone
census_div_text
census_division
chk_acnt_adopt
chk_adopt
chk_bp_typ
chk_ipbp_typ
chk_op_typ
chk_p2p_typ
chk_rp_typ
chk_serv_typ
chk_typ
cs_001
csh_adopt
csh_bp_typ
csh_ipbp_typ
csh_p2p_typ
csh_rp_typ
csh_serv_typ
csh_typ

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income_adopt
income_bp_typ
income_typ
ipbp_typ
laborstatus
lf_other
livewithpartner
maritalstatus
mon_adopt
mon_bp_typ
mon_ipbp_typ
mon_op_typ
mon_p2p_typ
mon_rp_typ
mon_serv_typ
mon_typ
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nonbp_typ
obbp_abp_typ
obbp_adopt
obbp_bp_typ
obbp_obp_typ
obbp_p2p_typ
obbp_typ
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</tr>
<tr>
<td>pa019_a</td>
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</tr>
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<td>pa019_d</td>
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<td>pa019_g</td>
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</tr>
<tr>
<td>pa040_c</td>
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<tr>
<td>pa040_d</td>
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<tr>
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</tr>
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<td>pa044_b</td>
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<tr>
<td>pa044_c</td>
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<tr>
<td>pa044_d</td>
</tr>
<tr>
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</tr>
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<td>pu006c_c</td>
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<td>pu006c_c_unedited</td>
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<tr>
<td>pu006c_d</td>
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<td>pu006c_d_unedited</td>
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<td>uasid</td>
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<td>unemp_layoff</td>
</tr>
<tr>
<td>unemp_look</td>
</tr>
<tr>
<td>white</td>
</tr>
<tr>
<td>workfullpart</td>
</tr>
<tr>
<td>working</td>
</tr>
</tbody>
</table>
**abp_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

**N = 3355**

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

**Survey question:** N/A

**Details:** Created variable, based on survey variable **pa024**

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1097</td>
<td>32.7</td>
</tr>
<tr>
<td>1</td>
<td>2258</td>
<td>67.3</td>
</tr>
</tbody>
</table>

Table 1: Frequency table for **abp_adopt**

**Value labels:**
- **abp_adopt**
  - 0 - Not an adopter
  - 1 - Adopter
abp_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: \( \text{sum(pu002_a, b, c, d, e, f)} \)

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 3.0 & 7.2 & 129.2 & 12.2 \\
\end{array}
\]

Table 2: Summary statistics for abp_typ
age

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: What is your age?

Survey question:  age

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.0</td>
<td>54.0</td>
<td>52.8</td>
<td>109.0</td>
<td>15.3</td>
</tr>
</tbody>
</table>

Table 3: Summary statistics for age

![Histogram of age distribution]
**agerange**

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 5 \]

**Description:** If you would rather not say [your age], please choose a range below. We use your age in order to give you surveys which make the most sense to you, so even knowing what range you are in will help.

**Survey question:** agerange

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/MyHousehold](https://uasdata.usc.edu/page/MyHousehold) for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>20.0</td>
</tr>
</tbody>
</table>

Table 4: Frequency table for agerange

**Value labels:**

- agerange
  - 1 - ages 18-29
  - 2 - ages 30-39
  - 3 - ages 40-49
  - 4 - ages 50-59
  - 5 - ages 60-69
  - 6 - ages 70-79
  - 7 - ages 80-89
  - 8 - ages 90 or more
as003_a1

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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

Survey question: as003_a1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>75</td>
<td>2.2</td>
</tr>
<tr>
<td>2</td>
<td>86</td>
<td>2.6</td>
</tr>
<tr>
<td>3</td>
<td>284</td>
<td>8.4</td>
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<tr>
<td>4</td>
<td>542</td>
<td>16.1</td>
</tr>
<tr>
<td>5</td>
<td>2379</td>
<td>70.7</td>
</tr>
</tbody>
</table>

Table 5: Frequency table for as003_a1

Value labels:
  as003_a1
  1 - Rarely accepted
  2 - Occasionally accepted
  3 - Often accepted
  4 - Usually accepted
  5 - Almost always accepted
as003_a2

Dataset: SCPC

Variable type: Numeric

$N = 3365$

Description: Assessment of payment instrument characteristics. COST of cash

Survey question: as003_a2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>2</td>
<td>41</td>
<td>1.2</td>
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<tr>
<td>3</td>
<td>753</td>
<td>22.4</td>
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<td>4</td>
<td>324</td>
<td>9.6</td>
</tr>
<tr>
<td>5</td>
<td>2220</td>
<td>66.0</td>
</tr>
</tbody>
</table>

Table 6: Frequency table for as003_a2

Value labels:

as003_a2
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_a3

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: Assessment of payment instrument characteristics. CONVENIENCE of cash

Survey question: as003_a3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
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<td>113</td>
<td>3.4</td>
</tr>
<tr>
<td>2</td>
<td>337</td>
<td>10.0</td>
</tr>
<tr>
<td>3</td>
<td>491</td>
<td>14.6</td>
</tr>
<tr>
<td>4</td>
<td>921</td>
<td>27.4</td>
</tr>
<tr>
<td>5</td>
<td>1501</td>
<td>44.6</td>
</tr>
</tbody>
</table>

Table 7: Frequency table for as003_a3

Value labels:

- as003_a3
- 1 - Very inconvenient
- 2 - Inconvenient
- 3 - Neither inconvenient nor convenient
- 4 - Convenient
- 5 - Very convenient
as003_a4

Dataset: SCPC

Variable type: Numeric

N = 3360

Description: Assessment of payment instrument characteristics. SECURITY of cash

Survey question: as003_a4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1159</td>
<td>34.5</td>
</tr>
<tr>
<td>2</td>
<td>558</td>
<td>16.6</td>
</tr>
<tr>
<td>3</td>
<td>486</td>
<td>14.5</td>
</tr>
<tr>
<td>4</td>
<td>474</td>
<td>14.1</td>
</tr>
<tr>
<td>5</td>
<td>683</td>
<td>20.3</td>
</tr>
</tbody>
</table>

Table 8: Frequency table for as003_a4

Value labels:
as003_a4
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_a5

Dataset: SCPC

Variable type: Numeric

\(N = 3363\)

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

Survey question: as003_a5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>62</td>
<td>1.8</td>
</tr>
<tr>
<td>2</td>
<td>148</td>
<td>4.4</td>
</tr>
<tr>
<td>3</td>
<td>644</td>
<td>19.1</td>
</tr>
<tr>
<td>4</td>
<td>709</td>
<td>21.1</td>
</tr>
<tr>
<td>5</td>
<td>1800</td>
<td>53.5</td>
</tr>
</tbody>
</table>

Table 9: Frequency table for as003_a5

Value labels:

as003_a5
1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_a6

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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

Survey question: as003_a6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1255</td>
<td>37.3</td>
</tr>
<tr>
<td>2</td>
<td>816</td>
<td>24.3</td>
</tr>
<tr>
<td>3</td>
<td>671</td>
<td>19.9</td>
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<tr>
<td>4</td>
<td>337</td>
<td>10.0</td>
</tr>
<tr>
<td>5</td>
<td>285</td>
<td>8.5</td>
</tr>
</tbody>
</table>

Table 10: Frequency table for as003_a6

Value labels:

<table>
<thead>
<tr>
<th>as003_a6</th>
<th>Value labels</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very poor records</td>
</tr>
<tr>
<td>2</td>
<td>Poor records</td>
</tr>
<tr>
<td>3</td>
<td>Neither good nor poor</td>
</tr>
<tr>
<td>4</td>
<td>Good records</td>
</tr>
<tr>
<td>5</td>
<td>Very good records</td>
</tr>
</tbody>
</table>
as003_b1

Dataset: SCPC

Variable type: Numeric

N = 3364

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

Survey question: as003_b1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>206</td>
<td>6.1</td>
</tr>
<tr>
<td>2</td>
<td>625</td>
<td>18.6</td>
</tr>
<tr>
<td>3</td>
<td>966</td>
<td>28.7</td>
</tr>
<tr>
<td>4</td>
<td>1056</td>
<td>31.4</td>
</tr>
<tr>
<td>5</td>
<td>511</td>
<td>15.2</td>
</tr>
</tbody>
</table>

Table 11: Frequency table for as003_b1

Value labels:

- as003_b1
  - 1 - Rarely accepted
  - 2 - Occasionally accepted
  - 3 - Often accepted
  - 4 - Usually accepted
  - 5 - Almost always accepted
as003_b2

Dataset: SCPC

Variable type: Numeric

N = 3362

Description: Assessment of payment instrument characteristics. COST of checks

Survey question: as003_b2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28</td>
<td>0.8</td>
</tr>
<tr>
<td>2</td>
<td>240</td>
<td>7.1</td>
</tr>
<tr>
<td>3</td>
<td>780</td>
<td>23.2</td>
</tr>
<tr>
<td>4</td>
<td>1263</td>
<td>37.6</td>
</tr>
<tr>
<td>5</td>
<td>1051</td>
<td>31.3</td>
</tr>
</tbody>
</table>

Table 12: Frequency table for as003_b2

Value labels:

as003_b2

1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_b3

Dataset: SCPC

Variable type: Numeric

N = 3365

Description: Assessment of payment instrument characteristics. CONVENIENCE of checks

Survey question: as003_b3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>283</td>
<td>8.4</td>
</tr>
<tr>
<td>2</td>
<td>871</td>
<td>25.9</td>
</tr>
<tr>
<td>3</td>
<td>777</td>
<td>23.1</td>
</tr>
<tr>
<td>4</td>
<td>971</td>
<td>28.9</td>
</tr>
<tr>
<td>5</td>
<td>463</td>
<td>13.8</td>
</tr>
</tbody>
</table>

Table 13: Frequency table for as003_b3

Value labels:
  as003_b3
  1 - Very inconvenient
  2 - Inconvenient
  3 - Neither inconvenient nor convenient
  4 - Convenient
  5 - Very convenient
Dataset: SCPC

Variable type: Numeric

\(N = 3367\)

Description: Assessment of payment instrument characteristics. SECURITY of checks

Survey question: \(\text{as003}_b4\)

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>276</td>
<td>8.2</td>
</tr>
<tr>
<td>2</td>
<td>1064</td>
<td>31.6</td>
</tr>
<tr>
<td>3</td>
<td>738</td>
<td>21.9</td>
</tr>
<tr>
<td>4</td>
<td>1018</td>
<td>30.2</td>
</tr>
<tr>
<td>5</td>
<td>271</td>
<td>8.0</td>
</tr>
</tbody>
</table>

Table 14: Frequency table for \(\text{as003}_b4\)

Value labels:

\(\text{as003}_b4\)

1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_b5

Dataset: SCPC

Variable type: Numeric

\( N = 3364 \)

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

Survey question: as003_b5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>73</td>
<td>2.2</td>
</tr>
<tr>
<td>2</td>
<td>318</td>
<td>9.5</td>
</tr>
<tr>
<td>3</td>
<td>920</td>
<td>27.3</td>
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<tr>
<td>4</td>
<td>1260</td>
<td>37.5</td>
</tr>
<tr>
<td>5</td>
<td>793</td>
<td>23.6</td>
</tr>
</tbody>
</table>

Table 15: Frequency table for as003_b5

Value labels:

<table>
<thead>
<tr>
<th>as003_b5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Very hard to get or set up</td>
</tr>
<tr>
<td>2 - Hard to get or set up</td>
</tr>
<tr>
<td>3 - Neither hard nor easy</td>
</tr>
<tr>
<td>4 - Easy to get or set up</td>
</tr>
<tr>
<td>5 - Very easy to get or set up</td>
</tr>
</tbody>
</table>
as003_b6

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 3365 \)

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

**Survey question:** as003_b6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>33</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>122</td>
<td>3.6</td>
</tr>
<tr>
<td>3</td>
<td>431</td>
<td>12.8</td>
</tr>
<tr>
<td>4</td>
<td>1547</td>
<td>46.0</td>
</tr>
<tr>
<td>5</td>
<td>1232</td>
<td>36.6</td>
</tr>
</tbody>
</table>

Table 16: Frequency table for as003_b6

**Value labels:**

- as003_b6
  - 1 - Very poor records
  - 2 - Poor records
  - 3 - Neither good nor poor
  - 4 - Good records
  - 5 - Very good records
as003_c1

Dataset: SCPC

Variable type: Numeric

\( N = 3365 \)

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

Survey question: as003_c1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28</td>
<td>0.8</td>
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<tr>
<td>2</td>
<td>50</td>
<td>1.5</td>
</tr>
<tr>
<td>3</td>
<td>266</td>
<td>7.9</td>
</tr>
<tr>
<td>4</td>
<td>841</td>
<td>25.0</td>
</tr>
<tr>
<td>5</td>
<td>2180</td>
<td>64.8</td>
</tr>
</tbody>
</table>

Table 17: Frequency table for as003_c1

Value labels:

- **as003_c1**
  - 1 - Rarely accepted
  - 2 - Occasionally accepted
  - 3 - Often accepted
  - 4 - Usually accepted
  - 5 - Almost always accepted
as003_c2

Dataset: SCPC

Variable type: Numeric

N = 3366

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

Survey question: as003_c2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>32</td>
<td>1.0</td>
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<tr>
<td>2</td>
<td>135</td>
<td>4.0</td>
</tr>
<tr>
<td>3</td>
<td>748</td>
<td>22.2</td>
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<tr>
<td>4</td>
<td>874</td>
<td>26.0</td>
</tr>
<tr>
<td>5</td>
<td>1577</td>
<td>46.9</td>
</tr>
</tbody>
</table>

Table 18: Frequency table for as003_c2

Value labels:

as003_c2
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_c3

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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

Survey question: as003_c3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
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<td>1</td>
<td>80</td>
<td>2.4</td>
</tr>
<tr>
<td>2</td>
<td>75</td>
<td>2.2</td>
</tr>
<tr>
<td>3</td>
<td>301</td>
<td>9.0</td>
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<tr>
<td>4</td>
<td>1069</td>
<td>31.8</td>
</tr>
<tr>
<td>5</td>
<td>1838</td>
<td>54.7</td>
</tr>
</tbody>
</table>

Table 19: Frequency table for as003_c3

Value labels:

as003_c3

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_c4

Dataset: SCPC

Variable type: Numeric

\(N = 3364\)

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

Survey question: as003_c4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>354</td>
<td>10.5</td>
</tr>
<tr>
<td>2</td>
<td>948</td>
<td>28.2</td>
</tr>
<tr>
<td>3</td>
<td>555</td>
<td>16.5</td>
</tr>
<tr>
<td>4</td>
<td>1133</td>
<td>33.7</td>
</tr>
<tr>
<td>5</td>
<td>374</td>
<td>11.1</td>
</tr>
</tbody>
</table>

Table 20: Frequency table for as003_c4

Value labels:
as003_c4
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_c5

Dataset: SCPC

Variable type: Numeric

\( N = 3363 \)

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

Survey question: as003_c5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>34</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>139</td>
<td>4.1</td>
</tr>
<tr>
<td>3</td>
<td>658</td>
<td>19.6</td>
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<tr>
<td>4</td>
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<td>41.6</td>
</tr>
<tr>
<td>5</td>
<td>1134</td>
<td>33.7</td>
</tr>
</tbody>
</table>

Table 21: Frequency table for as003_c5

Value labels:

- as003_c5
  1 - Very hard to get or set up
  2 - Hard to get or set up
  3 - Neither hard nor easy
  4 - Easy to get or set up
  5 - Very easy to get or set up
as003_c6

Dataset: SCPC

Variable type: Numeric

N = 3361

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

Survey question: as003_c6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>47</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>115</td>
<td>3.4</td>
</tr>
<tr>
<td>3</td>
<td>383</td>
<td>11.4</td>
</tr>
<tr>
<td>4</td>
<td>1269</td>
<td>37.8</td>
</tr>
<tr>
<td>5</td>
<td>1547</td>
<td>46.0</td>
</tr>
</tbody>
</table>

Table 22: Frequency table for as003_c6

Value labels:

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003_d1

Dataset: SCPC

Variable type: Numeric

\( N = 3367 \)

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

Survey question: as003_d1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>37</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>32</td>
<td>1.0</td>
</tr>
<tr>
<td>3</td>
<td>169</td>
<td>5.0</td>
</tr>
<tr>
<td>4</td>
<td>723</td>
<td>21.5</td>
</tr>
<tr>
<td>5</td>
<td>2406</td>
<td>71.5</td>
</tr>
</tbody>
</table>

Table 23: Frequency table for as003_d1

Value labels:

- as003_d1
  1 - Rarely accepted
  2 - Occasionally accepted
  3 - Often accepted
  4 - Usually accepted
  5 - Almost always accepted
as003_d2

Dataset: SCPC

Variable type: Numeric

N = 3367

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

Survey question: as003_d2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>390</td>
<td>11.6</td>
</tr>
<tr>
<td>2</td>
<td>967</td>
<td>28.7</td>
</tr>
<tr>
<td>3</td>
<td>582</td>
<td>17.3</td>
</tr>
<tr>
<td>4</td>
<td>642</td>
<td>19.1</td>
</tr>
<tr>
<td>5</td>
<td>786</td>
<td>23.3</td>
</tr>
</tbody>
</table>

Table 24: Frequency table for as003_d2

Value labels:

    as003_d2
    1 - Very high cost
    2 - High cost
    3 - Neither high nor low cost
    4 - Low cost
    5 - Very low cost
as003_d3

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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

Survey question: as003_d3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>75</td>
<td>2.2</td>
</tr>
<tr>
<td>2</td>
<td>62</td>
<td>1.8</td>
</tr>
<tr>
<td>3</td>
<td>246</td>
<td>7.3</td>
</tr>
<tr>
<td>4</td>
<td>964</td>
<td>28.7</td>
</tr>
<tr>
<td>5</td>
<td>2015</td>
<td>59.9</td>
</tr>
</tbody>
</table>

Table 25: Frequency table for as003_d3

Value labels:

as003_d3
1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_d4

Dataset: SCPC

Variable type: Numeric

\( N = 3364 \)

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

Survey question: as003_d4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>301</td>
<td>8.9</td>
</tr>
<tr>
<td>2</td>
<td>708</td>
<td>21.0</td>
</tr>
<tr>
<td>3</td>
<td>441</td>
<td>13.1</td>
</tr>
<tr>
<td>4</td>
<td>1297</td>
<td>38.6</td>
</tr>
<tr>
<td>5</td>
<td>617</td>
<td>18.3</td>
</tr>
</tbody>
</table>

Table 26: Frequency table for as003_d4

Value labels:

as003_d4
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_d5

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 3365 \)

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

**Survey question:** as003_d5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>97</td>
<td>2.9</td>
</tr>
<tr>
<td>2</td>
<td>270</td>
<td>8.0</td>
</tr>
<tr>
<td>3</td>
<td>674</td>
<td>20.0</td>
</tr>
<tr>
<td>4</td>
<td>1240</td>
<td>36.8</td>
</tr>
<tr>
<td>5</td>
<td>1084</td>
<td>32.2</td>
</tr>
</tbody>
</table>

Table 27: Frequency table for as003_d5

**Value labels:**

- as003_d5
  1 - Very hard to get or set up
  2 - Hard to get or set up
  3 - Neither hard nor easy
  4 - Easy to get or set up
  5 - Very easy to get or set up
as003_d6

**Dataset:** SCPC

**Variable type:** Numeric

*N* = 3365

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

**Survey question:** as003_d6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>21</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>47</td>
<td>1.4</td>
</tr>
<tr>
<td>3</td>
<td>261</td>
<td>7.8</td>
</tr>
<tr>
<td>4</td>
<td>1216</td>
<td>36.1</td>
</tr>
<tr>
<td>5</td>
<td>1820</td>
<td>54.1</td>
</tr>
</tbody>
</table>

Table 28: Frequency table for as003_d6

**Value labels:**
- as003_d6
  1 - Very poor records
  2 - Poor records
  3 - Neither good nor poor
  4 - Good records
  5 - Very good records
as003_e1

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 3361 \]

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

**Survey question:** as003_e1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>94</td>
<td>2.8</td>
</tr>
<tr>
<td>2</td>
<td>186</td>
<td>5.5</td>
</tr>
<tr>
<td>3</td>
<td>631</td>
<td>18.8</td>
</tr>
<tr>
<td>4</td>
<td>1186</td>
<td>35.3</td>
</tr>
<tr>
<td>5</td>
<td>1264</td>
<td>37.6</td>
</tr>
</tbody>
</table>

Table 29: Frequency table for as003_e1

**Value labels:**

- as003_e1
  - 1 - Rarely accepted
  - 2 - Occasionally accepted
  - 3 - Often accepted
  - 4 - Usually accepted
  - 5 - Almost always accepted
as003_e2

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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

Survey question: \texttt{as003_e2}

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

\begin{table}[h]
\centering
\begin{tabular}{ccc}
\hline
Values & Number & Percent \\
\hline
1 & 71 & 2.1 \\
2 & 432 & 12.8 \\
3 & 1171 & 34.8 \\
4 & 875 & 26.0 \\
5 & 813 & 24.2 \\
\hline
\end{tabular}
\caption{Frequency table for \texttt{as003_e2}}
\end{table}

Value labels:
\begin{itemize}
  \item \texttt{as003_e2}
  \begin{itemize}
    \item 1 - Very high cost
    \item 2 - High cost
    \item 3 - Neither high nor low cost
    \item 4 - Low cost
    \item 5 - Very low cost
  \end{itemize}
\end{itemize}
as003_e3

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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

Survey question: as003_e3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>177</td>
<td>5.3</td>
</tr>
<tr>
<td>2</td>
<td>404</td>
<td>12.0</td>
</tr>
<tr>
<td>3</td>
<td>915</td>
<td>27.2</td>
</tr>
<tr>
<td>4</td>
<td>1032</td>
<td>30.7</td>
</tr>
<tr>
<td>5</td>
<td>834</td>
<td>24.8</td>
</tr>
</tbody>
</table>

Table 31: Frequency table for as003_e3

Value labels:

as003_e3
1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_e4

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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

Survey question: as003_e4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>533</td>
<td>15.8</td>
</tr>
<tr>
<td>2</td>
<td>793</td>
<td>23.6</td>
</tr>
<tr>
<td>3</td>
<td>937</td>
<td>27.8</td>
</tr>
<tr>
<td>4</td>
<td>795</td>
<td>23.6</td>
</tr>
<tr>
<td>5</td>
<td>308</td>
<td>9.2</td>
</tr>
</tbody>
</table>

Table 32: Frequency table for as003_e4

Value labels:
- as003_e4
  1 - Very risky
  2 - Risky
  3 - Neither risky nor secure
  4 - Secure
  5 - Very secure
as003_e5

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 3364 \)

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

**Survey question:** as003_e5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>105</td>
<td>3.1</td>
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<tr>
<td>2</td>
<td>342</td>
<td>10.2</td>
</tr>
<tr>
<td>3</td>
<td>1162</td>
<td>34.5</td>
</tr>
<tr>
<td>4</td>
<td>1092</td>
<td>32.5</td>
</tr>
<tr>
<td>5</td>
<td>663</td>
<td>19.7</td>
</tr>
</tbody>
</table>

Table 33: Frequency table for as003_e5

**Value labels:**

- as003_e5
  1 - Very hard to get or set up
  2 - Hard to get or set up
  3 - Neither hard nor easy
  4 - Easy to get or set up
  5 - Very easy to get or set up
as003_e6

Dataset: SCPC

Variable type: Numeric

N = 3359

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

Survey question: as003_e6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>446</td>
<td>13.3</td>
</tr>
<tr>
<td>2</td>
<td>702</td>
<td>20.9</td>
</tr>
<tr>
<td>3</td>
<td>1176</td>
<td>35.0</td>
</tr>
<tr>
<td>4</td>
<td>677</td>
<td>20.2</td>
</tr>
<tr>
<td>5</td>
<td>358</td>
<td>10.7</td>
</tr>
</tbody>
</table>

Table 34: Frequency table for as003_e6

Value labels:

- as003_e6
  1 - Very poor records
  2 - Poor records
  3 - Neither good nor poor
  4 - Good records
  5 - Very good records
as003_f1

Dataset: SCPC

Variable type: Numeric

N = 3364

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

Survey question: as003_f1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>747</td>
<td>22.2</td>
</tr>
<tr>
<td>2</td>
<td>768</td>
<td>22.8</td>
</tr>
<tr>
<td>3</td>
<td>786</td>
<td>23.4</td>
</tr>
<tr>
<td>4</td>
<td>593</td>
<td>17.6</td>
</tr>
<tr>
<td>5</td>
<td>470</td>
<td>14.0</td>
</tr>
</tbody>
</table>

Table 35: Frequency table for as003_f1

Value labels:

- as003_f1
- 1 - Rarely accepted
- 2 - Occasionally accepted
- 3 - Often accepted
- 4 - Usually accepted
- 5 - Almost always accepted
**as003_f2**

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 3363 \]

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

**Survey question:** as003_f2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>1.1</td>
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<tr>
<td>2</td>
<td>100</td>
<td>3.0</td>
</tr>
<tr>
<td>3</td>
<td>950</td>
<td>28.2</td>
</tr>
<tr>
<td>4</td>
<td>776</td>
<td>23.1</td>
</tr>
<tr>
<td>5</td>
<td>1501</td>
<td>44.6</td>
</tr>
</tbody>
</table>

Table 36: Frequency table for as003_f2

**Value labels:**

- as003_f2
  1 - Very high cost
  2 - High cost
  3 - Neither high nor low cost
  4 - Low cost
  5 - Very low cost
as003_f3

**Dataset:** SCPC

**Variable type:** Numeric

**N = 3360**

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

**Survey question:** as003_f3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>284</td>
<td>8.5</td>
</tr>
<tr>
<td>2</td>
<td>662</td>
<td>19.7</td>
</tr>
<tr>
<td>3</td>
<td>911</td>
<td>27.1</td>
</tr>
<tr>
<td>4</td>
<td>960</td>
<td>28.6</td>
</tr>
<tr>
<td>5</td>
<td>543</td>
<td>16.2</td>
</tr>
</tbody>
</table>

Table 37: Frequency table for as003_f3

**Value labels:**

*as003_f3*
- 1 - Very inconvenient
- 2 - Inconvenient
- 3 - Neither inconvenient nor convenient
- 4 - Convenient
- 5 - Very convenient
as003_f4

Dataset: SCPC

Variable type: Numeric

$N = 3366$

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

Survey question: as003_f4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>587</td>
<td>17.4</td>
</tr>
<tr>
<td>2</td>
<td>1022</td>
<td>30.4</td>
</tr>
<tr>
<td>3</td>
<td>500</td>
<td>14.9</td>
</tr>
<tr>
<td>4</td>
<td>910</td>
<td>27.0</td>
</tr>
<tr>
<td>5</td>
<td>347</td>
<td>10.3</td>
</tr>
</tbody>
</table>

Table 38: Frequency table for as003_f4

Value labels:

as003_f4
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_f5

Dataset: SCPC

Variable type: Numeric

\( N = 3361 \)

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

Survey question: as003_f5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>89</td>
<td>2.6</td>
</tr>
<tr>
<td>2</td>
<td>425</td>
<td>12.6</td>
</tr>
<tr>
<td>3</td>
<td>995</td>
<td>29.6</td>
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<tr>
<td>4</td>
<td>1231</td>
<td>36.6</td>
</tr>
<tr>
<td>5</td>
<td>621</td>
<td>18.5</td>
</tr>
</tbody>
</table>

Table 39: Frequency table for as003_f5

Value labels:

as003_f5

1 - Very hard to get or set up
2 - Hard to get or set up
3 - Neither hard nor easy
4 - Easy to get or set up
5 - Very easy to get or set up
as003_f6

Dataset: SCPC

Variable type: Numeric

\( N = 3364 \)

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

Survey question: as003_f6

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

<table>
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<tr>
<th>Values</th>
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<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>49</td>
<td>1.5</td>
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<tr>
<td>2</td>
<td>84</td>
<td>2.5</td>
</tr>
<tr>
<td>3</td>
<td>497</td>
<td>14.8</td>
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<tr>
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<td>37.4</td>
</tr>
<tr>
<td>5</td>
<td>1477</td>
<td>43.9</td>
</tr>
</tbody>
</table>

Table 40: Frequency table for as003_f6

Value labels:

as003_f6

1 - Very poor records
2 - Poor records
3 - Neither good nor poor
4 - Good records
5 - Very good records
as003.g1

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 3361\)

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

**Survey question:** as003.g1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>258</td>
<td>7.7</td>
</tr>
<tr>
<td>2</td>
<td>441</td>
<td>13.1</td>
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<tr>
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<td>795</td>
<td>23.7</td>
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<td>938</td>
<td>27.9</td>
</tr>
<tr>
<td>5</td>
<td>929</td>
<td>27.6</td>
</tr>
</tbody>
</table>

Table 41: Frequency table for as003.g1

**Value labels:**

- as003.g1
  1 - Rarely accepted
  2 - Occasionally accepted
  3 - Often accepted
  4 - Usually accepted
  5 - Almost always accepted
as003_g2

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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

Survey question: as003_g2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>31</td>
<td>0.9</td>
</tr>
<tr>
<td>2</td>
<td>105</td>
<td>3.1</td>
</tr>
<tr>
<td>3</td>
<td>829</td>
<td>24.7</td>
</tr>
<tr>
<td>4</td>
<td>784</td>
<td>23.3</td>
</tr>
<tr>
<td>5</td>
<td>1614</td>
<td>48.0</td>
</tr>
</tbody>
</table>

Table 42: Frequency table for as003_g2

Value labels:

as003_g2
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_g3

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 3361 \]

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

**Survey question:** as003_g3

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

<table>
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<tr>
<th>Values</th>
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<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>1</td>
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<td>2</td>
<td>244</td>
<td>7.3</td>
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<tr>
<td>3</td>
<td>614</td>
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<tr>
<td>4</td>
<td>1163</td>
<td>34.6</td>
</tr>
<tr>
<td>5</td>
<td>1215</td>
<td>36.1</td>
</tr>
</tbody>
</table>

Table 43: Frequency table for as003_g3

**Value labels:**

as003_g3

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_g4

Dataset: SCPC

Variable type: Numeric

N = 3364

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

Survey question: as003_g4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>307</td>
<td>9.1</td>
</tr>
<tr>
<td>2</td>
<td>758</td>
<td>22.5</td>
</tr>
<tr>
<td>3</td>
<td>574</td>
<td>17.1</td>
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<td>4</td>
<td>1240</td>
<td>36.9</td>
</tr>
<tr>
<td>5</td>
<td>485</td>
<td>14.4</td>
</tr>
</tbody>
</table>

Table 44: Frequency table for as003_g4

Value labels:

as003_g4
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_g5

Dataset: SCPC

Variable type: Numeric

\( N = 3365 \)

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

Survey question: as003_g5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>88</td>
<td>2.6</td>
</tr>
<tr>
<td>2</td>
<td>403</td>
<td>12.0</td>
</tr>
<tr>
<td>3</td>
<td>899</td>
<td>26.7</td>
</tr>
<tr>
<td>4</td>
<td>1309</td>
<td>38.9</td>
</tr>
<tr>
<td>5</td>
<td>666</td>
<td>19.8</td>
</tr>
</tbody>
</table>

Table 45: Frequency table for as003_g5

Value labels:

- as003_g5
  - 1 - Very hard to get or set up
  - 2 - Hard to get or set up
  - 3 - Neither hard nor easy
  - 4 - Easy to get or set up
  - 5 - Very easy to get or set up
as003.g6

Dataset: SCPC

Variable type: Numeric

N = 3364

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

Survey question: as003.g6

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

<table>
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<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>46</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>54</td>
<td>1.6</td>
</tr>
<tr>
<td>3</td>
<td>396</td>
<td>11.8</td>
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<tr>
<td>4</td>
<td>1179</td>
<td>35.0</td>
</tr>
<tr>
<td>5</td>
<td>1689</td>
<td>50.2</td>
</tr>
</tbody>
</table>

Table 46: Frequency table for as003.g6

Value labels:

- as003.g6
  1 - Very poor records
  2 - Poor records
  3 - Neither good nor poor
  4 - Good records
  5 - Very good records
as003.h1

Dataset: SCPC

Variable type: Numeric

$N = 3363$

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

Survey question: as003.h1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>447</td>
<td>13.3</td>
</tr>
<tr>
<td>2</td>
<td>785</td>
<td>23.3</td>
</tr>
<tr>
<td>3</td>
<td>888</td>
<td>26.4</td>
</tr>
<tr>
<td>4</td>
<td>731</td>
<td>21.7</td>
</tr>
<tr>
<td>5</td>
<td>512</td>
<td>15.2</td>
</tr>
</tbody>
</table>

Table 47: Frequency table for as003.h1

Value labels:

as003.h1
1 - Rarely accepted
2 - Occasionally accepted
3 - Often accepted
4 - Usually accepted
5 - Almost always accepted
as003_h2

Dataset: SCPC

Variable type: Numeric

\(N = 3365\)

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

Survey question: as003_h2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>148</td>
<td>4.4</td>
</tr>
<tr>
<td>2</td>
<td>862</td>
<td>25.6</td>
</tr>
<tr>
<td>3</td>
<td>908</td>
<td>27.0</td>
</tr>
<tr>
<td>4</td>
<td>1108</td>
<td>32.9</td>
</tr>
<tr>
<td>5</td>
<td>339</td>
<td>10.1</td>
</tr>
</tbody>
</table>

Table 48: Frequency table for as003_h2

Value labels:

as003_h2
1 - Very high cost
2 - High cost
3 - Neither high nor low cost
4 - Low cost
5 - Very low cost
as003_h3

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 3366 \)

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

**Survey question:** as003_h3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>956</td>
<td>28.4</td>
</tr>
<tr>
<td>2</td>
<td>1141</td>
<td>33.9</td>
</tr>
<tr>
<td>3</td>
<td>713</td>
<td>21.2</td>
</tr>
<tr>
<td>4</td>
<td>345</td>
<td>10.2</td>
</tr>
<tr>
<td>5</td>
<td>211</td>
<td>6.3</td>
</tr>
</tbody>
</table>

Table 49: Frequency table for as003_h3

**Value labels:**

as003_h3

1 - Very inconvenient
2 - Inconvenient
3 - Neither inconvenient nor convenient
4 - Convenient
5 - Very convenient
as003_h4

Dataset: SCPC

Variable type: Numeric

N = 3366

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

Survey question: as003_h4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>371</td>
<td>11.0</td>
</tr>
<tr>
<td>2</td>
<td>574</td>
<td>17.1</td>
</tr>
<tr>
<td>3</td>
<td>915</td>
<td>27.2</td>
</tr>
<tr>
<td>4</td>
<td>982</td>
<td>29.2</td>
</tr>
<tr>
<td>5</td>
<td>524</td>
<td>15.6</td>
</tr>
</tbody>
</table>

Table 50: Frequency table for as003_h4

Value labels:
as003_h4
1 - Very risky
2 - Risky
3 - Neither risky nor secure
4 - Secure
5 - Very secure
as003_h5

Dataset: SCPC

Variable type: Numeric

\( N = 3364 \)

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

Survey question: as003_h5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>315</td>
<td>9.4</td>
</tr>
<tr>
<td>2</td>
<td>922</td>
<td>27.4</td>
</tr>
<tr>
<td>3</td>
<td>1062</td>
<td>31.6</td>
</tr>
<tr>
<td>4</td>
<td>674</td>
<td>20.0</td>
</tr>
<tr>
<td>5</td>
<td>391</td>
<td>11.6</td>
</tr>
</tbody>
</table>

Table 51: Frequency table for as003_h5

Value labels:

- **as003_h5**
  1 - Very hard to get or set up
  2 - Hard to get or set up
  3 - Neither hard nor easy
  4 - Easy to get or set up
  5 - Very easy to get or set up
as003_h6

Dataset: SCPC

Variable type: Numeric

\( N = 3364 \)

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

Survey question: as003_h6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>372</td>
<td>11.1</td>
</tr>
<tr>
<td>2</td>
<td>629</td>
<td>18.7</td>
</tr>
<tr>
<td>3</td>
<td>1104</td>
<td>32.8</td>
</tr>
<tr>
<td>4</td>
<td>808</td>
<td>24.0</td>
</tr>
<tr>
<td>5</td>
<td>451</td>
<td>13.4</td>
</tr>
</tbody>
</table>

Table 52: Frequency table for as003_h6

Value labels:

- as003_h6
  - 1 - Very poor records
  - 2 - Poor records
  - 3 - Neither good nor poor
  - 4 - Good records
  - 5 - Very good records
asian

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be Asian.

Survey question: asian

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3270</td>
<td>97.2</td>
</tr>
<tr>
<td>1</td>
<td>94</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Table 53: Frequency table for asian

Value labels:

asian

0 - No

1 - Yes
banp_abp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu002_c

Details: This created variable has been edited for outliers.

\[
\begin{array}{ccccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 1.6 & 22.0 & 2.7 \\
\end{array}
\]

Table 54: Summary statistics for banp_abp_typ

![Frequency distribution graph for banp_abp_typ](image)
banp_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3364$

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

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1726</td>
<td>51.3</td>
</tr>
<tr>
<td>1</td>
<td>1638</td>
<td>48.7</td>
</tr>
</tbody>
</table>

Table 55: Frequency table for banp_adopt

Value labels:
  banp_adopt
  0 - Not an adopter
  1 - Adopter
banp_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>4.1</td>
<td>39.0</td>
<td>5.6</td>
</tr>
</tbody>
</table>

Table 56: Summary statistics for banp_bp_typ
banp_ipbp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu004_f

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.0</td>
<td>30.4</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 57: Summary statistics for banp_ipbp_typ
banp_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu003_c

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.5</td>
<td>21.7</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Table 58: Summary statistics for banp_obp_typ
banp_op_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: pu005_c

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
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<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>24.0</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Table 59: Summary statistics for banp_op_typ

![Frequency distribution of banp_op_typ]
banp_p2p_typ

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2238$

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

**Survey question:** pu021_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>17.4</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 60: Summary statistics for banp_p2p_typ

![Frequency distribution of banp_p2p_typ](image)
banp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>3.0</td>
<td>5.1</td>
<td>50.0</td>
<td>6.8</td>
</tr>
</tbody>
</table>

Table 61: Summary statistics for banp_typ
black  
Dataset: SCPC  

Variable type: Numeric  

$N = 3364$  

Description: Indicates if the respondent considers themselves to be black.  

Survey question: black  

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.  

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3026</td>
<td>90.0</td>
</tr>
<tr>
<td>1</td>
<td>338</td>
<td>10.0</td>
</tr>
</tbody>
</table>

Table 62: Frequency table for black  

Value labels:  
black  
0 - No  
1 - Yes
**bnk_acnt_adopt**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 3359$

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

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>223</td>
<td>6.6</td>
</tr>
<tr>
<td>1</td>
<td>3136</td>
<td>93.4</td>
</tr>
</tbody>
</table>

Table 63: Frequency table for `bnk_acnt_adopt`

**Value labels:**
- `bnk_acnt_adopt`
- 0 - Not an adopter
- 1 - Adopter
Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: $\text{sum(all pu002, pu003, pu004 variables)}$

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>13.1</td>
<td>21.6</td>
<td>249.4</td>
<td>25.4</td>
</tr>
</tbody>
</table>

Table 64: Summary statistics for bp_typ

![Histogram of bp_typ frequency distribution]
**card_abp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 2238

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.1</td>
<td>3.9</td>
<td>93.5</td>
<td>9.3</td>
</tr>
</tbody>
</table>

Table 65: Summary statistics for **card_abp_typ**
card_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 4.2 & 10.7 & 196.3 & 17.9 \\
\end{array}
\]

Table 66: Summary statistics for card_bp_typ
card_ipbp_typ

Dataset: SCPC

Variable type: Numeric

\(N = 2238\)

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>3.4</td>
<td>80.0</td>
<td>7.7</td>
</tr>
</tbody>
</table>

Table 67: Summary statistics for card_ipbp_typ
**card_obp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2238**

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.4</td>
<td>124.3</td>
<td>7.2</td>
</tr>
</tbody>
</table>

Table 68: Summary statistics for `card_obp_typ`
**card_op_typ**

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 2238\)

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>4.2</td>
<td>65.2</td>
<td>7.9</td>
</tr>
</tbody>
</table>

Table 69: Summary statistics for card_op_typ
card_p2p_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>65.2</td>
<td>2.6</td>
</tr>
</tbody>
</table>

Table 70: Summary statistics for card_p2p_typ
card_rp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>10.0</td>
<td>15.3</td>
<td>125.2</td>
<td>17.0</td>
</tr>
</tbody>
</table>

Table 71: Summary statistics for card_rp_typ

![Histogram of card_rp_typ](image)
card_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>5.0</td>
<td>10.3</td>
<td>113.1</td>
<td>13.0</td>
</tr>
</tbody>
</table>

Table 72: Summary statistics for `card_serv_typ`
card_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 30.0 & 41.1 & 401.0 & 39.6 \\
\end{array}
\]

Table 73: Summary statistics for card_typ

Frequency

![Bar chart showing frequency distribution of card_typ]
cc_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu002_b

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.9</td>
<td>65.2</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Table 74: Summary statistics for cc_abp_typ
cc_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a CREDIT CARD adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>676</td>
<td>20.1</td>
</tr>
<tr>
<td>1</td>
<td>2683</td>
<td>79.9</td>
</tr>
</tbody>
</table>

Table 75: Frequency table for cc_adopt

Value labels:
- cc_adopt
- 0 - Not an adopter
- 1 - Adopter
cc_bp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.2</td>
<td>4.6</td>
<td>79.8</td>
<td>10.3</td>
</tr>
</tbody>
</table>

Table 76: Summary statistics for cc_bp_typ
cc_ipbp_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: pu004_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.4</td>
<td>43.5</td>
<td>4.6</td>
</tr>
</tbody>
</table>

Table 77: Summary statistics for \( cc\_ipbp\_typ \)
cc_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu003_b

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.3</td>
<td>43.5</td>
<td>3.7</td>
<td></td>
</tr>
</tbody>
</table>

Table 78: Summary statistics for $cc_{obp\_typ}$
cc_op_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu005_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2.0</td>
<td>50.0</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Table 79: Summary statistics for cc_op_typ
cc_p2p_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu021_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>30.4</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 80: Summary statistics for cc_p2p_typ
Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu006a_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>6.4</td>
<td>108.7</td>
<td>11.8</td>
</tr>
</tbody>
</table>

Table 81: Summary statistics for cc_rp_typ
cc_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu006c_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.3</td>
<td>4.5</td>
<td>60.0</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 82: Summary statistics for cc_serv_typ
**cc_typ**

**Dataset:** SCPC

**Variable type:** Numeric

*N* = 2238

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>5.0</td>
<td>17.7</td>
<td>192.5</td>
<td>28.0</td>
</tr>
</tbody>
</table>

Table 83: Summary statistics for **cc_typ**
cellphone

Dataset: SCPC

Variable type: Numeric

$N = 3370$

Description: Do you have a cell phone?

Survey question: cellphone

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3251</td>
<td>96.5</td>
</tr>
<tr>
<td>2</td>
<td>119</td>
<td>3.5</td>
</tr>
</tbody>
</table>

Table 84: Frequency table for cellphone

Value labels:

cellphone
1 - Yes
2 - No
census_div_text

Dataset: SCPC

Variable type: Character

N = 3372

Description: Text label for respondent’s Census division

Survey question: N/A

Details: Based on UAS demographic variable statereside
census_division

Dataset: SCPC

Variable type: Numeric

\( N = 3370 \)

Description: Census division where respondent lives

Survey question: N/A

Details: Based on UAS demographic variable \texttt{statereside}

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>105</td>
<td>3.1</td>
</tr>
<tr>
<td>2</td>
<td>394</td>
<td>11.7</td>
</tr>
<tr>
<td>3</td>
<td>714</td>
<td>21.2</td>
</tr>
<tr>
<td>4</td>
<td>360</td>
<td>10.7</td>
</tr>
<tr>
<td>5</td>
<td>702</td>
<td>20.8</td>
</tr>
<tr>
<td>6</td>
<td>234</td>
<td>6.9</td>
</tr>
<tr>
<td>7</td>
<td>295</td>
<td>8.8</td>
</tr>
<tr>
<td>8</td>
<td>211</td>
<td>6.3</td>
</tr>
<tr>
<td>9</td>
<td>355</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Table 85: Frequency table for \texttt{census_division}

Value labels:

\texttt{census_division}

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
chk_acnt_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Is the respondent a CHECKING ACCOUNT adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>270</td>
<td>8.0</td>
</tr>
<tr>
<td>1</td>
<td>3089</td>
<td>92.0</td>
</tr>
</tbody>
</table>

Table 86: Frequency table for chk_acnt_adopt

Value labels:
chk_acnt_adopt
0 - Not an adopter
1 - Adopter
chk_adopt

Dataset: SCPC

Variable type: Numeric

\( N = 3359 \)

Description: Is the respondent a CHECK adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>614</td>
<td>18.3</td>
</tr>
<tr>
<td>1</td>
<td>2745</td>
<td>81.7</td>
</tr>
</tbody>
</table>

Table 87: Frequency table for chk_adopt

Value labels:
chk_adopt
0 - Not an adopter
1 - Adopter
chk_bp_typ

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 2238\)

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.2</td>
<td>1.6</td>
<td>26.1</td>
<td>3.0</td>
</tr>
</tbody>
</table>

Table 88: Summary statistics for \(chk_bp_typ\)
chk_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu004_b

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.2</td>
<td>1.6</td>
<td>26.1</td>
<td>3.0</td>
</tr>
</tbody>
</table>

Table 89: Summary statistics for chk_ipbp_typ
Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu005_a

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>21.7</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Table 90: Summary statistics for chk_op_typ
chk_p2p_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu021_b

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>17.4</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 91: Summary statistics for chk_p2p_typ
chk rp typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu006a_b

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
<td>26.1</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 92: Summary statistics for chk_rp_typ

![Histogram of chk_rp_typ frequencies](image)
chk_serv_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu006c_b

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
<td>20.0</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Table 93: Summary statistics for chk_serv_typ
chk_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.7</td>
<td>56.0</td>
<td>6.3</td>
</tr>
</tbody>
</table>

Table 94: Summary statistics for chk_typ
cs_001

Dataset: SCPC

Variable type: Numeric

\( N = 3349 \)

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

Survey question: cs_001

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1122</td>
<td>33.5</td>
</tr>
<tr>
<td>2</td>
<td>1434</td>
<td>42.8</td>
</tr>
<tr>
<td>3</td>
<td>619</td>
<td>18.5</td>
</tr>
<tr>
<td>4</td>
<td>124</td>
<td>3.7</td>
</tr>
<tr>
<td>5</td>
<td>50</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Table 95: Frequency table for cs_001

Value labels:

- cs_001
  1 - Very interesting
  2 - Interesting
  3 - Neither interesting or uninteresting
  4 - Uninteresting
  5 - Very uninteresting
csh_adopt

Dataset: SCPC

Variable type: Numeric

N = 3372

Description: Is the respondent a CASH adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>157</td>
<td>4.7</td>
</tr>
<tr>
<td>1</td>
<td>3215</td>
<td>95.3</td>
</tr>
</tbody>
</table>

Table 96: Frequency table for csh_adopt

Value labels:

csh_adopt
0 - Not an adopter
1 - Adopter
csh_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
<td>100.0</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Table 97: Summary statistics for csh_bp_typ
csh_ipbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu004_a

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
<td>100.0</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Table 98: Summary statistics for csh_ipbp_typ
**csh_p2p_typ**

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 2238 \]

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

**Survey question:** pu021_a

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.3</td>
<td>43.5</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Table 99: Summary statistics for **csh_p2p_typ**
csh_rp_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: pu006a_a

Details: This created variable has been edited for outliers.

\begin{tabular}{c|c|c|c|c|c}
\hline
min & med & mean & max & sd \\
\hline
0.0 & 4.0 & 7.5 & 100.0 & 11.6 \\
\hline
\end{tabular}

Table 100: Summary statistics for csh_rp_typ
Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: pu006c_a

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>5.0</td>
<td>65.2</td>
<td>8.4</td>
</tr>
</tbody>
</table>

Table 101: Summary statistics for csh_serv_typ
csh_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>8.7</td>
<td>15.6</td>
<td>152.2</td>
<td>20.3</td>
</tr>
</tbody>
</table>

Table 102: Summary statistics for csh_typ
**currentlivingsituation**

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 3371

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2335</td>
<td>69.3</td>
</tr>
<tr>
<td>2</td>
<td>49</td>
<td>1.5</td>
</tr>
<tr>
<td>3</td>
<td>418</td>
<td>12.4</td>
</tr>
<tr>
<td>4</td>
<td>162</td>
<td>4.8</td>
</tr>
<tr>
<td>5</td>
<td>407</td>
<td>12.1</td>
</tr>
</tbody>
</table>

Table 103: Frequency table for *currentlivingsituation*

**Value labels:**

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

Dataset: SCPC

Variable type: Numeric

\(N = 3372\)

Description: Year of birth

Survey question: dateofbirth_year

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1910.0</td>
<td>1965.0</td>
<td>1965.9</td>
<td>2001.0</td>
<td>15.3</td>
</tr>
</tbody>
</table>

Table 104: Summary statistics for dateofbirth_year

![Histogram of dateofbirth_year](image-url)
dc_abp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu002_a

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2.0</td>
<td>50.0</td>
<td>6.2</td>
</tr>
</tbody>
</table>

Table 105: Summary statistics for dc_abp_typ
dc_adopt

Dataset: SCPC

Variable type: Numeric

\( N = 3307 \)

Description: Is the respondent a DEBIT CARD adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>621</td>
<td>18.8</td>
</tr>
<tr>
<td>1</td>
<td>2686</td>
<td>81.2</td>
</tr>
</tbody>
</table>

Table 106: Frequency table for dc_adopt

Value labels:
- dc_adopt
- 0 - Not an adopter
- 1 - Adopter
dc_bp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>5.6</td>
<td>103.5</td>
<td>13.0</td>
</tr>
</tbody>
</table>

Table 107: Summary statistics for dc_bp_typ
dc_ipbp_typ

Dataset: SCPC

Variable type: Numeric

\(N = 2238\)

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

Survey question: pu004_c

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
<td>80.0</td>
<td>5.4</td>
</tr>
</tbody>
</table>

Table 108: Summary statistics for dc_ipbp_typ

---

![Histogram of dc_ipbp_typ](image)
dc_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu003_a

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.9</td>
<td>100.0</td>
<td>5.4</td>
</tr>
</tbody>
</table>

Table 109: Summary statistics for dc_obp_typ
dc_op_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: pu005_b

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 2.0 & 60.0 & 5.4 \\
\end{array}
\]

Table 110: Summary statistics for dc_op_typ
dc_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu021_c

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>36.0</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Table 111: Summary statistics for dc_p2p_typ
dc_rp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu006a_c

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>8.5</td>
<td>100.0</td>
<td>13.8</td>
</tr>
</tbody>
</table>

Table 112: Summary statistics for dc_rp_typ
dc_serv_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu006c_c

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.4</td>
<td>5.4</td>
<td>87.0</td>
<td>9.9</td>
</tr>
</tbody>
</table>

Table 113: Summary statistics for dc_serv_typ

![Histogram of dc_serv_typ](image)
dc_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>9.5</td>
<td>21.8</td>
<td>222.0</td>
<td>31.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 114: Summary statistics for dc_typ
de010

Dataset: SCPC

Variable type: Numeric

N = 3303

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

Survey question: de010

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>60000.0</td>
<td>72922.8</td>
<td>1400000.0</td>
<td>72311.3</td>
</tr>
</tbody>
</table>

Table 115: Summary statistics for de010
de011

Dataset: SCPC

Variable type: Numeric

N = 3342

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

Survey question: de011

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1776</td>
<td>53.1</td>
</tr>
<tr>
<td>2</td>
<td>428</td>
<td>12.8</td>
</tr>
<tr>
<td>3</td>
<td>851</td>
<td>25.5</td>
</tr>
<tr>
<td>4</td>
<td>287</td>
<td>8.6</td>
</tr>
</tbody>
</table>

Table 116: Frequency table for de011

Value labels:

de011
1 - Highest in my household
2 - About equal to the highest
3 - Second highest
4 - Third highest or lower
de012

Dataset: SCPC

Variable type: Numeric

$N = 115$

Description: Is the amount you reported correct?

Survey question: de012

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>113</td>
<td>98.3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Table 117: Frequency table for de012

Value labels:

de012
1 - Yes
2 - No
de013

Dataset: SCPC

Variable type: Numeric

N = 3348

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

Survey question: de013

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2380</td>
<td>71.1</td>
</tr>
<tr>
<td>2</td>
<td>968</td>
<td>28.9</td>
</tr>
</tbody>
</table>

Table 118: Frequency table for de013

Value labels:
  de013
  1 - Yes
  2 - No
de014

Dataset: SCPC

Variable type: Numeric

N = 2362

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

Survey question: de014

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>195000.0</td>
<td>243682.8</td>
<td>3500000.0</td>
<td>249331.7</td>
</tr>
</tbody>
</table>

Table 119: Summary statistics for de014
Dataset: SCPC

Variable type: Numeric

$N = 2364$

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

Survey question: de015

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>40000.0</td>
<td>82968.2</td>
<td>2250000.0</td>
<td>126428.8</td>
</tr>
</tbody>
</table>

Table 120: Summary statistics for de015

![Histogram of de015](chart.png)
de016

Dataset: SCPC

Variable type: Numeric

\( N = 3286 \)

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

Survey question: de016

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 25000.0 & 172692.6 & 25000000.0 & 680556.6 \\
\end{array}
\]

Table 121: Summary statistics for de016
de018

Dataset: SCPC

Variable type: Numeric

$N = 3347$

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

Survey question: de018

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1050</td>
<td>31.4</td>
</tr>
<tr>
<td>2</td>
<td>2297</td>
<td>68.6</td>
</tr>
</tbody>
</table>

Table 122: Frequency table for de018

Value labels:

de018
1 - Yes
2 - No
Dataset: SCPC

Variable type: Numeric

\(N = 3303\)

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

Survey question: de019

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>7000.0</td>
<td>28565.0</td>
<td>2500000.0</td>
<td>84782.0</td>
</tr>
</tbody>
</table>

Table 123: Summary statistics for de019
disabled

Dataset: SCPC

Variable type: Numeric

N = 3369

Description: Indicates if the respondent is currently disabled. (for labor force status)

Survey question: disabled

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3007</td>
<td>89.3</td>
</tr>
<tr>
<td>1</td>
<td>362</td>
<td>10.7</td>
</tr>
</tbody>
</table>

Table 124: Frequency table for disabled

Value labels:
  disabled
  0 - No
  1 - Yes
education

Dataset: SCPC

Variable type: Numeric

N = 3372

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

Survey question: education

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>0.1</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>0.1</td>
</tr>
<tr>
<td>4</td>
<td>14</td>
<td>0.4</td>
</tr>
<tr>
<td>5</td>
<td>29</td>
<td>0.9</td>
</tr>
<tr>
<td>6</td>
<td>33</td>
<td>1.0</td>
</tr>
<tr>
<td>7</td>
<td>43</td>
<td>1.3</td>
</tr>
<tr>
<td>8</td>
<td>54</td>
<td>1.6</td>
</tr>
<tr>
<td>9</td>
<td>672</td>
<td>19.9</td>
</tr>
<tr>
<td>10</td>
<td>745</td>
<td>22.1</td>
</tr>
<tr>
<td>11</td>
<td>283</td>
<td>8.4</td>
</tr>
<tr>
<td>12</td>
<td>218</td>
<td>6.5</td>
</tr>
<tr>
<td>13</td>
<td>737</td>
<td>21.9</td>
</tr>
<tr>
<td>14</td>
<td>399</td>
<td>11.8</td>
</tr>
<tr>
<td>15</td>
<td>63</td>
<td>1.9</td>
</tr>
<tr>
<td>16</td>
<td>73</td>
<td>2.2</td>
</tr>
</tbody>
</table>

Table 125: Frequency table for education

Value labels:

education
1 - Less than 1st grade
2 - 1st, 2nd, 3rd, or 4th grade
3 - 5th or 6th grade
4 - 7th or 8th grade
5 - 9th grade
6 - 10th grade
7 - 11th grade
8 - 12th grade, no diploma
9 - High school graduate - high school diploma or the equivalent (for example GED)
10 - Some college but no degree
11 - Associate degree in college - Occupational/vocational program
12 - Associate degree in college - Academic program
13 - Bachelors degree (for example: BA, AB, BS)
14 - Masters degree (for example: MA, MS, MEng, MEd, MSW, MBA)
15 - Professional school degree (for example: MD, DDS, DVM, LLB, JD)
16 - Doctorate degree (for example: PhD, EdD)
elect_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>2.8</td>
<td>39.1</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Table 126: Summary statistics for elect_abp_typ

![Histogram of elect_abp_typ frequencies](image_url)
elect_bp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>4.0</td>
<td>6.9</td>
<td>74.4</td>
<td>8.6</td>
</tr>
</tbody>
</table>

Table 127: Summary statistics for elect_bp_typ

![Histogram of elect_bp_typ frequencies]
**elect_ipbp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2238$

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.0</td>
<td>30.4</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 128: Summary statistics for `elect_ipbp_typ`

![Frequency distribution of elect_ipbp_typ](image)
**elect_obp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 2238 \)

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.1</td>
<td>39.1</td>
<td>4.8</td>
</tr>
</tbody>
</table>

Table 129: Summary statistics for **elect_obp_typ**

![Frequency distribution of elect_obp_typ](image)
elect_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>24.0</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Table 130: Summary statistics for elect_op_typ
elect_p2p_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
<td>50.0</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 131: Summary statistics for elect_p2p_typ
**elect_typ**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2238$

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>5.0</td>
<td>8.0</td>
<td>82.7</td>
<td>9.8</td>
</tr>
</tbody>
</table>

Table 132: Summary statistics for **elect_typ**

![Graph showing the frequency distribution of elect_typ](image-url)
employmenttype

Dataset: SCPC

Variable type: Numeric

N = 1972

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

Survey question: employmenttype

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>364</td>
<td>18.5</td>
</tr>
<tr>
<td>2</td>
<td>1120</td>
<td>56.8</td>
</tr>
<tr>
<td>3</td>
<td>257</td>
<td>13.0</td>
</tr>
<tr>
<td>4</td>
<td>231</td>
<td>11.7</td>
</tr>
</tbody>
</table>

Table 133: Frequency table for employmenttype

Value labels:

- employmenttype
  1 - Government
  2 - Private-for-profit company
  3 - Non-profit organization including tax exempt and charitable organizations
  4 - Self-employed
**end_date**

Dataset: SCPC

Variable type: Numeric

\( N = 3349 \)

Description: The date the respondent completed the survey. The value represents the number of days since January 1, 1960.

Survey question: N/A

Details: Provided by the survey vendor. See [https://uasdata.usc.edu/page/MyHousehold](https://uasdata.usc.edu/page/MyHousehold) for more information. Missing if the respondent did not complete the survey.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>21810</td>
<td>21813</td>
<td>21817</td>
<td>21861</td>
<td>9.1</td>
</tr>
</tbody>
</table>

Table 134: Summary statistics for **end_date**

![Histogram of end_date](image)
f_pu002_a

Dataset: SCPC

Variable type: Numeric

N = 1266

Description: A flag indicating if the value of variable pu002_a was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1244</td>
<td>98.3</td>
</tr>
<tr>
<td>1</td>
<td>12</td>
<td>0.9</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Table 135: Frequency table for f_pu002_a

Value labels:

f_pu002_a
0 - No cleaning
1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu002_b

Dataset: SCPC

Variable type: Numeric

N = 1319

Description: A flag indicating if the value of variable pu002_b was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1293</td>
<td>98.0</td>
</tr>
<tr>
<td>1</td>
<td>24</td>
<td>1.8</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 136: Frequency table for f_pu002_b

Value labels:

f_pu002_b

0 - No cleaning
1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_{pu002\_c}

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 1448\)

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

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1429</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>15</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 137: Frequency table for \(f_{pu002\_c}\)

**Value labels:**
- \(f_{pu002\_c}\)
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
**f_pu002_d**

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 1464 \)

**Description:** A flag indicating if the value of variable `pu002_d` was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1450</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>14</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 138: Frequency table for `f_pu002_d`

**Value labels:**
- `f_pu002_d`
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu002_e  
**Dataset:** SCPC  
**Variable type:** Numeric  
\( N = 882 \)

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

**Survey question:** N/A  

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>862</td>
<td>97.7</td>
</tr>
<tr>
<td>1</td>
<td>14</td>
<td>1.6</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 139: Frequency table for `f_pu002_e`

**Value labels:**
- `f_pu002_e`
  - 0 - No cleaning  
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable  
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu002_f

Dataset: SCPC

Variable type: Numeric

N = 767

Description: A flag indicating if the value of variable pu002_f was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>763</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>4</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 140: Frequency table for f_pu002_f

Value labels:

f_pu002_f

0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f\_pu003\_a

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 1754 \)

**Description:** A flag indicating if the value of variable \( \text{pu003}\_a \) was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1726</td>
<td>98.4</td>
</tr>
<tr>
<td>1</td>
<td>18</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 141: Frequency table for \( f\_\text{pu003}\_a \)

**Value labels:**

- \( f\_\text{pu003}\_a \)
  - 0: No cleaning
  - 1: This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2: This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu003_b

Dataset: SCPC

Variable type: Numeric

\( N = 1737 \)

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

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1708</td>
<td>98.3</td>
</tr>
<tr>
<td>1</td>
<td>27</td>
<td>1.6</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 142: Frequency table for \( f_pu003_b \)

**Value labels:**
- \( f_pu003_b \)
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
Dataset: SCPC  

Variable type: Numeric  

N = 2044  

Description: A flag indicating if the value of variable \( f_{pu003,c} \) was edited or not.  

Survey question: N/A  

Details: Created variable  

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2018</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>22</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 143: Frequency table for \( f_{pu003,c} \)  

Value labels:  

- \( f_{pu003,c} \)  
  - 0 - No cleaning  
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable  
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f
pu003
_d

Dataset: SCPC

Variable type: Numeric

$N = 1086$

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

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1068</td>
<td>98.3</td>
</tr>
<tr>
<td>1</td>
<td>12</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 144: Frequency table for $f\_pu003\_d$

Value labels:

- $f\_pu003\_d$
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu003_e

**Dataset:** SCPC

**Variable type:** Numeric

$N = 1150$

**Description:** A flag indicating if the value of variable pu003_e was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1142</td>
<td>99.3</td>
</tr>
<tr>
<td>1</td>
<td>8</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 145: Frequency table for f_pu003_e

**Value labels:**
- f_pu003_e
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu004_a

Dataset: SCPC

Variable type: Numeric

$N = 2184$

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

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2147</td>
<td>98.3</td>
</tr>
<tr>
<td>1</td>
<td>22</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 146: Frequency table for $f\_pu004\_a$

Value labels:

- $f\_pu004\_a$
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu004_b

**Dataset:** SCPC

**Variable type:** Numeric

**N:** 2005

**Description:** A flag indicating if the value of variable pu004_b was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1991</td>
<td>99.3</td>
</tr>
<tr>
<td>1</td>
<td>9</td>
<td>0.4</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 147: Frequency table for f_pu004_b

**Value labels:**

- **f_pu004_b**
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f._pu004_bmo

Dataset: SCPC

Variable type: Numeric

N = 305

Description: A flag indicating if the value of variable pu004_bmo was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>301</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>4</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Table 148: Frequency table for f._pu004_bmo

Value labels:
  f._pu004_bmo
  0 - No cleaning
  1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu004_c

Dataset: SCPC

Variable type: Numeric

$N = 1750$

Description: A flag indicating if the value of variable $pu004_c$ was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1714</td>
<td>97.9</td>
</tr>
<tr>
<td>1</td>
<td>26</td>
<td>1.5</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 149: Frequency table for $f_pu004_c$

Value labels:

- $f_pu004_c$
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu004_d

**Dataset:** SCPC

**Variable type:** Numeric

* N = 1742

**Description:** A flag indicating if the value of variable pu004_d was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1718</td>
<td>98.6</td>
</tr>
<tr>
<td>1</td>
<td>22</td>
<td>1.3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 150: Frequency table for f_pu004_d

**Value labels:**

f_pu004_d

0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu004_e

Dataset: SCPC

Variable type: Numeric

\(N = 1142\)

Description: A flag indicating if the value of variable pu004_e was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1136</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>6</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 151: Frequency table for f_pu004_e

Value labels:

f_pu004_e

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu004_f

Dataset: SCPC

Variable type: Numeric

$N = 2050$

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

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2029</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>17</td>
<td>0.8</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 152: Frequency table for $f_pu004_f$

Value labels:
  - $f_pu004_f$
    - 0 - No cleaning
    - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
    - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu005_a

Dataset: SCPC

Variable type: Numeric

N = 2018

Description: A flag indicating if the value of variable pu005_a was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1998</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>15</td>
<td>0.7</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 153: Frequency table for f_pu005_a

Value labels:
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
**fPu005_Amo**

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 308 \]

**Description:** A flag indicating if the value of variable `fPu005_Amo` was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>306</td>
<td>99.4</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>0.6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>306</td>
<td>99.4</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 154: Frequency table for `fPu005_Amo`

**Value labels:**

- `fPu005_Amo`
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f\_pu005\_b

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 1753\)

**Description:** A flag indicating if the value of variable \(\text{pu005}_b\) was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1728</td>
<td>98.6</td>
</tr>
<tr>
<td>1</td>
<td>15</td>
<td>0.9</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 155: Frequency table for \(f\_\text{pu005}_b\)

**Value labels:**

- \(f\_\text{pu005}_b\)
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu005_c

Dataset: SCPC

Variable type: Numeric

N = 2049

Description: A flag indicating if the value of variable pu005_c was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2022</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>23</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 156: Frequency table for f_pu005_c

Value labels:
- f_pu005_c
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu005_d

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 1748 \)

**Description:** A flag indicating if the value of variable pu005_d was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1729</td>
<td>98.9</td>
</tr>
<tr>
<td>1</td>
<td>17</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 157: Frequency table for f_pu005_d

**Value labels:**

f_pu005_d

0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu005_e

**Dataset**: SCPC

**Variable type**: Numeric

\( N = 1150 \)

**Description**: A flag indicating if the value of variable \( pu005_e \) was edited or not.

**Survey question**: N/A

**Details**: Created variable

<table>
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<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1144</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>6</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 158: Frequency table for \( f_pu005_e \)

**Value labels**:

- \( f_pu005_e \)
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006a_a

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 2180 \)

**Description:** A flag indicating if the value of variable `pu006a_a` was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2135</td>
<td>97.9</td>
</tr>
<tr>
<td>1</td>
<td>30</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 159: Frequency table for `f_pu006a_a`

**Value labels:**
- **f_pu006a_a**
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
**f._pu006a_b**

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 2013

**Description:** A flag indicating if the value of variable `pu006a_b` was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1993</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>15</td>
<td>0.7</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 160: Frequency table for `f._pu006a_b`

**Value labels:**
- `f._pu006a_b`
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006a_bmo

**Dataset:** SCPC

**Variable type:** Numeric

N = 310

**Description:** A flag indicating if the value of variable pu006a_bmo was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>309</td>
<td>99.7</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 161: Frequency table for f_pu006a_bmo

**Value labels:**

f_pu006a_bmo

0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_.pu006a_c

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 1754 \)

**Description:** A flag indicating if the value of variable pu006a_c was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1717</td>
<td>97.9</td>
</tr>
<tr>
<td>1</td>
<td>27</td>
<td>1.5</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 162: Frequency table for f_.pu006a_c

**Value labels:**

f_.pu006a_c

0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006a_d

Dataset: SCPC

Variable type: Numeric

N = 1736

Description: A flag indicating if the value of variable pu006a_d was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1711</td>
<td>98.6</td>
</tr>
<tr>
<td>1</td>
<td>23</td>
<td>1.3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 163: Frequency table for f_pu006a_d

Value labels:

f_pu006a_d
0 - No cleaning
1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006a_e

Dataset: SCPC

Variable type: Numeric

N = 1145

Description: A flag indicating if the value of variable pu006a_e was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1138</td>
<td>99.4</td>
</tr>
<tr>
<td>1</td>
<td>7</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 164: Frequency table for f_pu006a_e

Value labels:

f_pu006a_e

0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f$_{\text{pu006c\_a}}$

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2182$

**Description:** A flag indicating if the value of variable $\text{pu006c\_a}$ was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2140</td>
<td>98.1</td>
</tr>
<tr>
<td>1</td>
<td>27</td>
<td>1.2</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 165: Frequency table for f$_{\text{pu006c\_a}}$

**Value labels:**

- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006c_b

Dataset: SCPC

Variable type: Numeric

N = 2013

Description: A flag indicating if the value of variable pu006c_b was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1999</td>
<td>99.3</td>
</tr>
<tr>
<td>1</td>
<td>9</td>
<td>0.4</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 166: Frequency table for f_pu006c_b

Value labels:
  f_pu006c_b
  0 - No cleaning
  1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f\_pu006c\_bmo

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 309\)

**Description:** A flag indicating if the value of variable \(\text{pu006c\_bmo}\) was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>308</td>
<td>99.7</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 167: Frequency table for \(f\_pu006c\_bmo\)

**Value labels:**

- \(f\_pu006c\_bmo\)
- 0 - No cleaning

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

2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006c_c

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 1754 \]

**Description:** A flag indicating if the value of variable \( f\_pu006c\_c \) was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1719</td>
<td>98.0</td>
</tr>
<tr>
<td>1</td>
<td>25</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 168: Frequency table for \( f\_pu006c\_c \)

**Value labels:**

- \( f\_pu006c\_c \)
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006c_d

Dataset: SCPC

Variable type: Numeric

\( N = 1735 \)

Description: A flag indicating if the value of variable \( pu006c_d \) was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1711</td>
<td>98.6</td>
</tr>
<tr>
<td>1</td>
<td>22</td>
<td>1.3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 169: Frequency table for \( f_pu006c_d \)

Value labels:
- \( f_pu006c_d \)
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu006c_e

**Dataset:** SCPC

**Variable type:** Numeric

*N* = 1148

**Description:** A flag indicating if the value of variable *pu006c_e* was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1144</td>
<td>99.7</td>
</tr>
<tr>
<td>1</td>
<td>4</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 170: Frequency table for f_pu006c_e

**Value labels:**
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu021_a

Dataset: SCPC

Variable type: Numeric

N = 2191

Description: A flag indicating if the value of variable pu021_a was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2162</td>
<td>98.7</td>
</tr>
<tr>
<td>1</td>
<td>14</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 171: Frequency table for f_pu021_a

Value labels:

f_pu021_a
0 - No cleaning
1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu021_b

**Dataset:** SCPC

**Variable type:** Numeric

*N = 2009*

**Description:** A flag indicating if the value of variable pu021_b was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1998</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>6</td>
<td>0.3</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 172: Frequency table for f_pu021_b

**Value labels:**

- `f_pu021_b`
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f PU021 BMO

Dataset: SCPC

Variable type: Numeric

N = 309

Description: A flag indicating if the value of variable PU021 BMO was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>307</td>
<td>99.4</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 173: Frequency table for f PU021 BMO

Value labels:

- f PU021 BMO
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu021_c

Dataset: SCPC

Variable type: Numeric

$N = 1754$

Description: A flag indicating if the value of variable $pu021_c$ was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1734</td>
<td>98.9</td>
</tr>
<tr>
<td>1</td>
<td>10</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 174: Frequency table for $f_pu021_c$

Value labels:

- **f_pu021_c**
- 0 - No cleaning
- 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
- 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu021_d

Dataset: SCPC

Variable type: Numeric

$N = 1742$

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

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1735</td>
<td>99.6</td>
</tr>
<tr>
<td>1</td>
<td>5</td>
<td>0.3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Table 175: Frequency table for $f_pu021_d$

Value labels:

- $f_pu021_d$
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f\_pu021\_e

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 2045 \)

**Description:** A flag indicating if the value of variable \( \text{pu021\_e} \) was edited or not.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2031</td>
<td>99.3</td>
</tr>
<tr>
<td>1</td>
<td>10</td>
<td>0.5</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 176: Frequency table for \( f\_\text{pu021\_e} \)

**Value labels:**

- \( f\_\text{pu021\_e} \)
  - 0 - No cleaning
  - 1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
  - 2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu021_f

Dataset: SCPC

Variable type: Numeric

N = 1083

Description: A flag indicating if the value of variable pu021_f was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1072</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>5</td>
<td>0.5</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 177: Frequency table for f_pu021_f

Value labels:

f_pu021_f

0 - No cleaning
1 - This observation was cleaned for outliers by replacing the old value with the value of the 98th percentile of the non-missing observations for this variable
2 - This observation was cleaned for outliers by proportionally shrinking the value (code for cleaning will be made available upon request)
f_pu021_g

Dataset: SCPC

Variable type: Numeric

N = 2049

Description: A flag indicating if the value of variable pu021_g was edited or not.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2035</td>
<td>99.3</td>
</tr>
<tr>
<td>1</td>
<td>10</td>
<td>0.5</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 178: Frequency table for f_pu021_g

Value labels:

f_pu021_g

0 - No cleaning

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

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

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: Weight variable

Survey question: N/A

Details: Provided by the survey vendor. See the document 2019 SCPC-DCPC Sampling and Weighting by Marco Angrisani
fr001_a

Dataset: SCPC

Variable type: Numeric

N = 3367

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

Survey question: fr001_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>352</td>
<td>10.5</td>
</tr>
<tr>
<td>2</td>
<td>345</td>
<td>10.2</td>
</tr>
<tr>
<td>3</td>
<td>610</td>
<td>18.1</td>
</tr>
<tr>
<td>4</td>
<td>335</td>
<td>9.9</td>
</tr>
<tr>
<td>5</td>
<td>1725</td>
<td>51.2</td>
</tr>
</tbody>
</table>

Table 179: Frequency table for fr001_a

Value labels:

fr001_a
1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
fr001_b

Dataset: SCPC

Variable type: Numeric

$N = 3362$

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

Survey question: fr001_b

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

\[
\begin{array}{ccc}
\text{Values} & \text{Number} & \text{Percent} \\
1 & 218 & 6.5 \\
2 & 509 & 15.1 \\
3 & 753 & 22.4 \\
4 & 526 & 15.6 \\
5 & 1356 & 40.3 \\
\end{array}
\]

Table 180: Frequency table for fr001_b

Value labels:
- fr001_b
  - 1 - None or almost none
  - 2 - Some
  - 3 - Shared equally with other household members
  - 4 - Most
  - 5 - All or almost all

209
fr001_d

Dataset: SCPC

Variable type: Numeric

N = 3370

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

Survey question: fr001_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>249</td>
<td>7.4</td>
</tr>
<tr>
<td>2</td>
<td>268</td>
<td>8.0</td>
</tr>
<tr>
<td>3</td>
<td>1102</td>
<td>32.7</td>
</tr>
<tr>
<td>4</td>
<td>480</td>
<td>14.2</td>
</tr>
<tr>
<td>5</td>
<td>1271</td>
<td>37.7</td>
</tr>
</tbody>
</table>

Table 181: Frequency table for fr001_d

Value labels:

fr001_d
1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
fr001_e

Dataset: SCPC

Variable type: Numeric

N = 3370

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

Survey question: fr001_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>243</td>
<td>7.2</td>
</tr>
<tr>
<td>2</td>
<td>278</td>
<td>8.2</td>
</tr>
<tr>
<td>3</td>
<td>1092</td>
<td>32.4</td>
</tr>
<tr>
<td>4</td>
<td>416</td>
<td>12.3</td>
</tr>
<tr>
<td>5</td>
<td>1341</td>
<td>39.8</td>
</tr>
</tbody>
</table>

Table 182: Frequency table for fr001_e

Value labels:
fr001_e
1 - None or almost none
2 - Some
3 - Shared equally with other household members
4 - Most
5 - All or almost all
gender

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: What is your gender? Male or female

Survey question: gender

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1916</td>
<td>56.8</td>
</tr>
<tr>
<td>1</td>
<td>1456</td>
<td>43.2</td>
</tr>
</tbody>
</table>

Table 183: Frequency table for gender

Value labels:

gender

0 - Female

1 - Male
hhincome

Dataset: SCPC

Variable type: Numeric

\( N = 3369 \)

Description: Which category represents the total combined income of all members of your family (living in your house) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, Social Security payments and any other monetary income received by members of your family who are 15 years of age or older.

Survey question: hhincome

Details: Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>115</td>
<td>3.4</td>
</tr>
<tr>
<td>2</td>
<td>31</td>
<td>0.9</td>
</tr>
<tr>
<td>3</td>
<td>56</td>
<td>1.7</td>
</tr>
<tr>
<td>4</td>
<td>83</td>
<td>2.5</td>
</tr>
<tr>
<td>5</td>
<td>86</td>
<td>2.6</td>
</tr>
<tr>
<td>6</td>
<td>128</td>
<td>3.8</td>
</tr>
<tr>
<td>7</td>
<td>147</td>
<td>4.4</td>
</tr>
<tr>
<td>8</td>
<td>179</td>
<td>5.3</td>
</tr>
<tr>
<td>9</td>
<td>177</td>
<td>5.3</td>
</tr>
<tr>
<td>10</td>
<td>172</td>
<td>5.1</td>
</tr>
<tr>
<td>11</td>
<td>281</td>
<td>8.3</td>
</tr>
<tr>
<td>12</td>
<td>274</td>
<td>8.1</td>
</tr>
<tr>
<td>13</td>
<td>377</td>
<td>11.2</td>
</tr>
<tr>
<td>14</td>
<td>473</td>
<td>14.0</td>
</tr>
<tr>
<td>15</td>
<td>480</td>
<td>14.2</td>
</tr>
<tr>
<td>16</td>
<td>310</td>
<td>9.2</td>
</tr>
</tbody>
</table>

Table 184: Frequency table for hhincome

Value labels:

hhincome
1 - Less than 5,000
2 - 5,000 to 7,499
3 - 7,500 to 9,999
4 - 10,000 to 12,499
5 - 12,500 to 14,999
6 - 15,000 to 19,999
7 - 20,000 to 24,999
8 - 25,000 to 29,999
9 - 30,000 to 34,999
10 - 35,000 to 39,999
11 - 40,000 to 49,999
12 - 50,000 to 59,999
13 - 60,000 to 74,999
14 - 75,000 to 99,999
15 - 100,000 to 149,999
16 - 150,000 or more
hisplatino

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 3372 \)

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

**Survey question:** hisplatino

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>268</td>
<td>7.9</td>
</tr>
<tr>
<td>2</td>
<td>3104</td>
<td>92.1</td>
</tr>
</tbody>
</table>

Table 185: Frequency table for hisplatino

**Value labels:**

hisplatino

1 - Yes
2 - No
hisplatino_group

Dataset: SCPC

Variable type: Numeric

$N = 268$

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

Survey question: hisplatino_group

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>173</td>
<td>64.6</td>
</tr>
<tr>
<td>2</td>
<td>32</td>
<td>11.9</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>1.9</td>
</tr>
<tr>
<td>4</td>
<td>26</td>
<td>9.7</td>
</tr>
<tr>
<td>5</td>
<td>32</td>
<td>11.9</td>
</tr>
</tbody>
</table>

Table 186: Frequency table for hisplatino_group

Value labels:

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

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 1972\)

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

**Survey question:** hourswork

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/MyHousehold](https://uasdata.usc.edu/page/MyHousehold) for more information.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>40.0</td>
<td>39.1</td>
<td>140.0</td>
<td>12.3</td>
</tr>
</tbody>
</table>

Table 187: Summary statistics for hourswork
income_abp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu002_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>16.0</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 188: Summary statistics for income_abp_typ
income_adopt

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 3355\)

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

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
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<tbody>
<tr>
<td>0</td>
<td>2966</td>
<td>88.4</td>
</tr>
<tr>
<td>1</td>
<td>389</td>
<td>11.6</td>
</tr>
</tbody>
</table>

Table 189: Frequency table for income_adopt

**Value labels:**

- `income_adopt`
  - 0 - Not an adopter
  - 1 - Adopter
income_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>16.0</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 190: Summary statistics for income_bp_typ
income_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu002_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>16.0</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 191: Summary statistics for income_typ
**ipbp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

**N =** 2238

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

**Survey question:** \( \text{sum(pu004\_a, b, bmo, c, d, e, f)} \)

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>4.0</td>
<td>7.9</td>
<td>125.0</td>
<td>12.6</td>
</tr>
</tbody>
</table>

Table 192: Summary statistics for *ipbp_typ*
**laborstatus**

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 3369

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

**Survey question:** laborstatus

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
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<td>1817</td>
<td>53.9</td>
</tr>
<tr>
<td>2</td>
<td>8</td>
<td>0.2</td>
</tr>
<tr>
<td>3</td>
<td>19</td>
<td>0.6</td>
</tr>
<tr>
<td>4</td>
<td>137</td>
<td>4.1</td>
</tr>
<tr>
<td>5</td>
<td>683</td>
<td>20.3</td>
</tr>
<tr>
<td>6</td>
<td>268</td>
<td>8.0</td>
</tr>
<tr>
<td>7</td>
<td>179</td>
<td>5.3</td>
</tr>
<tr>
<td>8</td>
<td>258</td>
<td>7.7</td>
</tr>
</tbody>
</table>

Table 193: Frequency table for laborstatus

**Value labels:**

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

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent currently has another labor force status.

Survey question: lf_other

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3125</td>
<td>92.8</td>
</tr>
<tr>
<td>1</td>
<td>244</td>
<td>7.2</td>
</tr>
</tbody>
</table>

Table 194: Frequency table for lf_other

Value labels:
- 0: No
- 1: Yes
livewithpartner

Dataset: SCPC

Variable type: Numeric

N = 1338

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

Survey question: livewithpartner

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1036</td>
<td>77.4</td>
</tr>
<tr>
<td>1</td>
<td>302</td>
<td>22.6</td>
</tr>
</tbody>
</table>

Table 195: Frequency table for livewithpartner

Value labels:
- livewithpartner
  - 0 - No
  - 1 - Yes
maritalstatus

Dataset: SCPC

Variable type: Numeric

N = 3371

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

Survey question: maritalstatus

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1991</td>
<td>59.1</td>
</tr>
<tr>
<td>2</td>
<td>42</td>
<td>1.2</td>
</tr>
<tr>
<td>3</td>
<td>62</td>
<td>1.8</td>
</tr>
<tr>
<td>4</td>
<td>529</td>
<td>15.7</td>
</tr>
<tr>
<td>5</td>
<td>188</td>
<td>5.6</td>
</tr>
<tr>
<td>6</td>
<td>559</td>
<td>16.6</td>
</tr>
</tbody>
</table>

Table 196: Frequency table for maritalstatus

Value labels:

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

Variable type: Numeric

\( N = 3359 \)

Description: Is the respondent a MONEY ORDER adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2861</td>
<td>85.2</td>
</tr>
<tr>
<td>1</td>
<td>498</td>
<td>14.8</td>
</tr>
</tbody>
</table>

Table 197: Frequency table for mon_adopt

Value labels:

mon_adopt
0 - Not an adopter
1 - Adopter
mon_bp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>21.7</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Table 198: Summary statistics for mon_bp_typ
mon_ipbp_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: pu004_bmo

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.1 & 21.7 & 0.8 \\
\end{array}
\]

Table 199: Summary statistics for mon_ipbp_typ
mon_op_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu005.amo

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>8.7</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 200: Summary statistics for mon_op_typ
mon_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu021_bmo

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>17.4</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 201: Summary statistics for mon_p2p_typ
mon_rp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu006a_bmo

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>17.4</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 202: Summary statistics for mon_rp_typ
mon_serv_typ
Dataset: SCPC

Variable type: Numeric

\(N = 2238\)

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

Survey question: pu006c_bmo

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>16.7</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 203: Summary statistics for mon_serv_typ
mon_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>39.1</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 204: Summary statistics for mon_typ
nativeamer

Dataset: SCPC

Variable type: Numeric

$N = 3364$

Description: Indicates if the respondent considers themselves to be American Indian or Alaska Native.

Survey question: nativeamer

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3239</td>
<td>96.3</td>
</tr>
<tr>
<td>1</td>
<td>125</td>
<td>3.7</td>
</tr>
</tbody>
</table>

Table 205: Frequency table for nativeamer

Value labels:

nativeamer

0 - No
1 - Yes
nonbanka2a_p2p_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: pu021_g

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>50.0</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Table 206: Summary statistics for nonbanka2a_p2p_typ
nonbp_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>36.5</td>
<td>47.6</td>
<td>325.9</td>
<td>41.3</td>
</tr>
</tbody>
</table>

Table 207: Summary statistics for nonbp_typ
**obbp_abp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 2238\)

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

**Survey question:** pu002_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.2</td>
<td>21.7</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Table 208: Summary statistics for obbp_abp_typ
obbp_adopt

Dataset: SCPC

Variable type: Numeric

N = 3372

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

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1730</td>
<td>51.3</td>
</tr>
<tr>
<td>1</td>
<td>1642</td>
<td>48.7</td>
</tr>
</tbody>
</table>

Table 209: Frequency table for obbp_adopt

Value labels:
- obbp_adopt
  - 0 - Not an adopter
  - 1 - Adopter
obbp_bp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2.8</td>
<td>43.5</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Table 210: Summary statistics for obbp_bp_typ

![Histogram of obbp_bp_typ]
obbp_obp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu003_d

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.6</td>
<td>39.1</td>
<td>3.8</td>
</tr>
</tbody>
</table>

Table 211: Summary statistics for obbp_obp_typ

![Histogram of obbp_obp_typ](image)
obbp_p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu021_f

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>21.7</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 212: Summary statistics for obbp_p2p_typ
obbp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>3.0</td>
<td>48.5</td>
<td>6.2</td>
</tr>
</tbody>
</table>

Table 213: Summary statistics for obbp_typ
Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: \( \sum (pu003_a, b, c, d, e) \)

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>4.0</td>
<td>6.5</td>
<td>124.3</td>
<td>9.5</td>
</tr>
</tbody>
</table>

Table 214: Summary statistics for obp_typ
**op_typ**

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2238**

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

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

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>5.3</td>
<td>73.9</td>
<td>8.9</td>
</tr>
</tbody>
</table>

Table 215: Summary statistics for **op_typ**
p2p_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: \( \text{sum(pu021_a, b, bmo, c, d, e, f, g)} \)

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.4</td>
<td>2.7</td>
<td>121.4</td>
<td>6.4</td>
</tr>
</tbody>
</table>

Table 216: Summary statistics for p2p_typ

![Histogram of p2p_typ frequency distribution]
Dataset: SCPC

Variable type: Numeric

N = 3359

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

Survey question: pa001_a

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>1.4</td>
<td>15.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 217: Summary statistics for pa001_a
pa001_b

Dataset: SCPC

Variable type: Numeric

$N = 3354$

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

Survey question: pa001_b

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>1.2</td>
<td>15.0</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 218: Summary statistics for pa001_b
pa001g1

Dataset: SCPC

Variable type: Numeric

$N = 1776$

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

Survey question: pa001g1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>990</td>
<td>55.7</td>
</tr>
<tr>
<td>2</td>
<td>786</td>
<td>44.3</td>
</tr>
</tbody>
</table>

Table 219: Frequency table for pa001g1

Value labels:
- pa001g1
- 1 - Yes
- 2 - No
pa001g2

Dataset: SCPC

Variable type: Numeric

$N = 1775$

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

Survey question: pa001g2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>281</td>
<td>15.8</td>
</tr>
<tr>
<td>2</td>
<td>1494</td>
<td>84.2</td>
</tr>
</tbody>
</table>

Table 220: Frequency table for pa001g2

Value labels:

pa001g2
1 - Yes
2 - No
pa001g3

Dataset: SCPC

Variable type: Numeric

\( N = 1776 \)

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

Survey question: pa001g3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>424</td>
<td>23.9</td>
</tr>
<tr>
<td>2</td>
<td>1352</td>
<td>76.1</td>
</tr>
</tbody>
</table>

Table 221: Frequency table for pa001g3

Value labels:

pa001g3

1 - Yes

2 - No
pa002

Dataset: SCPC

Variable type: Numeric

N = 273

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

Survey question: pa002

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>73</td>
<td>26.7</td>
</tr>
<tr>
<td>2</td>
<td>16</td>
<td>5.9</td>
</tr>
<tr>
<td>3</td>
<td>75</td>
<td>27.5</td>
</tr>
<tr>
<td>4</td>
<td>19</td>
<td>7.0</td>
</tr>
<tr>
<td>5</td>
<td>5</td>
<td>1.8</td>
</tr>
<tr>
<td>6</td>
<td>15</td>
<td>5.5</td>
</tr>
<tr>
<td>7</td>
<td>70</td>
<td>25.6</td>
</tr>
</tbody>
</table>

Table 222: Frequency table for pa002

Value labels:

pa002

1 - I don’t write enough checks to make it worthwhile
2 - The minimum balance is too high
3 - I don’t like dealing with banks
4 - The fees and service charges are too high
5 - No bank has convenient hours or location
6 - No bank will give me a checking account
7 - Other (explain)
pa002_other

Dataset: SCPC

Variable type: Character

\[ N = 3372 \]

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

Survey question: pa002_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa004_a

Dataset: SCPC

Variable type: Numeric

N = 1110

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

Survey question: pa004_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>568</td>
<td>51.2</td>
</tr>
<tr>
<td>3</td>
<td>117</td>
<td>10.5</td>
</tr>
<tr>
<td>4</td>
<td>47</td>
<td>4.2</td>
</tr>
<tr>
<td>5</td>
<td>35</td>
<td>3.2</td>
</tr>
<tr>
<td>6</td>
<td>49</td>
<td>4.4</td>
</tr>
<tr>
<td>7</td>
<td>27</td>
<td>2.4</td>
</tr>
<tr>
<td>8</td>
<td>28</td>
<td>2.5</td>
</tr>
<tr>
<td>9</td>
<td>23</td>
<td>2.1</td>
</tr>
<tr>
<td>10</td>
<td>46</td>
<td>4.1</td>
</tr>
<tr>
<td>11</td>
<td>23</td>
<td>2.1</td>
</tr>
<tr>
<td>12</td>
<td>21</td>
<td>1.9</td>
</tr>
<tr>
<td>13</td>
<td>13</td>
<td>1.2</td>
</tr>
<tr>
<td>14</td>
<td>13</td>
<td>1.2</td>
</tr>
<tr>
<td>15</td>
<td>100</td>
<td>9.0</td>
</tr>
</tbody>
</table>

Table 223: Frequency table for pa004_a

Value labels:

pa004_a
2 - 0.01-0.05
3 - 0.06-0.10
4 - 0.11-0.15
5 - 0.16-0.20
6 - 0.21-0.25
7 - 0.26-0.50
8 - 0.51-0.75
9 - 0.76-1.00
10 - 1.01-1.50
11 - 1.51-2.00
12 - 2.01-2.50
13 - 2.51-3.00
14 - More than 3 percent
15 - Don’t know
pa004_b

Dataset: SCPC

Variable type: Numeric

\( N = 376 \)

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

Survey question: pa004_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>170</td>
<td>45.2</td>
</tr>
<tr>
<td>3</td>
<td>40</td>
<td>10.6</td>
</tr>
<tr>
<td>4</td>
<td>11</td>
<td>2.9</td>
</tr>
<tr>
<td>5</td>
<td>19</td>
<td>5.1</td>
</tr>
<tr>
<td>6</td>
<td>16</td>
<td>4.3</td>
</tr>
<tr>
<td>7</td>
<td>15</td>
<td>4.0</td>
</tr>
<tr>
<td>8</td>
<td>7</td>
<td>1.9</td>
</tr>
<tr>
<td>9</td>
<td>14</td>
<td>3.7</td>
</tr>
<tr>
<td>10</td>
<td>21</td>
<td>5.6</td>
</tr>
<tr>
<td>11</td>
<td>6</td>
<td>1.6</td>
</tr>
<tr>
<td>12</td>
<td>7</td>
<td>1.9</td>
</tr>
<tr>
<td>13</td>
<td>3</td>
<td>0.8</td>
</tr>
<tr>
<td>14</td>
<td>6</td>
<td>1.6</td>
</tr>
<tr>
<td>15</td>
<td>41</td>
<td>10.9</td>
</tr>
</tbody>
</table>

Table 224: Frequency table for pa004_b

Value labels:
- pa004_b
- 2 - 0.01-0.05
- 3 - 0.06-0.10
- 4 - 0.11-0.15
- 5 - 0.16-0.20
- 6 - 0.21-0.25
- 7 - 0.26-0.50
- 8 - 0.51-0.75
- 9 - 0.76-1.00
- 10 - 1.01-1.50
- 11 - 1.51-2.00
- 12 - 2.01-2.50
- 13 - 2.51-3.00
- 14 - More than 3 percent
- 15 - Don’t know
pa007.a

Dataset: SCPC

Variable type: Numeric

\( N = 2475 \)

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

Survey question: pa007.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>291</td>
<td>11.8</td>
</tr>
<tr>
<td>2</td>
<td>982</td>
<td>39.7</td>
</tr>
<tr>
<td>3</td>
<td>228</td>
<td>9.2</td>
</tr>
<tr>
<td>4</td>
<td>87</td>
<td>3.5</td>
</tr>
<tr>
<td>5</td>
<td>59</td>
<td>2.4</td>
</tr>
<tr>
<td>6</td>
<td>96</td>
<td>3.9</td>
</tr>
<tr>
<td>7</td>
<td>67</td>
<td>2.7</td>
</tr>
<tr>
<td>8</td>
<td>59</td>
<td>2.4</td>
</tr>
<tr>
<td>9</td>
<td>82</td>
<td>3.3</td>
</tr>
<tr>
<td>10</td>
<td>113</td>
<td>4.6</td>
</tr>
<tr>
<td>11</td>
<td>130</td>
<td>5.3</td>
</tr>
<tr>
<td>12</td>
<td>62</td>
<td>2.5</td>
</tr>
<tr>
<td>13</td>
<td>15</td>
<td>0.6</td>
</tr>
<tr>
<td>14</td>
<td>20</td>
<td>0.8</td>
</tr>
<tr>
<td>15</td>
<td>184</td>
<td>7.4</td>
</tr>
</tbody>
</table>

Table 225: Frequency table for pa007.a

Value labels:

<table>
<thead>
<tr>
<th>Value</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>pa007.a</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>0 percent</td>
</tr>
<tr>
<td>2</td>
<td>0.01-0.05</td>
</tr>
<tr>
<td>3</td>
<td>0.06-0.10</td>
</tr>
<tr>
<td>4</td>
<td>0.11-0.15</td>
</tr>
<tr>
<td>5</td>
<td>0.16-0.20</td>
</tr>
<tr>
<td>6</td>
<td>0.21-0.25</td>
</tr>
<tr>
<td>7</td>
<td>0.26-0.50</td>
</tr>
<tr>
<td>8</td>
<td>0.51-0.75</td>
</tr>
<tr>
<td>9</td>
<td>0.76-1.00</td>
</tr>
<tr>
<td>10</td>
<td>1.01-1.50</td>
</tr>
<tr>
<td>11</td>
<td>1.51-2.00</td>
</tr>
<tr>
<td>12</td>
<td>2.01-2.50</td>
</tr>
<tr>
<td>13</td>
<td>2.51-3.00</td>
</tr>
<tr>
<td>14</td>
<td>More than 3 percent</td>
</tr>
<tr>
<td>15</td>
<td>Don’t know</td>
</tr>
</tbody>
</table>

256
pa008_a

Dataset: SCPC

Variable type: Numeric

$N = 3084$

Description: Total number of debit cards

Survey question: N/A

Details: Created variable, sum of $pa008_a1$, $pa008_a2$, and $pa008_a3$

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>1.3</td>
<td>40.0</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 226: Summary statistics for $pa008_a$
pa008_a1

Dataset: SCPC

Variable type: Numeric

$N = 3081$

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

Survey question: pa008_a1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>1.0</td>
<td>40.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 227: Summary statistics for pa008_a1
pa008_a2

Dataset: SCPC

Variable type: Numeric

N = 1062

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

Survey question: pa008_a2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>0.8</td>
<td>4.0</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 228: Summary statistics for pa008_a2
pa008_a3

Dataset: SCPC

Variable type: Numeric

$N = 277$

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

Survey question: pa008_a3

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>6.0</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Table 229: Summary statistics for pa008_a3
pa008_b

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 3060 \]

**Description:** Total number of ATM cards

**Survey question:** N/A

**Details:** Created variable, sum of pa008_b1, pa008_b2, and pa008_b3

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>12.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 230: Summary statistics for pa008_b
pa008_b1
Dataset: SCPC

Variable type: Numeric

$N = 3058$

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

Survey question: pa008_b1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>9.0</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 231: Summary statistics for pa008_b1
pa008_b2
Dataset: SCPC
Variable type: Numeric

$N = 1046$

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

Survey question: pa008_b2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>4.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 232: Summary statistics for pa008_b2
pa008_b3

Dataset: SCPC

Variable type: Numeric

$N = 266$

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

Survey question: pa008_b3

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>4.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 233: Summary statistics for pa008_b3
pa011_a

Dataset: SCPC

Variable type: Numeric

\( N = 2654 \)

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

Survey question: pa011_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>513</td>
<td>19.3</td>
</tr>
<tr>
<td>2</td>
<td>1876</td>
<td>70.7</td>
</tr>
<tr>
<td>3</td>
<td>265</td>
<td>10.0</td>
</tr>
</tbody>
</table>

Table 234: Frequency table for pa011_a

Value labels:
pa011_a
1 - Yes
2 - No
3 - I don’t know
pa011_b

Dataset: SCPC

Variable type: Numeric

N = 721

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

Survey question: pa011_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>92</td>
<td>12.8</td>
</tr>
<tr>
<td>2</td>
<td>560</td>
<td>77.7</td>
</tr>
<tr>
<td>3</td>
<td>69</td>
<td>9.6</td>
</tr>
</tbody>
</table>

Table 235: Frequency table for pa011_b

Value labels:
- pa011_b
  1 - Yes
  2 - No
  3 - I don’t know
pa011_c

Dataset: SCPC

Variable type: Numeric

N = 113

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

Survey question: pa011_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11</td>
<td>9.7</td>
</tr>
<tr>
<td>2</td>
<td>90</td>
<td>79.6</td>
</tr>
<tr>
<td>3</td>
<td>12</td>
<td>10.6</td>
</tr>
</tbody>
</table>

Table 236: Frequency table for pa011_c

Value labels:
- pa011_c
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa012

Dataset: SCPC

Variable type: Numeric

\(N = 3088\)

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

Survey question: pa012

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1273</td>
<td>41.2</td>
</tr>
<tr>
<td>2</td>
<td>1815</td>
<td>58.8</td>
</tr>
</tbody>
</table>

Table 237: Frequency table for pa012

Value labels:

- pa012
- 1 - Yes
- 2 - No
pa013

Dataset: SCPC

Variable type: Numeric

N = 3088

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

Survey question: pa013

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2523</td>
<td>81.7</td>
</tr>
<tr>
<td>2</td>
<td>565</td>
<td>18.3</td>
</tr>
</tbody>
</table>

Table 238: Frequency table for pa013

Value labels:

pa013

1 - Yes

2 - No
pa014

Dataset: SCPC

Variable type: Numeric

N = 2523

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

Survey question: pa014

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1642</td>
<td>65.1</td>
</tr>
<tr>
<td>2</td>
<td>881</td>
<td>34.9</td>
</tr>
</tbody>
</table>

Table 239: Frequency table for pa014

Value labels:
pa014
1 - Yes
2 - No
pa016

Dataset: SCPC

Variable type: Numeric

N = 3363

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

Survey question: pa016

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1787</td>
<td>53.1</td>
</tr>
<tr>
<td>2</td>
<td>728</td>
<td>21.6</td>
</tr>
<tr>
<td>3</td>
<td>18</td>
<td>0.5</td>
</tr>
<tr>
<td>4</td>
<td>453</td>
<td>13.5</td>
</tr>
<tr>
<td>5</td>
<td>129</td>
<td>3.8</td>
</tr>
<tr>
<td>6</td>
<td>166</td>
<td>4.9</td>
</tr>
<tr>
<td>7</td>
<td>3</td>
<td>0.1</td>
</tr>
<tr>
<td>8</td>
<td>79</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 240: Frequency table for pa016

Value labels:

pa016
1 - ATM
2 - Bank teller
3 - Check cashing store
4 - Cash back at a retail store
5 - I get some or all of my wage or salary in cash
6 - Family or friend
7 - Payday lender
8 - Other (specify)
pa016_other

Dataset: SCPC

Variable type: Character

N = 3372

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

Survey question: pa016_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa019_a
Dataset: SCPC

Variable type: Numeric

N = 779

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

Survey question: pa019_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>46</td>
<td>5.9</td>
</tr>
<tr>
<td>2</td>
<td>733</td>
<td>94.1</td>
</tr>
</tbody>
</table>

Table 241: Frequency table for pa019_a

Value labels:
- pa019_a
  1 - Yes
  2 - No
pa019_b

Dataset: SCPC

Variable type: Numeric

$N = 775$

Description: Do you have any of the following types of credit cards or charge cards? Company or store branded credit cards

Survey question: pa019_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>45</td>
<td>5.8</td>
</tr>
<tr>
<td>2</td>
<td>730</td>
<td>94.2</td>
</tr>
</tbody>
</table>

Table 242: Frequency table for pa019_b

Value labels:

- pa019_b
- 1 - Yes
- 2 - No
pa019_c

Dataset: SCPC

Variable type: Numeric

\(N = 779\)

Description: Do you have any of the following types of credit cards or charge cards? American Express charge cards

Survey question: \ pa019_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>774</td>
<td>99.4</td>
</tr>
</tbody>
</table>

Table 243: Frequency table for \pa019_c

Value labels:

\ pa019_c

1 - Yes
2 - No
pa019_d

Dataset: SCPC

Variable type: Numeric

N = 780

Description: Do you have any of the following types of credit cards or charge cards? American Express credit cards

Survey question: pa019_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>772</td>
<td>99.0</td>
</tr>
</tbody>
</table>

Table 244: Frequency table for pa019_d

Value labels:

pa019_d
1 - Yes
2 - No
pa019_e

Dataset: SCPC

Variable type: Numeric

N = 780

Description: Do you have any of the following types of credit cards or charge cards? Diners Club or other charge cards

Survey question: pa019_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>0.4</td>
</tr>
<tr>
<td>2</td>
<td>777</td>
<td>99.6</td>
</tr>
</tbody>
</table>

Table 245: Frequency table for pa019_e

Value labels:

- pa019_e
- 1 - Yes
- 2 - No
pa019_f

Dataset: SCPC

Variable type: Numeric

N = 779

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

Survey question: pa019_f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>40</td>
<td>5.1</td>
</tr>
<tr>
<td>2</td>
<td>739</td>
<td>94.9</td>
</tr>
</tbody>
</table>

Table 246: Frequency table for pa019_f

Value labels:

- pa019_f
  1 - Yes
  2 - No
pa019.g

Dataset: SCPC

Variable type: Numeric

\( N = 777 \)

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

Survey question: pa019.g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>1.3</td>
</tr>
<tr>
<td>2</td>
<td>767</td>
<td>98.7</td>
</tr>
</tbody>
</table>

Table 247: Frequency table for pa019.g

Value labels:
- pa019.g
- 1 - Yes
- 2 - No
Dataset: SCPC

Variable type: Numeric

N = 3355

Description: Do you have any automatic bill payments set up to occur this month?

Survey question: pa024

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2258</td>
<td>67.3</td>
</tr>
<tr>
<td>2</td>
<td>1097</td>
<td>32.7</td>
</tr>
</tbody>
</table>

Table 248: Frequency table for pa024

Value labels:

- pa024
- 1 - Yes
- 2 - No
pa026_a

Dataset: SCPC

Variable type: Numeric

N = 3089

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

Survey question: pa026_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1783</td>
<td>57.7</td>
</tr>
<tr>
<td>2</td>
<td>1306</td>
<td>42.3</td>
</tr>
</tbody>
</table>

Table 249: Frequency table for pa026_a

Value labels:
- pa026_a
- 1 - Yes
- 2 - No
pa031

Dataset: SCPC

Variable type: Numeric

$N = 3089$

Description: Do you have any blank, unused checks?

Survey question: pa031

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2596</td>
<td>84.0</td>
</tr>
<tr>
<td>2</td>
<td>493</td>
<td>16.0</td>
</tr>
</tbody>
</table>

Table 250: Frequency table for pa031

Value labels:

pa031
1 - Yes
2 - No
pa035

Dataset: SCPC

Variable type: Numeric

$N = 3089$

Description: Have you written a paper check to make a payment in the past 12 months?

Survey question: pa035

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2399</td>
<td>77.7</td>
</tr>
<tr>
<td>2</td>
<td>690</td>
<td>22.3</td>
</tr>
</tbody>
</table>

Table 251: Frequency table for pa035

Value labels:
- pa035
- 1 - Yes
- 2 - No
pa040_a

Dataset: SCPC

Variable type: Numeric

N = 3359

Description: In the past 12 months, have you used any of the following payment methods, even once? Money order

Survey question: pa040_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>498</td>
<td>14.8</td>
</tr>
<tr>
<td>2</td>
<td>2861</td>
<td>85.2</td>
</tr>
</tbody>
</table>

Table 252: Frequency table for pa040_a

Value labels:

pa040_a
1 - Yes
2 - No
pa040_b

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: In the past 12 months, have you used any of the following payment methods, even once? Travelers check

Survey question: pa040_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>3343</td>
<td>99.4</td>
</tr>
</tbody>
</table>

Table 253: Frequency table for pa040_b

Value labels:

<table>
<thead>
<tr>
<th>Values</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>pa040_b</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
</tbody>
</table>
pa040_c

Dataset: SCPC

Variable type: Numeric

N = 3363

Description: In the past 12 months, have you used any of the following payment methods, even once? Cashiers check

Survey question: pa040_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>286</td>
<td>8.5</td>
</tr>
<tr>
<td>2</td>
<td>3077</td>
<td>91.5</td>
</tr>
</tbody>
</table>

Table 254: Frequency table for pa040_c

Value labels:
pa040_c
1 - Yes
2 - No
pa040_d

Dataset: SCPC

Variable type: Numeric

$N = 3136$

Description: In the past 12 months, have you used a certified check, even once?

Survey question: pa040_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>301</td>
<td>9.6</td>
</tr>
<tr>
<td>2</td>
<td>2835</td>
<td>90.4</td>
</tr>
</tbody>
</table>

Table 255: Frequency table for pa040_d

Value labels:

pa040_d

1 - Yes
2 - No
pa040_e

Dataset: SCPC

Variable type: Numeric

N = 3362

Description: In the past 12 months, have you used any of the following payment methods, even once? Remittance

Survey question: pa040_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>81</td>
<td>2.4</td>
</tr>
<tr>
<td>2</td>
<td>3281</td>
<td>97.6</td>
</tr>
</tbody>
</table>

Table 256: Frequency table for pa040_e

Value labels:

pa040_e

1 - Yes
2 - No
pa042_a

Dataset: SCPC

Variable type: Numeric

N = 498

Description: Did you purchase any of the money orders you used in the past 12 months from a non-bank source?

Survey question: pa042_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>402</td>
<td>80.7</td>
</tr>
<tr>
<td>2</td>
<td>96</td>
<td>19.3</td>
</tr>
</tbody>
</table>

Table 257: Frequency table for pa042_a

Value labels:

pa042_a
1 - Yes
2 - No
pa042_e

Dataset: SCPC

Variable type: Numeric

N = 81

Description: Did you send any of the remittances you used in the past 12 months from a non-bank source?

Survey question: pa042_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>49</td>
<td>60.5</td>
</tr>
<tr>
<td>2</td>
<td>32</td>
<td>39.5</td>
</tr>
</tbody>
</table>

Table 258: Frequency table for pa042_e

Value labels:
- pa042_e
- 1 - Yes
- 2 - No
pa044_a

Dataset: SCPC

Variable type: Numeric

N = 3349

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? PayPal

Survey question: pa044_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1303</td>
<td>38.9</td>
</tr>
<tr>
<td>2</td>
<td>2046</td>
<td>61.1</td>
</tr>
</tbody>
</table>

Table 259: Frequency table for pa044_a

Value labels:

1 - Yes
2 - No
pa044_b

Dataset: SCPC

Variable type: Numeric

N = 3349

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Zelle

Survey question: pa044_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>283</td>
<td>8.5</td>
</tr>
<tr>
<td>2</td>
<td>3066</td>
<td>91.5</td>
</tr>
</tbody>
</table>

Table 260: Frequency table for pa044_b

Value labels:
- pa044_b
- 1 - Yes
- 2 - No
pa044_c

Dataset: SCPC

Variable type: Numeric

N = 3349

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Venmo

Survey question: pa044_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>380</td>
<td>11.3</td>
</tr>
<tr>
<td>2</td>
<td>2969</td>
<td>88.7</td>
</tr>
</tbody>
</table>

Table 261: Frequency table for pa044_c

Value labels:

pa044_c
1 - Yes
2 - No
pa044_d

Dataset: SCPC

Variable type: Numeric

N = 3348

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Square Cash App

Survey question: pa044_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>186</td>
<td>5.6</td>
</tr>
<tr>
<td>2</td>
<td>3162</td>
<td>94.4</td>
</tr>
</tbody>
</table>

Table 262: Frequency table for pa044_d

Value labels:
pa044_d
1 - Yes
2 - No
Dataset: SCPC

Variable type: Numeric

\( N = 3349 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? MoneyGram

Survey question: \( \text{pa044}_e \)

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>67</td>
<td>2.0</td>
</tr>
<tr>
<td>2</td>
<td>3282</td>
<td>98.0</td>
</tr>
</tbody>
</table>

Table 263: Frequency table for \( \text{pa044}_e \)

Value labels:
\( \text{pa044}_e \)
1 - Yes
2 - No
pa044_f

Dataset: SCPC

Variable type: Numeric

N = 3353

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Western Union

Survey question: pa044_f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>110</td>
<td>3.3</td>
</tr>
<tr>
<td>2</td>
<td>3243</td>
<td>96.7</td>
</tr>
</tbody>
</table>

Table 264: Frequency table for pa044_f

Value labels:
- pa044_f
- 1 - Yes
- 2 - No
pa044_g

Dataset: SCPC

Variable type: Numeric

N = 3353

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Apple Pay

Survey question: pa044_g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>249</td>
<td>7.4</td>
</tr>
<tr>
<td>2</td>
<td>3104</td>
<td>92.6</td>
</tr>
</tbody>
</table>

Table 265: Frequency table for pa044_g

Value labels:
  pa044_g
  1 - Yes
  2 - No
pa044_h

Dataset: SCPC

Variable type: Numeric

\( N = 3353 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Google Pay

Survey question: pa044_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>179</td>
<td>5.3</td>
</tr>
<tr>
<td>2</td>
<td>3174</td>
<td>94.7</td>
</tr>
</tbody>
</table>

Table 266: Frequency table for pa044_h

Value labels:
- pa044_h
- 1 - Yes
- 2 - No
pa044_i

Dataset: SCPC

Variable type: Numeric

N = 3352

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Samsung Pay

Survey question: pa044_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>47</td>
<td>1.4</td>
</tr>
<tr>
<td>2</td>
<td>3305</td>
<td>98.6</td>
</tr>
</tbody>
</table>

Table 267: Frequency table for pa044_i

Value labels:

- pa044_i
  - 1 - Yes
  - 2 - No
pa044_j
Dataset: SCPC

Variable type: Numeric

\( N = 3353 \)

Description: In the past 12 months, have you used any of the following methods to make a purchase or pay another person? Amazon Pay

Survey question: pa044_j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>148</td>
<td>4.4</td>
</tr>
<tr>
<td>2</td>
<td>3205</td>
<td>95.6</td>
</tr>
</tbody>
</table>

Table 268: Frequency table for pa044_j

Value labels:
- pa044_j
  1 - Yes
  2 - No
pa045

Dataset: SCPC

Variable type: Numeric

N = 3238

Description: Have you made a text message payment in the past 12 months?

Survey question: pa045

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>126</td>
<td>3.9</td>
</tr>
<tr>
<td>2</td>
<td>3112</td>
<td>96.1</td>
</tr>
</tbody>
</table>

Table 269: Frequency table for pa045

Value labels:
- pa045
- 1 - Yes
- 2 - No
pa045_a

Dataset: SCPC

Variable type: Numeric

N = 126

Description: In the past 12 months, have you authorized a text message payment using one of the following methods? Via your bank

Survey question: pa045_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>54</td>
<td>42.9</td>
</tr>
<tr>
<td>2</td>
<td>72</td>
<td>57.1</td>
</tr>
</tbody>
</table>

Table 270: Frequency table for pa045_a

Value labels:

- pa045_a
- 1 - Yes
- 2 - No
pa045_b

Dataset: SCPC

Variable type: Numeric

N = 126

Description: In the past 12 months, have you authorized a text message payment using one of the following methods? Using a non-bank payment service such as PayPal

Survey question: pa045_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>76</td>
<td>60.3</td>
</tr>
<tr>
<td>2</td>
<td>50</td>
<td>39.7</td>
</tr>
</tbody>
</table>

Table 271: Frequency table for pa045_b

Value labels:

pa045_b
1 - Yes
2 - No
pa045_c

Dataset: SCPC

Variable type: Numeric

$N = 126$

Description: In the past 12 months, have you authorized a text message payment using one of the following methods? Authorize your mobile phone company to pay for you

Survey question: pa045_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>31</td>
<td>24.6</td>
</tr>
<tr>
<td>2</td>
<td>95</td>
<td>75.4</td>
</tr>
</tbody>
</table>

Table 272: Frequency table for pa045_c

Value labels:
pa045_c
1 - Yes
2 - No
pa050

Dataset: SCPC

Variable type: Numeric

N = 3351

Description: In the past 12 months, have you used any of the following payment methods, even once? Cash

Survey question: pa050

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3052</td>
<td>91.1</td>
</tr>
<tr>
<td>2</td>
<td>299</td>
<td>8.9</td>
</tr>
</tbody>
</table>

Table 273: Frequency table for pa050

Value labels:
pa050
1 - Yes
2 - No
pa051_a

Dataset: SCPC

Variable type: Numeric

N = 976

Description: You told us you have Visa cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_a

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

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>1.0</td>
<td>1.1</td>
<td>8.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 274: Summary statistics for pa051_a
pa051_b

Dataset: SCPC

Variable type: Numeric

N = 767

Description: You told us you have FILL:pa054_f MasterCard cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_b

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>0.9</td>
<td>7.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 275: Summary statistics for pa051_b
pa051_c

Dataset: SCPC

Variable type: Numeric

\( N = 285 \)

Description: You told us you have FILL:pa054.g Discover cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_c

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.1 & 2.0 & 0.3 \\
\end{array}
\]

Table 276: Summary statistics for \( \text{pa051}_c \)
pa051_d  

Dataset: SCPC  

Variable type: Numeric  

N = 54  

Description: You told us you have FILL:pa054_c American Express charge cards. How many of these are branded with a logo of a company, store, or gas station?  

Survey question: pa051_d  

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>2.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 277: Summary statistics for pa051_d
pa051_e

Dataset: SCPC

Variable type: Numeric

N = 301

Description: You told us you have FILL:pa054_d American Express credit cards. How many of these are branded with a logo of a company, store, or gas station?

Survey question: pa051_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>0.5</td>
<td>3.0</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 278: Summary statistics for pa051_e
pa052

Dataset: SCPC

Variable type: Numeric

N = 2594

Description: Do you own any kinds of credit cards that also are branded with a company logo?

Survey question: pa052

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1126</td>
<td>43.4</td>
</tr>
<tr>
<td>2</td>
<td>1468</td>
<td>56.6</td>
</tr>
</tbody>
</table>

Table 279: Frequency table for pa052

Value labels:

pa052

1 - Yes

2 - No
pa053

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 3362\)

**Description:** Do you have any credit cards or charge cards?

**Survey question:** pa053

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2582</td>
<td>76.8</td>
</tr>
<tr>
<td>2</td>
<td>780</td>
<td>23.2</td>
</tr>
</tbody>
</table>

Table 280: Frequency table for pa053

**Value labels:**

pa053

1 - Yes
2 - No
pa054_a

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2115**

**Description:** Number of Visa credit cards

**Survey question:** N/A

**Details:** \( \text{sum}(\text{pa054_a1}, \text{pa054_a2}) \)

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
1.0 & 1.0 & 1.8 & 12.0 & 1.3 \\
\end{array}
\]

Table 281: Summary statistics for \( \text{pa054_a} \)

![Histogram of pa054_a](image-url)
pa054_a1

Dataset: SCPC

Variable type: Numeric

$N = 2559$

Description: Please tell us how many credit or charge cards you have of each type. Number of Visa credit cards with rewards

Survey question: pa054_a1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>1.1</td>
<td>12.0</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 282: Summary statistics for pa054_a1
pa054_a2

Dataset: SCPC

Variable type: Numeric

N = 2465

Description: Please tell us how many credit or charge cards you have of each type. Number of Visa credit cards without rewards

Survey question: pa054_a2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>10.0</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Table 283: Summary statistics for pa054_a2
Dataset: SCPC

Variable type: Numeric

\( N = 1133 \)

Description: Number of company or store branded credit cards

Survey question: N/A

Details: \( \text{sum}(\text{pa054}_\text{b1}, \text{pa054}_\text{b2}) \)

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>2.0</td>
<td>2.3</td>
<td>44.0</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Table 284: Summary statistics for \text{pa054}_\text{b}
Dataset: SCPC

Variable type: Numeric

\( N = 2533 \)

Description: Please tell us how many credit or charge cards you have of each type. Number of company or store branded credit cards with rewards

Survey question: pa054_b1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>15.0</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 285: Summary statistics for pa054_b1
pa054_b2

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2496**

**Description:** Please tell us how many credit or charge cards you have of each type. Number of company or store branded credit cards without rewards

**Survey question:** pa054_b2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>40.0</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Table 286: Summary statistics for pa054_b2
pa054_c

Dataset: SCPC

Variable type: Numeric

N = 115

Description: Number of American Express charge cards

Survey question: N/A

Details: \( \text{sum}(\text{pa054}_c1, \text{pa054}_c2) \)

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>1.3</td>
<td>9.0</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 287: Summary statistics for pa054_c

![Histogram of pa054_c](image)
pa054_c1

Dataset: SCPC

Variable type: Numeric

$N = 2492$

Description: Please tell us how many credit or charge cards you have of each type. Number of American Express charge cards with rewards

Survey question: pa054_c1

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

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>9.0</td>
<td>0.3</td>
<td></td>
</tr>
</tbody>
</table>

Table 288: Summary statistics for pa054_c1
pa054_c2

Dataset: SCPC

Variable type: Numeric

\(N = 2455\)

Description: Please tell us how many credit or charge cards you have of each type. Number of American Express charge cards without rewards

Survey question: pa054_c2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>9.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 289: Summary statistics for pa054_c2

```
Frequency
-1.0 -0.8 -0.6 -0.4 -0.2 0.0
0 500 1000 1500 2000 2500
```

321
pa054_cards

Dataset: SCPC

Variable type: Numeric

\( N = 2660 \)

Description: Number of credit cards

Survey question: N/A

Details: Created variable, created by the survey instrument

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>3.0</td>
<td>3.9</td>
<td>103.0</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Table 290: Summary statistics for pa054_cards
pa054_d

Dataset: SCPC

Variable type: Numeric

$N = 469$

Description: Number of American Express credit cards

Survey question: N/A

Details: $\text{sum(pa054_d1, pa054_d2)}$

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>1.2</td>
<td>9.0</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 291: Summary statistics for pa054_d
pa054_d1

Dataset: SCPC

Variable type: Numeric

\(N = 2503\)

Description: Please tell us how many credit or charge cards you have of each type. Number of American Express credit cards with rewards

Survey question: pa054_d1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>9.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 292: Summary statistics for pa054_d1

![Frequency Distribution Graph](Image)
pa054_d2

Dataset: SCPC

Variable type: Numeric

\(N = 2457\)

Description: Please tell us how many credit or charge cards you have of each type. Number of American Express credit cards without rewards

Survey question: pa054_d2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>4.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 293: Summary statistics for pa054_d2

```
Frequency

-1.0 -0.8 -0.6 -0.4 -0.2 0.0
0 500 1000 1500 2000 2500
```

pa054_d2

325
pa054_e

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 29 \]

**Description:** Number of Diners Club or other charge cards

**Survey question:** N/A

**Details:** \[ \text{sum}(\text{pa054}_{e1}, \text{pa054}_{e2}) \]

<table>
<thead>
<tr>
<th>( \text{min} )</th>
<th>( \text{med} )</th>
<th>( \text{mean} )</th>
<th>( \text{max} )</th>
<th>( \text{sd} )</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>2.0</td>
<td>9.0</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Table 294: Summary statistics for \( \text{pa054}_e \)
pa054_e1

Dataset: SCPC

Variable type: Numeric

$N = 2492$

Description: Please tell us how many credit or charge cards you have of each type. Number of Diners Club or other charge cards with rewards

Survey question: pa054_e1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>9.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 295: Summary statistics for pa054_e1
pa054_e2

Dataset: SCPC

Variable type: Numeric

$N = 2459$

Description: Please tell us how many credit or charge cards you have of each type. Number of Diners Club or other charge cards without rewards

Survey question: pa054_e2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>3.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 296: Summary statistics for pa054_e2
pa054_f

Dataset: SCPC

Variable type: Numeric

N = 1571

Description: Number of MasterCard credit cards

Survey question: N/A

Details: \( \text{sum}(\text{pa054}_f1, \text{pa054}_f2) \)

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>1.5</td>
<td>11.0</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 297: Summary statistics for pa054_f

![Frequency Distribution](chart.png)
pa054_f1

Dataset: SCPC

Variable type: Numeric

$N = 2549$

Description: Please tell us how many credit or charge cards you have of each type. Number of MasterCard credit cards with rewards

Survey question: pa054_f1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
<td>11.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 298: Summary statistics for pa054_f1
pa054_f2

Dataset: SCPC

Variable type: Numeric

$N = 2466$

Description: Please tell us how many credit or charge cards you have of each type. Number of MasterCard credit cards without rewards

Survey question: pa054_f2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>9.0</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 299: Summary statistics for pa054_f2
pa054_g

Dataset: SCPC

Variable type: Numeric

N = 644

Description: Number of Discover credit cards

Survey question: N/A

Details: sum(pa054_g1, pa054_g2)

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>1.3</td>
<td>101.0</td>
<td>4.0</td>
</tr>
</tbody>
</table>

Table 300: Summary statistics for pa054_g

---

[Graph showing frequency distribution]
pa054_g1

Dataset: SCPC

Variable type: Numeric

$N = 2510$

Description: Please tell us how many credit or charge cards you have of each type. Number of Discover credit cards with rewards

Survey question: pa054_g1

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>9.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 301: Summary statistics for pa054_g1
pa054_g2

Dataset: SCPC

Variable type: Numeric

$N = 2441$

Description: Please tell us how many credit or charge cards you have of each type. Number of Discover credit cards without rewards

Survey question: pa054_g2

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>100.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 302: Summary statistics for pa054_g2
pa054_z

Dataset: SCPC

Variable type: Character

N = 3372

Description: Please help us understand by telling us why you did not enter the number of credit cards.

Survey question: pa054_z

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa075_a

Dataset: SCPC

Variable type: Numeric

\(N = 3085\)

Description: Is this checking account jointly owned with someone else?

Survey question: pa075_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1564</td>
<td>50.7</td>
</tr>
<tr>
<td>2</td>
<td>95</td>
<td>3.1</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>0.2</td>
</tr>
<tr>
<td>4</td>
<td>1420</td>
<td>46.0</td>
</tr>
</tbody>
</table>

Table 303: Frequency table for pa075_a

Value labels:

pa075_a
1 - Yes, spouse or partner
2 - Yes, other family member
3 - Yes, someone else who is not a family member
4 - No
pa075_b

Dataset: SCPC

Variable type: Numeric

\(N = 1053\)

Description: Are your checking accounts jointly owned with someone else? Secondary checking account

Survey question: pa075_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>528</td>
<td>50.1</td>
</tr>
<tr>
<td>2</td>
<td>64</td>
<td>6.1</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>0.6</td>
</tr>
<tr>
<td>4</td>
<td>455</td>
<td>43.2</td>
</tr>
</tbody>
</table>

Table 304: Frequency table for pa075_b

Value labels:

- pa075_b
  - 1 - Yes, spouse or partner
  - 2 - Yes, other family member
  - 3 - Yes, someone else who is not a family member
  - 4 - No
pa076.a

Dataset: SCPC

Variable type: Numeric

N = 3085

Description: Do your checking accounts pay interest? Primary account

Survey question: pa076.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1111</td>
<td>36.0</td>
</tr>
<tr>
<td>2</td>
<td>1974</td>
<td>64.0</td>
</tr>
</tbody>
</table>

Table 305: Frequency table for pa076.a

Value labels:
pa076.a
1 - Yes
2 - No
pa076_b

Dataset: SCPC

Variable type: Numeric

N = 1060

Description: Do your checking accounts pay interest? Secondary account

Survey question: pa076_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>377</td>
<td>35.6</td>
</tr>
<tr>
<td>2</td>
<td>683</td>
<td>64.4</td>
</tr>
</tbody>
</table>

Table 306: Frequency table for pa076_b

Value labels:
- pa076_b
- 1 - Yes
- 2 - No
pa079_a

Dataset: SCPC

Variable type: Numeric

\( N = 3088 \)

Description: Do your checking accounts have overdraft protection? Primary account

Survey question: pa079_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2140</td>
<td>69.3</td>
</tr>
<tr>
<td>2</td>
<td>948</td>
<td>30.7</td>
</tr>
</tbody>
</table>

Table 307: Frequency table for pa079_a

Value labels:

- pa079_a
- 1 - Yes
- 2 - No
pa079_b

Dataset: SCPC

Variable type: Numeric

$N = 1066$

Description: Do your checking accounts have overdraft protection? Secondary account

Survey question: pa079_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>609</td>
<td>57.1</td>
</tr>
<tr>
<td>2</td>
<td>457</td>
<td>42.9</td>
</tr>
</tbody>
</table>

Table 308: Frequency table for pa079_b

Value labels:

<table>
<thead>
<tr>
<th>pa079_b</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Yes</td>
</tr>
<tr>
<td>2 - No</td>
</tr>
</tbody>
</table>
pa108.a

Dataset: SCPC

Variable type: Numeric

N = 907

Description: Please help us understand why you reported that you have more than one debit or ATM card for your checking account.

Survey question: pa108.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>548</td>
<td>60.4</td>
</tr>
<tr>
<td>2</td>
<td>205</td>
<td>22.6</td>
</tr>
<tr>
<td>3</td>
<td>80</td>
<td>8.8</td>
</tr>
<tr>
<td>4</td>
<td>74</td>
<td>8.2</td>
</tr>
</tbody>
</table>

Table 309: Frequency table for pa108.a

Value labels:
- pa108.a
  1 - I counted a card twice, as a debit card and an ATM card
  2 - I counted cards held by another joint account owner on this account
  3 - My bank issued me more than one card for this account
  4 - Other (specify)
pa108.a_other

Dataset: SCPC

Variable type: Character

\( N = 3372 \)

Description: Please help us understand why you reported that you have more than one debit or ATM card for your checking account. Other (specify)

Survey question: pa108.a_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa108_b

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 248 \]

**Description:** Please help us understand why you reported that you have more than one ATM and-or debit card for your secondary checking account.

**Survey question:** pa108_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>131</td>
<td>52.8</td>
</tr>
<tr>
<td>2</td>
<td>86</td>
<td>34.7</td>
</tr>
<tr>
<td>3</td>
<td>20</td>
<td>8.1</td>
</tr>
<tr>
<td>4</td>
<td>11</td>
<td>4.4</td>
</tr>
</tbody>
</table>

Table 310: Frequency table for pa108_b

**Value labels:**

pa108_b

1 - I counted a card twice, as a debit card and an ATM card
2 - I counted cards held by another joint account owner on this account
3 - My bank issued me more than one card for this account
4 - Other (specify)
pa108_b_other

Dataset: SCPC

Variable type: Character

\( N = 3372 \)

Description: Please help us understand why you reported that you have more than one ATM and-or debit card for your secondary checking account. Other (specify)

Survey question: pa108_b_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa120_a

Dataset: SCPC

Variable type: Numeric

$N = 3363$

Description: Have you heard of Bitcoin (BTC)?

Survey question: pa120_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2380</td>
<td>70.8</td>
</tr>
<tr>
<td>2</td>
<td>983</td>
<td>29.2</td>
</tr>
</tbody>
</table>

Table 311: Frequency table for pa120_a

Value labels:

pa120_a
1 - Yes
2 - No
pa120_b1

Dataset: SCPC

Variable type: Numeric

N = 3357

Description: Have you heard of any of these other virtual currencies? XRP

Survey question: pa120_b1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>88</td>
<td>2.6</td>
</tr>
<tr>
<td>2</td>
<td>3269</td>
<td>97.4</td>
</tr>
</tbody>
</table>

Table 312: Frequency table for pa120_b1

Value labels:
- pa120_b1
- 1 - Yes
- 2 - No
pa120_b2

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Have you heard of any of these other virtual currencies? Litecoin

Survey question: pa120_b2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>251</td>
<td>7.5</td>
</tr>
<tr>
<td>2</td>
<td>3108</td>
<td>92.5</td>
</tr>
</tbody>
</table>

Table 313: Frequency table for pa120_b2

Value labels:
- pa120_b2
  - 1 - Yes
  - 2 - No
pa120_b6

Dataset: SCPC

Variable type: Numeric

$N = 3359$

Description: Have you heard of any of these other virtual currencies? Ethereum

Survey question: pa120_b6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>278</td>
<td>8.3</td>
</tr>
<tr>
<td>2</td>
<td>3081</td>
<td>91.7</td>
</tr>
</tbody>
</table>

Table 314: Frequency table for pa120_b6

Value labels:

- pa120_b6
- 1 - Yes
- 2 - No
pa120_b7

Dataset: SCPC

Variable type: Numeric

N = 2380

Description: Have you heard of Bitcoin Cash (BCH)?

Survey question: pa120_b7

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>960</td>
<td>40.3</td>
</tr>
<tr>
<td>2</td>
<td>1420</td>
<td>59.7</td>
</tr>
</tbody>
</table>

Table 315: Frequency table for pa120_b7

Value labels:
pa120_b7
1 - Yes
2 - No
pa120_b8

Dataset: SCPC

Variable type: Numeric

N = 3361

Description: Have you heard of any of these other virtual currencies? Stellar

Survey question: pa120_b8

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>82</td>
<td>2.4</td>
</tr>
<tr>
<td>2</td>
<td>3279</td>
<td>97.6</td>
</tr>
</tbody>
</table>

Table 316: Frequency table for pa120_b8

Value labels:

pa120_b8
1 - Yes
2 - No
pa120_b9

Dataset: SCPC

Variable type: Numeric

$N = 3362$

Description: Have you heard of any of these other virtual currencies? EOS

Survey question: pa120_b9

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>126</td>
<td>3.7</td>
</tr>
<tr>
<td>2</td>
<td>3236</td>
<td>96.3</td>
</tr>
</tbody>
</table>

Table 317: Frequency table for pa120_b9

Value labels:
- pa120_b9
  - 1 - Yes
  - 2 - No
pa120_c

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 3361 \)

**Description:** Have you heard of any other virtual currencies besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above?

**Survey question:** pa120_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>82</td>
<td>2.4</td>
</tr>
<tr>
<td>2</td>
<td>3279</td>
<td>97.6</td>
</tr>
</tbody>
</table>

Table 318: Frequency table for pa120_c

**Value labels:**
- pa120_c
  - 1 - Yes, please specify
  - 2 - No
pa120_c_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Have you heard of any other virtual currencies besides Bitcoin (BTC), Bitcoin Cash (BCH), and those listed above?

Survey question: pa120_c_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa121_a

Dataset: SCPC

Variable type: Numeric

N = 2380

Description: Do you have or own any of these virtual currencies? Bitcoin

Survey question: pa121_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>35</td>
<td>1.5</td>
</tr>
<tr>
<td>2</td>
<td>2345</td>
<td>98.5</td>
</tr>
</tbody>
</table>

Table 319: Frequency table for pa121_a

Value labels:

pa121_a
1 - Yes
2 - No
pa121_b

Dataset: SCPC

Variable type: Numeric

N = 88

Description: Do you have or own any of these virtual currencies? XRP

Survey question: pa121_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>11.4</td>
</tr>
<tr>
<td>2</td>
<td>78</td>
<td>88.6</td>
</tr>
</tbody>
</table>

Table 320: Frequency table for pa121_b

Value labels:

- pa121_b
- 1 - Yes
- 2 - No
pa121_c

Dataset: SCPC

Variable type: Numeric

N = 251

Description: Do you have or own any of these virtual currencies? Litecoin

Survey question: pa121_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>16</td>
<td>6.4</td>
</tr>
<tr>
<td>2</td>
<td>235</td>
<td>93.6</td>
</tr>
</tbody>
</table>

Table 321: Frequency table for pa121_c

Value labels:
- pa121_c
  - 1 - Yes
  - 2 - No
pa121.g

Dataset: SCPC

Variable type: Numeric

N = 278

Description: Do you have or own any of these virtual currencies? Ethereum

Survey question: pa121.g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20</td>
<td>7.2</td>
</tr>
<tr>
<td>2</td>
<td>258</td>
<td>92.8</td>
</tr>
</tbody>
</table>

Table 322: Frequency table for pa121.g

Value labels:

pa121.g
1 - Yes
2 - No
pa121\_h

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 960\)

**Description:** Do you have or own any of these virtual currencies? Bitcoin Cash

**Survey question:** pa121\_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>950</td>
<td>99.0</td>
</tr>
</tbody>
</table>

Table 323: Frequency table for \texttt{pa121\_h}

**Value labels:**

<table>
<thead>
<tr>
<th>Value \texttt{pa121_h}</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
</tbody>
</table>
pa121_i

Dataset: SCPC

Variable type: Numeric

N = 82

Description: Do you have or own any of these virtual currencies? Stellar

Survey question: pa121_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>12.2</td>
</tr>
<tr>
<td>2</td>
<td>72</td>
<td>87.8</td>
</tr>
</tbody>
</table>

Table 324: Frequency table for pa121_i

Value labels:
- pa121_i
  - 1 - Yes
  - 2 - No
pa121_j

Dataset: SCPC

Variable type: Numeric

N = 126

Description: Do you have or own any of these virtual currencies? EOS

Survey question: pa121_j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>3.2</td>
</tr>
<tr>
<td>2</td>
<td>122</td>
<td>96.8</td>
</tr>
</tbody>
</table>

Table 325: Frequency table for pa121_j

Value labels:

pa121_j
1 - Yes
2 - No
pa123_a_number

Dataset: SCPC

Variable type: Numeric

$N = 34$

Description: How much virtual currency do you have or own? Number of coins. Bitcoin

Survey question: pa123_a_number

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>42.8</td>
<td>1400.0</td>
<td>239.9</td>
</tr>
</tbody>
</table>

Table 326: Summary statistics for pa123_a_number
pa123_a_us

Dataset: SCPC

Variable type: Numeric

$N = 35$

Description: How much virtual currency do you have or own? Equivalent value in US dollars. Bitcoin

Survey question: pa123_a_us

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>200.0</td>
<td>8360.3</td>
<td>164500.0</td>
<td>30516.3</td>
</tr>
</tbody>
</table>

Table 327: Summary statistics for pa123_a_us
pa123_b_number

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: How much virtual currency do you have or own? Number of coins. XRP

Survey question: pa123_b_number

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

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>55.0</td>
<td>918.3</td>
<td>5052.0</td>
<td>1802.8</td>
</tr>
</tbody>
</table>

Table 328: Summary statistics for pa123_b_number

![Frequency Distribution Chart](#)
pa123_b_us
Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: How much virtual currency do you have or own? Equivalent value in US dollars. XRP

Survey question: pa123_b_us

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

\begin{table}[h]
\centering
\begin{tabular}{cccccc}
\hline
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
\hline
0.1 & 49.0 & 321.8 & 1515.0 & 509.7 \\
\hline
\end{tabular}
\caption{Summary statistics for pa123_b_us}
\end{table}
pa123_c_number

Dataset: SCPC

Variable type: Numeric

$N = 16$

Description: How much virtual currency do you have or own? Number of coins, Litecoin

Survey question: pa123_c_number

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.8</td>
<td>8.2</td>
<td>100.0</td>
<td>24.6</td>
</tr>
</tbody>
</table>

Table 330: Summary statistics for pa123_c_number
pa123_c_us

Dataset: SCPC

Variable type: Numeric

$N = 16$

Description: How much virtual currency do you have or own? Equivalent value in US dollars, Litecoin

Survey question: pa123_c_us

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 58.5 & 434.8 & 5700.0 & 1408.2 \\
\end{array}
\]

Table 331: Summary statistics for pa123_c_us
pa123_g_number

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: How much virtual currency do you have or own? Number of coins, Ethereum

Survey question: pa123_g_number

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.1</td>
<td>7.0</td>
<td>100.0</td>
<td>23.1</td>
</tr>
</tbody>
</table>

Table 332: Summary statistics for pa123_g_number
pa123_g_us

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: How much virtual currency do you have or own? Equivalent value in US dollars, Ethereum

Survey question: pa123_g_us

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>40.1</td>
<td>986.8</td>
<td>17900.0</td>
<td>3983.7</td>
</tr>
</tbody>
</table>

Table 333: Summary statistics for pa123_g_us
pa123_h_number

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: How much virtual currency do you have or own? Number of coins, Bitcoin Cash

Survey question: pa123_h_number

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>3.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 334: Summary statistics for pa123_h_number
pa123_h_us

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: How much virtual currency do you have or own? Equivalent value in US dollars, Bitcoin Cash

Survey question: pa123_h_us

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>16.5</td>
<td>999.2</td>
<td>9406.0</td>
<td>2955.6</td>
</tr>
</tbody>
</table>

Table 335: Summary statistics for pa123_h_us
pa123_i_number

Dataset: SCPC

Variable type: Numeric

N = 10

Description: How much virtual currency do you have or own? Number of coins, Stellar

Survey question: pa123_i_number

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>43.5</td>
<td>674.0</td>
<td>6000.0</td>
<td>1874.8</td>
</tr>
</tbody>
</table>

Table 336: Summary statistics for pa123_i_number

![Frequency distribution graph]
pa123_i_us

Dataset: SCPC

Variable type: Numeric

N = 10

Description: How much virtual currency do you have or own? Equivalent value in US dollars, Stellar

Survey question: pa123_i_us

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>20.5</td>
<td>119.2</td>
<td>532.0</td>
<td>210.0</td>
</tr>
</tbody>
</table>

Table 337: Summary statistics for pa123_i_us
pa123_j_number

Dataset: SCPC

Variable type: Numeric

N = 4

Description: How much virtual currency do you have or own? Number of coins, EOS

Survey question: pa123_j_number

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>3.0</td>
<td>11.2</td>
<td>38.0</td>
<td>17.9</td>
</tr>
</tbody>
</table>

Table 338: Summary statistics for pa123_j_number
pa123_j_us

**Dataset:** SCPC

**Variable type:** Numeric

**N = 4**

**Description:** How much virtual currency do you have or own? Equivalent value in US dollars, EOS

**Survey question:** pa123_j_us

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.0</td>
<td>4.9</td>
<td>28.2</td>
<td>100.0</td>
<td>47.9</td>
</tr>
</tbody>
</table>

Table 339: Summary statistics for **pa123_j_us**
pa123_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please tell us why you did not answer both the “Number of coins” and “Equivalent value in U.S. dollars” for the following rows: (open ended text response box)

Survey question: pa123_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa126.a

Dataset: SCPC

Variable type: Numeric

N = 48

Description: Please tell us your primary reason for owning virtual currency.

Survey question: pa126.a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>4.2</td>
</tr>
<tr>
<td>3</td>
<td>27</td>
<td>56.2</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>6</td>
<td>11</td>
<td>22.9</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>8</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>9</td>
<td>4</td>
<td>8.3</td>
</tr>
</tbody>
</table>

Table 340: Frequency table for pa126.a

Value labels:

pa126.a
1 - I use it to buy goods and services in the United States
2 - I use it to make remittances or other international payments
3 - It is an investment
4 - It allows me to make payments anonymously
5 - It uses secure blockchain technology to prevent loss and fraud
6 - I am interested in new technologies
7 - I do not trust banks
8 - I do not trust the government or the US dollar
9 - Other (specify)
pa126_a_other

Dataset: SCPC

Variable type: Character

\( N = 3372 \)

Description: Please tell us your primary reason for owning virtual currency. Other (specify)

Survey question: pa126_a_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa128_a

Dataset: SCPC

Variable type: Numeric

N = 35

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Bitcoin

Survey question: pa128_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>5.7</td>
</tr>
<tr>
<td>2</td>
<td>33</td>
<td>94.3</td>
</tr>
</tbody>
</table>

Table 341: Frequency table for pa128_a

Value labels:
pa128_a
1 - Yes
2 - No
pa128_b

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? XRP

Survey question: pa128_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>10</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 342: Frequency table for pa128_b

Value labels:
pa128_b
1 - Yes
2 - No
pa128_c

Dataset: SCPC

Variable type: Numeric

\( N = 16 \)

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Litecoin

Survey question: pa128_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>16</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 343: Frequency table for pa128_c

Value labels:

- pa128_c
  - 1 - Yes
  - 2 - No
pa128.g

Dataset: SCPC

Variable type: Numeric

\(N = 20\)

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Ethereum

Survey question: \(pa128.g\)

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>20</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 344: Frequency table for \(pa128.g\)

Value labels:
- \(pa128.g\)
- 1 - Yes
- 2 - No
pa128_h

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Bitcoin Cash

Survey question: pa128_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>10</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 345: Frequency table for pa128_h

Value labels:

- pa128_h
- 1 - Yes
- 2 - No
pa128_i

Dataset: SCPC

Variable type: Numeric

\( N = 10 \)

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? Stellar

Survey question: pa128_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>10</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 346: Frequency table for pa128_i

Value labels:
- pa128_i
  - 1 - Yes
  - 2 - No
pa128_j

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: In the past 12 months, have you used virtual currency to make a payment for goods or services or to another person? EOS

Survey question: pa128_j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>4</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 347: Frequency table for pa128_j

Value labels:

pa128_j

1 - Yes
2 - No
pa129_d_combos

**Dataset:** SCPC

**Variable type:** Character

**N:** 3372

**Description:** Combinations that were selected in the check-all-that-apply question

**Survey question:** N/A

**Details:** Variable is created by the survey instrument.
pa129_d2_other

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Who did you pay using virtual currency? Other (specify) Text responses

Survey question: pa129_d2_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa129_d2s1

Dataset: SCPC

Variable type: Numeric

\( N = 2 \)

Description: Who did you pay using virtual currency? A person

Survey question: pa129_d2s1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 348: Frequency table for pa129_d2s1

Value labels:
- pa129_d2s1
- 0 - No
- 1 - Yes
pa129_d2s2

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 2 \]

**Description:** Who did you pay using virtual currency? Store, company, or other business, ONLINE

**Survey question:** pa129_d2s2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>50.0</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>50.0</td>
</tr>
</tbody>
</table>

Table 349: Frequency table for **pa129_d2s2**

**Value labels:**
- pa129_d2s2
- 0 - No
- 1 - Yes
pa129_d2s3  
**Dataset:** SCPC  

**Variable type:** Numeric  

$N = 2$

**Description:** Who did you pay using virtual currency? Store, company, or other business, IN PERSON

**Survey question:** pa129_d2s3

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 350: Frequency table for *pa129_d2s3*

**Value labels:**

- pa129_d2s3
- 0 - No
- 1 - Yes
pa129_d2s4

Dataset: SCPC

Variable type: Numeric

\( N = 2 \)

Description: Who did you pay using virtual currency? Currency exchange

Survey question:  pa129_d2s4

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>50.0</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>50.0</td>
</tr>
</tbody>
</table>

Table 351: Frequency table for **pa129_d2s4**

Value labels:

- pa129_d2s4
- 0 - No
- 1 - Yes
pa129_d2s5

Dataset: SCPC

Variable type: Numeric

N = 2

Description: Who did you pay using virtual currency? I’d rather not say

Survey question: pa129_d2s5

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 352: Frequency table for pa129_d2s5

Value labels:
- pa129_d2s5
  - 0 - No
  - 1 - Yes
pa129_d2s6

Dataset: SCPC

Variable type: Numeric

\(N = 2\)

Description: Who did you pay using virtual currency? Other (specify)

Survey question: pa129_d2s6

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 353: Frequency table for pa129_d2s6

Value labels:
pa129_d2s6
0 - No
1 - Yes
pa131a1

Dataset: SCPC

Variable type: Numeric

$N = 2380$

Description: How familiar are you with how the following virtual currencies work? Bitcoin

Survey question: pa131a1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1523</td>
<td>64.0</td>
</tr>
<tr>
<td>2</td>
<td>557</td>
<td>23.4</td>
</tr>
<tr>
<td>3</td>
<td>194</td>
<td>8.2</td>
</tr>
<tr>
<td>4</td>
<td>87</td>
<td>3.7</td>
</tr>
<tr>
<td>5</td>
<td>19</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Table 354: Frequency table for pa131a1

Value labels:

pa131a1
1 - Not at all familiar
2 - Slightly familiar
3 - Somewhat familiar
4 - Moderately familiar
5 - Extremely familiar
pa131a2

Dataset: SCPC

Variable type: Numeric

N = 960

Description: How familiar are you with how the following virtual currencies work? Bitcoin Cash

Survey question: pa131a2

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>612</td>
<td>63.7</td>
</tr>
<tr>
<td>2</td>
<td>221</td>
<td>23.0</td>
</tr>
<tr>
<td>3</td>
<td>80</td>
<td>8.3</td>
</tr>
<tr>
<td>4</td>
<td>34</td>
<td>3.5</td>
</tr>
<tr>
<td>5</td>
<td>13</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 355: Frequency table for pa131a2

Value labels:

pa131a2
1 - Not at all familiar
2 - Slightly familiar
3 - Somewhat familiar
4 - Moderately familiar
5 - Extremely familiar
pa133_a
Dataset: SCPC
Variable type: Numeric

\(N = 35\)

**Description:** In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Bitcoin

**Survey question:** pa133_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>9</td>
<td>25.7</td>
</tr>
<tr>
<td>2</td>
<td>26</td>
<td>74.3</td>
</tr>
</tbody>
</table>

Table 356: Frequency table for pa133_a

**Value labels:**
- pa133_a
  - 1 - Yes
  - 2 - No
pa133_b

Dataset: SCPC

Variable type: Numeric

N = 10

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? XRP

Survey question: pa133_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>20.0</td>
</tr>
<tr>
<td>2</td>
<td>8</td>
<td>80.0</td>
</tr>
</tbody>
</table>

Table 357: Frequency table for pa133_b

Value labels:
pa133_b
1 - Yes
2 - No
pa133_c

Dataset: SCPC

Variable type: Numeric

\( N = 16 \)

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Litecoin

Survey question: pa133_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>18.8</td>
</tr>
<tr>
<td>2</td>
<td>13</td>
<td>81.2</td>
</tr>
</tbody>
</table>

Table 358: Frequency table for pa133_c

Value labels:

pa133_c
1 - Yes
2 - No
pa133_g

Dataset: SCPC

Variable type: Numeric

N = 20

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Ethereum

Survey question: pa133_g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>15.0</td>
</tr>
<tr>
<td>2</td>
<td>17</td>
<td>85.0</td>
</tr>
</tbody>
</table>

Table 359: Frequency table for pa133_g

Value labels:
- pa133_g
  1 - Yes
  2 - No
**pa133_h**

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 10 \)

**Description:** In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Bitcoin Cash

**Survey question:** pa133_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>30.0</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
<td>70.0</td>
</tr>
</tbody>
</table>

Table 360: Frequency table for **pa133_h**

**Value labels:**

- **pa133_h**
  - 1 - Yes
  - 2 - No
pa133_i

Dataset: SCPC

Variable type: Numeric

$N = 10$

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? Stellar

Survey question: \texttt{pa133_i}

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>20.0</td>
</tr>
<tr>
<td>2</td>
<td>8</td>
<td>80.0</td>
</tr>
</tbody>
</table>

Table 361: Frequency table for \texttt{pa133_i}

Value labels:
\texttt{pa133_i}

1 - Yes
2 - No
pa133_j

Dataset: SCPC

Variable type: Numeric

N = 4

Description: In the past 12 months, have you exchanged virtual currency for U.S. dollars or exchanged U.S. dollars for virtual currency? EOS

Survey question: pa133_j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>25.0</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>75.0</td>
</tr>
</tbody>
</table>

Table 362: Frequency table for pa133_j

Value labels:

pa133_j
1 - Yes
2 - No
pa135_a

Dataset: SCPC

Variable type: Numeric

$N = 9$

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Bitcoin

Survey question: pa135_a

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>2.0</td>
<td>59.4</td>
<td>500.0</td>
<td>165.3</td>
</tr>
</tbody>
</table>

Table 363: Summary statistics for pa135_a
pa135_b

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? XRP

Survey question: pa135_b

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>3.5</td>
<td>3.5</td>
<td>6.0</td>
<td>3.5</td>
</tr>
</tbody>
</table>

Table 364: Summary statistics for pa135_b
Dataset: SCPC

Variable type: Numeric

$N = 3$

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Litecoin

Survey question: pa135_c

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>2.0</td>
<td>4.0</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Table 365: Summary statistics for pa135_c
Dataset: SCPC

Variable type: Numeric

$N = 3$

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Ethereum

Survey question: pa135_g

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>2.3</td>
<td>5.0</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Table 366: Summary statistics for pa135_g
pa135_h

Dataset: SCPC

Variable type: Numeric

N = 3

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Bitcoin Cash

Survey question: pa135_h

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.0</td>
<td>1.7</td>
<td>3.0</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 367: Summary statistics for pa135_h
pa135_i

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? Stellar

Survey question:  pa135_i

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>1.5</td>
<td>1.5</td>
<td>2.0</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 368: Summary statistics for pa135_i
pa135_j

Dataset: SCPC

Variable type: Numeric

N = 1

Description: In the past 12 months, how many times did you exchange virtual currency for U.S. dollars or exchange U.S. dollars for virtual currency? EOS

Survey question: pa135_j

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
1.0 & 1.0 & 1.0 & 1.0
\end{array}
\]

Table 369: Summary statistics for pa135_j
pa137

Dataset: SCPC

Variable type: Character

$N = 3372$

Description: Please describe where you deposit or store your virtual currency.

Survey question: pa137

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa139

**Dataset:** SCPC

**Variable type:** Numeric

**N = 48**

**Description:** Did you refer to records or websites to know the number of coins or the equivalent value in U.S. dollars?

**Survey question:** pa139

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5</td>
<td>10.4</td>
</tr>
<tr>
<td>2</td>
<td>13</td>
<td>27.1</td>
</tr>
<tr>
<td>3</td>
<td>18</td>
<td>37.5</td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>25.0</td>
</tr>
</tbody>
</table>

Table 370: Frequency table for pa139

**Value labels:**

- **pa139**
  - 1 - Yes, for the number of coins
  - 2 - Yes, for the value in US dollars
  - 3 - Yes, for both
  - 4 - No
pa140_a

Dataset: SCPC

Variable type: Numeric

N = 2

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Bitcoin

Survey question: pa140_a

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.0</td>
<td>3.5</td>
<td>3.5</td>
<td>5.0</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Table 371: Summary statistics for pa140_a
pa140_b

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? XRP

Survey question: pa140_b

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

NO OBSERVATIONS – No non-missing observations recorded
pa140_c

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Litecoin

Survey question: pa140_c

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

NO OBSERVATIONS – No non-missing observations recorded
pa140.g

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Ethereum

Survey question: pa140.g

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

NO OBSERVATIONS – No non-missing observations recorded
pa140.h

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Bitcoin Cash

Survey question: pa140.h

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

NO OBSERVATIONS – No non-missing observations recorded
pa140_i

Dataset: SCPC

Variable type: Numeric

Description: In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? Stellar

Survey question: pa140_i

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

NO OBSERVATIONS – No non-missing observations recorded
pa140_j

**Dataset:** SCPC

**Variable type:** Numeric

**Description:** In the past 12 months, how many payments for goods or services or to another person did you make using a virtual currency? EOS

**Survey question:** pa140_j

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

**NO OBSERVATIONS** – No non-missing observations recorded
pa188

Dataset: SCPC

Variable type: Numeric

$N = 1022$

Description: When you pay with your mobile phone, what payment method do you use most often?

Survey question: pa188

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>321</td>
<td>31.4</td>
</tr>
<tr>
<td>2</td>
<td>487</td>
<td>47.7</td>
</tr>
<tr>
<td>3</td>
<td>47</td>
<td>4.6</td>
</tr>
<tr>
<td>4</td>
<td>114</td>
<td>11.2</td>
</tr>
<tr>
<td>8</td>
<td>53</td>
<td>5.2</td>
</tr>
</tbody>
</table>

Table 372: Frequency table for pa188

Value labels:
- pa188
  - 1 - Credit card
  - 2 - Debit card
  - 3 - Prepaid card
  - 4 - Bank account number
  - 8 - Other (specify)
pa188_other

Dataset: SCPC

Variable type: Character

N = 3372

Description: When you pay with your mobile phone, what payment method do you use most often? Other (specify)

Survey question: pa188_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pa189_a

Dataset: SCPC

Variable type: Numeric

$N = 3244$

Description: In the past 12 months, have you used a mobile phone to make any of these kinds of payments?
I used tap-and-pay at the point of sale

Survey question: pa189_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>387</td>
<td>11.9</td>
</tr>
<tr>
<td>2</td>
<td>2857</td>
<td>88.1</td>
</tr>
</tbody>
</table>

Table 373: Frequency table for pa189_a

Value labels:
  pa189_a
  1 - Yes
  2 - No
pa189_b

Dataset: SCPC

Variable type: Numeric

N = 3244

Description: In the past 12 months, have you used a mobile phone to make any of these kinds of payments? I scanned a QR code or showed my phone to a clerk, driver, or restaurant staff at the point of sale

Survey question: pa189_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>293</td>
<td>9.0</td>
</tr>
<tr>
<td>2</td>
<td>2951</td>
<td>91.0</td>
</tr>
</tbody>
</table>

Table 374: Frequency table for pa189_b

Value labels:
- pa189_b
- 1 - Yes
- 2 - No
 Dataset: SCPC

Variable type: Numeric

N = 3244

Description: In the past 12 months, have you used a mobile phone to make any of these kinds of payments? I used a mobile app to pay

Survey question: pa189_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>855</td>
<td>26.4</td>
</tr>
<tr>
<td>2</td>
<td>2389</td>
<td>73.6</td>
</tr>
</tbody>
</table>

Table 375: Frequency table for pa189_c

Value labels:

pa189_c
1 - Yes
2 - No
pa193

Dataset: SCPC

Variable type: Numeric

\( N = 769 \)

Description: How is the electronic toll payment device that you use most often funded?

Survey question: pa193

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>457</td>
<td>59.4</td>
</tr>
<tr>
<td>2</td>
<td>154</td>
<td>20.0</td>
</tr>
<tr>
<td>3</td>
<td>7</td>
<td>0.9</td>
</tr>
<tr>
<td>4</td>
<td>118</td>
<td>15.3</td>
</tr>
<tr>
<td>5</td>
<td>33</td>
<td>4.3</td>
</tr>
</tbody>
</table>

Table 376: Frequency table for pa193

Value labels:

pa193

1 - Credit card
2 - Debit card
3 - Prepaid card
4 - Bank account number
5 - Other (specify)
pa193_other

Dataset: SCPC

Variable type: Character

N = 3372

Description: How is the electronic toll payment device that you use most often funded? Other (specify)

Survey question: pa193_other

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

Variable type: Numeric

$N = 3355$

Description: In the past 12 months, have you used one of these electronic toll payment devices to pay a toll?

Survey question: pa194

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>769</td>
<td>22.9</td>
</tr>
<tr>
<td>2</td>
<td>2586</td>
<td>77.1</td>
</tr>
</tbody>
</table>

Table 377: Frequency table for pa194

Value labels:
- pa194
- 1 - Yes
- 2 - No
pa198_a

Dataset: SCPC

Variable type: Numeric

N = 3342

Description: Please tell us how many of each type of prepaid card that you have. Gift card from a store, merchant, or website

Survey question:   pa198_a

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

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
<td>90.0</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Table 378: Summary statistics for pa198_a
pa198_b

Dataset: SCPC

Variable type: Numeric

$N = 3342$

Description: Please tell us how many of each type of prepaid card that you have. Other general purpose prepaid card that has a logo from Visa, MasterCard, Discover or American Express

Survey question: pa198_b

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>20.0</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Table 379: Summary statistics for pa198_b
pa198_c

Dataset: SCPC

Variable type: Numeric

$N = 3340$

Description: Please tell us how many of each type of prepaid card that you have. Public transportation card or pass

Survey question: pa198_c

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>45.0</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Table 380: Summary statistics for pa198_c

![Frequency distribution graph for pa198_c](image-url)
pa198_d

Dataset: SCPC

Variable type: Numeric

N = 3337

Description: Please tell us how many of each type of prepaid card that you have. Phone card

Survey question: pa198_d

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>60.0</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 381: Summary statistics for pa198_d
pa198_e

Dataset: SCPC

Variable type: Numeric

N = 3339

Description: Please tell us how many of each type of prepaid card that you have. Direct Express

Survey question: pa198_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>20.0</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Table 382: Summary statistics for pa198_e
pa198_f

Dataset: SCPC

Variable type: Numeric

$N = 3341$

Description: Please tell us how many of each type of prepaid card that you have. EBT, WIC, SNAP, or TANF

Survey question: pa198_f

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>76.0</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Table 383: Summary statistics for pa198_f
pa198_g

Dataset: SCPC

Variable type: Numeric

N = 3342

Description: Please tell us how many of each type of prepaid card that you have. Payroll card (for wages or salary)

Survey question: pa198_g

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>10.0</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 384: Summary statistics for pa198_g
pa198_h

Dataset: SCPC

Variable type: Numeric

\( N = 3341 \)

**Description:** Please tell us how many of each type of prepaid card that you have. Employee incentive card (for bonus pay, awards, or recognition from your employer)

**Survey question:** pa198_h

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>9.0</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Table 385: Summary statistics for pa198_h
pa198_i

Dataset: SCPC

Variable type: Numeric

\( N = 3337 \)

Description: Please tell us how many of each type of prepaid card that you have. Benefit card (FSA, HRA, HSA, health care, day care)

Survey question: pa198_i

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>10.0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 386: Summary statistics for pa198_i
pa198_j

Dataset: SCPC

Variable type: Numeric

$N = 3339$

Description: Please tell us how many of each type of prepaid card that you have. Remittance card (for sending money overseas)

Survey question: pa198_j

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>9.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Table 387: Summary statistics for pa198_j
pa198_k

Dataset: SCPC

Variable type: Numeric

N = 3341

Description: Please tell us how many of each type of prepaid card that you have. Rebate card from store, merchant, or website

Survey question: pa198_k

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>30.0</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Table 388: Summary statistics for pa198_k
**Dataset:** SCPC  
**Variable type:** Numeric  
\(N = 3338\)

**Description:** Please tell us how many of each type of prepaid card that you have. Location specific card (for spending in shopping malls or university campus)

**Survey question:** pa198_l

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>89.0</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Table 389: Summary statistics for pa198_l

---

**Frequency Distribution: pa198_l**

- Frequency
  - -1.0: 0
  - -0.8: 500
  - -0.6: 1500
  - -0.4: 2500
  - -0.2: 0
  - 0.0: 438

---

438
pa198_m

Dataset: SCPC

Variable type: Numeric

N = 3341

Description: Please tell us how many of each type of prepaid card that you have. Other federal, state, or local government benefit card

Survey question: pa198_m

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.0 & 40.0 & 0.7 \\
\end{array}
\]

Table 390: Summary statistics for pa198_m
Dataset: SCPC

Variable type: Numeric

\( N = 3357 \)

Description: Do you have any of the following types of prepaid cards? NetSpend, Green Dot, American Express Bluebird, Walmart MoneyCard, Visa Prepaid Card, MasterCard Prepaid Card, Prepaid card from a bank?

Survey question: pa201

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>556</td>
<td>16.6</td>
</tr>
<tr>
<td>2</td>
<td>2801</td>
<td>83.4</td>
</tr>
</tbody>
</table>

Table 391: Frequency table for pa201

Value labels:

- pa201
  - 1 - Yes
  - 2 - No
Dataset: SCPC

Variable type: Numeric

\( N = 768 \)

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express?
Gift card

Survey question: pa202_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>139</td>
<td>18.1</td>
</tr>
<tr>
<td>2</td>
<td>568</td>
<td>74.0</td>
</tr>
<tr>
<td>3</td>
<td>61</td>
<td>7.9</td>
</tr>
</tbody>
</table>

Table 392: Frequency table for pa202_a

Value labels:

- pa202_a
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa202_c

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 169 \]

**Description:** Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Public transportation

**Survey question:** pa202_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>22</td>
<td>13.0</td>
</tr>
<tr>
<td>2</td>
<td>140</td>
<td>82.8</td>
</tr>
<tr>
<td>3</td>
<td>7</td>
<td>4.1</td>
</tr>
</tbody>
</table>

Table 393: Frequency table for pa202_c

**Value labels:**
- pa202_c
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa202_d

Dataset: SCPC

Variable type: Numeric

$N = 56$

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Phone card

Survey question: pa202_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5</td>
<td>8.9</td>
</tr>
<tr>
<td>2</td>
<td>45</td>
<td>80.4</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>10.7</td>
</tr>
</tbody>
</table>

Table 394: Frequency table for pa202_d

Value labels:
- pa202_d
  - 1 - Yes
  - 2 - No
  - 3 - I don’t know
pa202_e

Dataset: SCPC

Variable type: Numeric

N = 52

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Direct Express

Survey question: pa202_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>36</td>
<td>69.2</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>19.2</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>11.5</td>
</tr>
</tbody>
</table>

Table 395: Frequency table for pa202_e

Value labels:
- pa202_e
  - 1 - Yes
  - 2 - No
  - 3 - I don’t know
pa202_f

Dataset: SCPC

Variable type: Numeric

\( N = 313 \)

**Description:** Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? EBT, WIC, SNAP, TANF

**Survey question:** pa202_f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>49</td>
<td>15.7</td>
</tr>
<tr>
<td>2</td>
<td>244</td>
<td>78.0</td>
</tr>
<tr>
<td>3</td>
<td>20</td>
<td>6.4</td>
</tr>
</tbody>
</table>

Table 396: Frequency table for pa202_f

**Value labels:**
- pa202_f
  - 1 - Yes
  - 2 - No
  - 3 - I don’t know
pa202_g

Dataset: SCPC

Variable type: Numeric

N = 68

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Payroll card

Survey question: pa202_g

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>47</td>
<td>69.1</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>22.1</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 397: Frequency table for pa202_g

Value labels:
- pa202_g
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa202_h

Dataset: SCPC

Variable type: Numeric

\( N = 37 \)

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Employee incentive card

Survey question: pa202_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>23</td>
<td>62.2</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>27.0</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Table 398: Frequency table for pa202_h

Value labels:

pa202_h

1 - Yes
2 - No
3 - I don’t know
pa202_i

Dataset: SCPC

Variable type: Numeric

N = 420

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Benefit card

Survey question: pa202_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>280</td>
<td>66.7</td>
</tr>
<tr>
<td>2</td>
<td>103</td>
<td>24.5</td>
</tr>
<tr>
<td>3</td>
<td>37</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Table 399: Frequency table for pa202_i

Value labels:
- pa202_i
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa202_j

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 13\)

**Description:** Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Remittance card

**Survey question:** pa202_j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>23.1</td>
</tr>
<tr>
<td>2</td>
<td>9</td>
<td>69.2</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>7.7</td>
</tr>
</tbody>
</table>

Table 400: Frequency table for pa202_j

**Value labels:**

pa202_j
1 - Yes
2 - No
3 - I don’t know
pa202.k

Dataset: SCPC

Variable type: Numeric

\( N = 171 \)

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Rebate card

Survey question: pa202.k

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>56</td>
<td>32.7</td>
</tr>
<tr>
<td>2</td>
<td>99</td>
<td>57.9</td>
</tr>
<tr>
<td>3</td>
<td>16</td>
<td>9.4</td>
</tr>
</tbody>
</table>

Table 401: Frequency table for pa202.k

Value labels:
- pa202.k
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa202_1

Dataset: SCPC

Variable type: Numeric

N = 43

Description: Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Location specific card

Survey question: pa202_1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>23.3</td>
</tr>
<tr>
<td>2</td>
<td>28</td>
<td>65.1</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>11.6</td>
</tr>
</tbody>
</table>

Table 402: Frequency table for pa202_1

Value labels:

pa202_1
1 - Yes
2 - No
3 - I don’t know
pa202\_m

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 59\)

**Description:** Do any of these cards have a logo from Visa, MasterCard, Discover or American Express? Other government benefit card

**Survey question:** pa202\_m

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>32</td>
<td>54.2</td>
</tr>
<tr>
<td>2</td>
<td>23</td>
<td>39.0</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>6.8</td>
</tr>
</tbody>
</table>

Table 403: Frequency table for pa202\_m

**Value labels:**
- pa202\_m
- 1 - Yes
- 2 - No
- 3 - I don’t know
pa203_a

Dataset: SCPC

Variable type: Numeric

N = 61

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Gift card

Survey question: pa203_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11</td>
<td>18.0</td>
</tr>
<tr>
<td>2</td>
<td>50</td>
<td>82.0</td>
</tr>
</tbody>
</table>

Table 404: Frequency table for pa203_a

Value labels:

pa203_a
1 - Yes
2 - No
pa203_c

Dataset: SCPC

Variable type: Numeric

\( N = 7 \)

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Public transportation

Survey question: pa203_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>7</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 405: Frequency table for pa203_c

Value labels:

- pa203_c
- 1 - Yes
- 2 - No
pa203_d

Dataset: SCPC

Variable type: Numeric

\( N = 6 \)

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Phone card

Survey question: \( \text{pa203}_d \)

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>16.7</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
<td>83.3</td>
</tr>
</tbody>
</table>

Table 406: Frequency table for \( \text{pa203}_d \)

Value labels:
\( \text{pa203}_d \)

1 - Yes
2 - No
pa203_e

Dataset: SCPC

Variable type: Numeric

$N = 6$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Direct Express

Survey question: pa203_e

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>66.7</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>33.3</td>
</tr>
</tbody>
</table>

Table 407: Frequency table for pa203_e

Value labels:

pa203_e
1 - Yes
2 - No
pa203_f

Dataset: SCPC

Variable type: Numeric

\( N = 20 \)

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? EBT, WIC, SNAP, TANF

Survey question: pa203_f

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>50.0</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>50.0</td>
</tr>
</tbody>
</table>

Table 408: Frequency table for pa203_f

Value labels:

- pa203_f
- 1 - Yes
- 2 - No
pa203_g

Dataset: SCPC

Variable type: Numeric

\( N = 6 \)

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Payroll card

Survey question: \( \text{pa203}_g \)

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5</td>
<td>83.3</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>16.7</td>
</tr>
</tbody>
</table>

Table 409: Frequency table for \( \text{pa203}_g \)

Value labels:

\( \text{pa203}_g \)

1 - Yes
2 - No
pa203_h

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Employee incentive card

Survey question: pa203_h

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>75.0</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>25.0</td>
</tr>
</tbody>
</table>

Table 410: Frequency table for pa203_h

Value labels:
- pa203_h
- 1 - Yes
- 2 - No
Dataset: SCPC

Variable type: Numeric

N = 37

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Benefit card

Survey question: pa203_i

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>22</td>
<td>59.5</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
<td>40.5</td>
</tr>
</tbody>
</table>

Table 411: Frequency table for pa203_i

Value labels:

pa203_i

1 - Yes
2 - No
pa203_j

**Dataset:** SCPC

**Variable type:** Numeric

**N = 1**

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Remittance card

**Survey question:** pa203_j

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>1</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 412: Frequency table for pa203_j

**Value labels:**
- pa203_j
- 1 - Yes
- 2 - No
pa203_k

Dataset: SCPC

Variable type: Numeric

$N = 16$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Rebate card

Survey question: pa203_k

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>9</td>
<td>56.2</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
<td>43.8</td>
</tr>
</tbody>
</table>

Table 413: Frequency table for pa203_k

Value labels:

pa203_k
1 - Yes
2 - No
pa203_1

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 5\)

**Description:** Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Location specific card

**Survey question:** pa203_1

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
<td>60.0</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>40.0</td>
</tr>
</tbody>
</table>

Table 414: Frequency table for pa203_1

**Value labels:**
- pa203_1
  - 1 - Yes
  - 2 - No
pa203_m

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: Can any of these cards be used to make purchases anywhere credit or debit cards are accepted? Other government benefit card

Survey question: pa203_m

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>50.0</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>50.0</td>
</tr>
</tbody>
</table>

Table 415: Frequency table for pa203_m

Value labels:
- pa203_m
  - 1 - Yes
  - 2 - No
pacific

Dataset: SCPC

Variable type: Numeric

N = 3364

Description: Indicates if the respondent considers themselves to be Native Hawaiian or Other Pacific Islander.

Survey question: pacific

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/My+Household for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3330</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>34</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 416: Frequency table for pacific

Value labels:

- pacific
- 0 - No
- 1 - Yes
paper_bp_typ
Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: N/A

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 1.0 & 3.5 & 100.0 & 6.7 \\
\end{array}
\]

Table 417: Summary statistics for paper_bp_typ
**paper_ipbp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 2238\)

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.5</td>
<td>100.0</td>
<td>6.7</td>
</tr>
</tbody>
</table>

Table 418: Summary statistics for **paper_ipbp_typ**
paper_op_typ

Dataset: SCPC

Variable type: Numeric

\(N = 2238\)

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>21.7</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 419: Summary statistics for paper_op_typ
paper_p2p_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.6</td>
<td>47.8</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Table 420: Summary statistics for paper_p2p_typ

![Histogram of paper_p2p_typ](image)
paper_rp_typ

Dataset: SCPC

Variable type: Numeric

N = 2238

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>4.3</td>
<td>8.2</td>
<td>100.0</td>
<td>12.3</td>
</tr>
</tbody>
</table>

Table 421: Summary statistics for paper_rp_typ
**paper_serv_typ**

**Dataset:** SCPC

**Variable type:** Numeric

$N = 2238$

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

**Survey question:** N/A

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>5.7</td>
<td>65.2</td>
<td>8.9</td>
</tr>
</tbody>
</table>

Table 422: Summary statistics for **paper_serv_typ**
paper_typ

Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

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

Survey question: N/A

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 11.5 & 19.6 & 198.9 & 22.7 \\
\end{array}
\]

Table 423: Summary statistics for paper_typ

![Frequency Distribution Chart](chart.png)
**ph004**

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 3348\)

**Description:** In the past 12 months, have you, or anyone you know well (family, friends, neighbors, coworkers, etc), been a victim of identity theft?

**Survey question:** ph004

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>165</td>
<td>4.9</td>
</tr>
<tr>
<td>2</td>
<td>301</td>
<td>9.0</td>
</tr>
<tr>
<td>3</td>
<td>165</td>
<td>4.9</td>
</tr>
<tr>
<td>4</td>
<td>2717</td>
<td>81.2</td>
</tr>
</tbody>
</table>

Table 424: Frequency table for ph004

**Value labels:**

- **ph004**
  1 - Yes, myself and someone I know well
  2 - Yes, someone I know well only
  3 - Yes, myself only
  4 - No
Dataset: SCPC

Variable type: Numeric

N = 3349

Description: Please estimate your most recent credit rating, as measured by a FICO score?

Survey question: ph006

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>424</td>
<td>12.7</td>
</tr>
<tr>
<td>2</td>
<td>286</td>
<td>8.5</td>
</tr>
<tr>
<td>3</td>
<td>325</td>
<td>9.7</td>
</tr>
<tr>
<td>4</td>
<td>557</td>
<td>16.6</td>
</tr>
<tr>
<td>5</td>
<td>602</td>
<td>18.0</td>
</tr>
<tr>
<td>6</td>
<td>782</td>
<td>23.4</td>
</tr>
<tr>
<td>7</td>
<td>373</td>
<td>11.1</td>
</tr>
</tbody>
</table>

Table 425: Frequency table for ph006

Value labels:
ph006
1 - Below 600
2 - 600-649
3 - 650-699
4 - 700-749
5 - 750-800
6 - Above 800
7 - I don’t know
ph007

Dataset: SCPC

Variable type: Numeric

N = 3121

Description: During the past 12 months, did you overdraw any of your bank accounts?

Survey question: ph007

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>425</td>
<td>13.6</td>
</tr>
<tr>
<td>2</td>
<td>198</td>
<td>6.3</td>
</tr>
<tr>
<td>3</td>
<td>2498</td>
<td>80.0</td>
</tr>
</tbody>
</table>

Table 426: Frequency table for ph007

Value labels:

ph007

1 - Yes and I paid an overdraft fee
2 - Yes but I did not pay an overdraft fee
3 - No
Dataset: SCPC

Variable type: Numeric

N = 3348

Description: During the past 12 months, did you experience any of these financial difficulties? You or someone else in your household lost their primary job

Survey question: ph009_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>176</td>
<td>5.3</td>
</tr>
<tr>
<td>2</td>
<td>3172</td>
<td>94.7</td>
</tr>
</tbody>
</table>

Table 427: Frequency table for ph009_a

Value labels:

    ph009_a
    1 - Yes
    2 - No
ph009_b

Dataset: SCPC

Variable type: Numeric

\( N = 3349 \)

Description: During the past 12 months, did you experience any of these financial difficulties? You declared bankruptcy

Survey question: ph009_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>40</td>
<td>1.2</td>
</tr>
<tr>
<td>2</td>
<td>3309</td>
<td>98.8</td>
</tr>
</tbody>
</table>

Table 428: Frequency table for ph009_b

Value labels:

- ph009_b
  - 1 - Yes
  - 2 - No
ph009_c

Dataset: SCPC

Variable type: Numeric

N = 3349

Description: During the past 12 months, did you experience any of these financial difficulties? Mortgage foreclosure on your primary home

Survey question: ph009_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>19</td>
<td>0.6</td>
</tr>
<tr>
<td>2</td>
<td>3330</td>
<td>99.4</td>
</tr>
</tbody>
</table>

Table 429: Frequency table for ph009_c

Value labels:

- ph009_c
- 1 - Yes
- 2 - No
Dataset: SCPC

Variable type: Numeric

\(N = 3349\)

Description: During the past 12 months, did you experience any of these financial difficulties? Credit card account closed or frozen by the bank or card company.

Survey question: ph009_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>91</td>
<td>2.7</td>
</tr>
<tr>
<td>2</td>
<td>3258</td>
<td>97.3</td>
</tr>
</tbody>
</table>

Table 430: Frequency table for ph009_d

Value labels:

ph009_d
1 - Yes
2 - No
Dataset: SCPC

Variable type: Numeric

N = 3309

Description: During the past 7 years, have you experienced any of these financial difficulties? You declared bankruptcy

Survey question: ph020_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>98</td>
<td>3.0</td>
</tr>
<tr>
<td>2</td>
<td>3211</td>
<td>97.0</td>
</tr>
</tbody>
</table>

Table 431: Frequency table for ph020_a

Value labels:

ph020_a
1 - Yes
2 - No
ph020_b

Dataset: SCPC

Variable type: Numeric

$N = 3330$

Description: During the past 7 years, have you experienced any of these financial difficulties? Mortgage foreclosure on your primary home

Survey question: ph020_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>35</td>
<td>1.1</td>
</tr>
<tr>
<td>2</td>
<td>3295</td>
<td>98.9</td>
</tr>
</tbody>
</table>

Table 432: Frequency table for ph020_b

Value labels:
- ph020_b
  - 1 - Yes
  - 2 - No
Dataset: SCPC

Variable type: Numeric

$N = 3348$

Description: In the past 12 months, have you had any of the following stolen or lost? Cash

Survey question: ph022_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>165</td>
<td>4.9</td>
</tr>
<tr>
<td>2</td>
<td>3183</td>
<td>95.1</td>
</tr>
</tbody>
</table>

Table 433: Frequency table for ph022_a

Value labels:

ph022_a
1 - Yes
2 - No
ph022_b

Dataset: SCPC

Variable type: Numeric

N = 2669

Description: In the past 12 months, have you had any of the following stolen or lost? Credit card

Survey question: ph022_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>124</td>
<td>4.6</td>
</tr>
<tr>
<td>2</td>
<td>2545</td>
<td>95.4</td>
</tr>
</tbody>
</table>

Table 434: Frequency table for ph022_b

Value labels:

- ph022_b
- 1 - Yes
- 2 - No
ph022_c

Dataset: SCPC

Variable type: Numeric

N = 2676

Description: In the past 12 months, have you had any of the following stolen or lost? Debit card

Survey question: ph022_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>121</td>
<td>4.5</td>
</tr>
<tr>
<td>2</td>
<td>2555</td>
<td>95.5</td>
</tr>
</tbody>
</table>

Table 435: Frequency table for ph022_c

Value labels:
  ph022_c
  1 - Yes
  2 - No
ph022_d

Dataset: SCPC

Variable type: Numeric

N = 3075

Description: In the past 12 months, have you had any of the following stolen or lost? Checks or check book

Survey question: ph022_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8</td>
<td>0.3</td>
</tr>
<tr>
<td>2</td>
<td>3067</td>
<td>99.7</td>
</tr>
</tbody>
</table>

Table 436: Frequency table for ph022_d

Value labels:
- ph022_d
  - 1 - Yes
  - 2 - No
Dataset: SCPC

Variable type: Numeric

$N = 164$

Description: In the past 12 months, what was the total amount of cash was lost or stolen?

Survey question: ph023_a

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>100.0</td>
<td>543.8</td>
<td>40000.0</td>
<td>3170.0</td>
</tr>
</tbody>
</table>

Table 437: Summary statistics for ph023_a
Dataset: SCPC

Variable type: Numeric

$N = 340$

Description: In the past 12 months, what was the total value of the fraudulent charges on your credit card?

Survey question: ph023_b

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>192.5</td>
<td>551.4</td>
<td>18000.0</td>
<td>1377.8</td>
</tr>
</tbody>
</table>

Table 438: Summary statistics for ph023_b
ph023_c

Dataset: SCPC

Variable type: Numeric

\( N = 204 \)

Description: In the past 12 months, what was the total value of the fraudulent charges on your debit card?

Survey question: \( \text{ph023}_c \)

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>123.5</td>
<td>382.9</td>
<td>15000.0</td>
<td>1214.5</td>
</tr>
</tbody>
</table>

Table 439: Summary statistics for \( \text{ph023}_c \)
Dataset: SCPC

Variable type: Numeric

\( N = 14 \)

Description: In the past 12 months, what was the total value of the fraudulent activity on your checking account?

Survey question: ph023_d

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

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>37.5</td>
<td>1185.9</td>
<td>6000.0</td>
<td>1922.6</td>
</tr>
</tbody>
</table>

Table 440: Summary statistics for ph023_d
Dataset: SCPC

Variable type: Numeric

N = 308

Description: Of the [ENTER NUMBER FROM PH023,B] of fraudulent charges on your credit card, how much of that were you personally liable for?

Survey question: ph024_b

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>22.6</td>
<td>2500.0</td>
<td>204.4</td>
</tr>
</tbody>
</table>

Table 441: Summary statistics for ph024_b
Dataset: SCPC

Variable type: Numeric

N = 178

Description: Of the [ENTER NUMBER FROM PH023_c] of fraudulent charges on your debit card, how much of that were you personally liable for?

Survey question: ph024_c

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>11.4</td>
<td>400.0</td>
<td>55.9</td>
</tr>
</tbody>
</table>

Table 442: Summary statistics for ph024_c
Dataset: SCPC

Variable type: Numeric

N = 7

Description: Of the [ENTER NUMBER FROM PH023,c] of fraudulent activity on your checking account, how much of that were you personally liable for?

Survey question: ph024_d

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

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.0 & 0.0 & 0.0 \\
\end{array}
\]

Table 443: Summary statistics for ph024_d
ph025_b

Dataset: SCPC

Variable type: Numeric

\( N = 2670 \)

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Credit card

Survey question: ph025_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>341</td>
<td>12.8</td>
</tr>
<tr>
<td>2</td>
<td>2329</td>
<td>87.2</td>
</tr>
</tbody>
</table>

Table 444: Frequency table for ph025_b

Value labels:
ph025_b
1 - Yes
2 - No
**ph025_c**

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2676**

**Description:** In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Debit card

**Survey question:** ph025_c

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>205</td>
<td>7.7</td>
</tr>
<tr>
<td>2</td>
<td>2471</td>
<td>92.3</td>
</tr>
</tbody>
</table>

Table 445: Frequency table for ph025_c

**Value labels:**

- 1 - Yes
- 2 - No
Dataset: SCPC

Variable type: Numeric

N = 3075

Description: In the past 12 months, have you had any fraud or fraudulent activity committed on any of these payment methods that you own? Checks or check book

Survey question: ph025_d

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>14</td>
<td>0.5</td>
</tr>
<tr>
<td>2</td>
<td>3061</td>
<td>99.5</td>
</tr>
</tbody>
</table>

Table 446: Frequency table for ph025_d

Value labels:

- ph025_d
  - 1 - Yes
  - 2 - No
pu002_a

Dataset: SCPC

Variable type: Numeric

\( N = 1266 \)

**Description:** In a typical period (week, month, or year), how many automatic bill payments do you make? Paid with your debit cards

**Survey question:** pu002_a

**Details:** This variable is based on pu002_a1 (weekly), pu002_a2 (monthly), and pu002_a3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>3.4</td>
<td>50.0</td>
<td>7.9</td>
</tr>
</tbody>
</table>

Table 447: Summary statistics for pu002_a
pu002_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 22$

Description: The original value of pu002_a if it was edited, as indicated by the flag $f_{pu002_a}$.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>76.1</td>
<td>209.9</td>
<td>2174.1</td>
<td>460.4</td>
</tr>
</tbody>
</table>

Table 448: Summary statistics for pu002_a_unedited
pu002_b

Dataset: SCPC

Variable type: Numeric

N = 1319

Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid with your credit cards

Survey question: pu002_b

Details: This variable is based on pu002_b1 (weekly), pu002_b2 (monthly), and pu002_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.2</td>
<td>65.2</td>
<td>7.2</td>
</tr>
</tbody>
</table>

Table 449: Summary statistics for pu002_b
pu002_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 26$

Description: The original value of pu002_b if it was edited, as indicated by the flag f.pu002_b.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.0</td>
<td>56.0</td>
<td>399.6</td>
<td>3000.0</td>
<td>786.6</td>
</tr>
</tbody>
</table>

Table 450: Summary statistics for pu002_b_unedited
pu002_c

Dataset: SCPC

Variable type: Numeric

N = 1448

Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid using your bank account and routing numbers

Survey question: pu002_c

Details: This variable is based on pu002_c1 (weekly), pu002_c2 (monthly), and pu002_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>2.5</td>
<td>22.0</td>
<td>3.0</td>
</tr>
</tbody>
</table>

Table 451: Summary statistics for pu002_c
pu002_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 19$

Description: The original value of pu002_c if it was edited, as indicated by the flag f_pu002_c.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.0</td>
<td>30.4</td>
<td>378.4</td>
<td>2381.0</td>
<td>630.0</td>
</tr>
</tbody>
</table>

Table 452: Summary statistics for pu002_c_unedited
pu002_d

Dataset: SCPC

Variable type: Numeric

$N = 1464$

Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid directly from your income

Survey question: pu002_d

Details: This variable is based on pu002_d1 (weekly), pu002_d2 (monthly), and pu002_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
<td>16.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 453: Summary statistics for pu002_d
pu002_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

Description: The original value of pu002_d if it was edited, as indicated by the flag f_pu002_d.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>41.7</td>
<td>144.5</td>
<td>869.6</td>
<td>246.9</td>
</tr>
</tbody>
</table>

Table 454: Summary statistics for pu002_d_unedited
pu002_e

Dataset: SCPC

Variable type: Numeric

N = 882

Description: In a typical period (week, month, or year), how many automatic bill payments do you make? Paid using the online banking bill payment function on your bank’s website

Survey question: pu002_e

Details: This variable is based on pu002_e1 (weekly), pu002_e2 (monthly), and pu002_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.1</td>
<td>21.7</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Table 455: Summary statistics for pu002_e
Dataset: SCPC

Variable type: Numeric

N = 20

Description: The original value of pu002_e if it was edited, as indicated by the flag f_pu002_e.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.0</td>
<td>39.1</td>
<td>815.2</td>
<td>8333.3</td>
<td>2100.7</td>
</tr>
</tbody>
</table>

Table 456: Summary statistics for pu002_e_unedited
pu002.f

Dataset: SCPC

Variable type: Numeric

$N = 767$

Description: In a typical period (week, month, or year), how many automatic bill payments do you make?
Paid with your prepaid cards

Survey question: pu002.f

Details: This variable is based on pu002.f1 (weekly), pu002.f2 (monthly), and pu002.f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>30.4</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Table 457: Summary statistics for pu002.f
pu002_f_unedited

Dataset: SCPC

Variable type: Numeric

\(N = 4\)

Description: The original value of pu002_f if it was edited, as indicated by the flag \(f_{pu002_f}\).

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.0</td>
<td>23.0</td>
<td>25.5</td>
<td>50.0</td>
<td>18.4</td>
</tr>
</tbody>
</table>

Table 458: Summary statistics for pu002_f_unedited
Dataset: SCPC

Variable type: Numeric

N = 1754

Description: In a typical period (week, month, or year), how many online bill payments do you make? Debit cards

Survey question: pu003_a

Details: This variable is based on pu003_a1 (weekly), pu003_a2 (monthly), and pu003_a3 (yearly). The weekly and yearly values have been covert to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2.5</td>
<td>100.0</td>
<td>6.0</td>
</tr>
</tbody>
</table>

Table 459: Summary statistics for pu003_a
pu003_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 28$

Description: The original value of pu003_a if it was edited, as indicated by the flag f_pu003_a.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>43.5</td>
<td>176.4</td>
<td>2174.1</td>
<td>430.1</td>
</tr>
</tbody>
</table>

Table 460: Summary statistics for pu003_a_unedited
pu003_b

Dataset: SCPC

Variable type: Numeric

\( N = 1737 \)

Description: In a typical period (week, month, or year), how many online bill payments do you make? Credit cards

Survey question: pu003_b

Details: This variable is based on pu003_b1 (weekly), pu003_b2 (monthly), and pu003_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>0.0</td>
<td>1.7</td>
<td>43.5</td>
<td>4.1</td>
</tr>
</tbody>
</table>

Table 461: Summary statistics for pu003_b
pu003_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 29$

Description: The original value of pu003_b if it was edited, as indicated by the flag f_pu003_b.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.0</td>
<td>50.0</td>
<td>285.8</td>
<td>2500.0</td>
<td>580.7</td>
</tr>
</tbody>
</table>

Table 462: Summary statistics for pu003_b_unedited
pu003_c

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 2044 \]

**Description:** In a typical period (week, month, or year), how many online bill payments do you make? Bank account and routing numbers

**Survey question:** pu003_c

**Details:** This variable is based on pu003_c1 (weekly), pu003_c2 (monthly), and pu003_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.1</td>
<td>1.6</td>
<td>21.7</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Table 463: Summary statistics for pu003_c
pu003_c_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 26 \)

Description: The original value of pu003_c if it was edited, as indicated by the flag f_pu003_c.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.0</td>
<td>20.9</td>
<td>128.7</td>
<td>1500.0</td>
<td>320.6</td>
</tr>
</tbody>
</table>

Table 464: Summary statistics for pu003_c_unedited

---

![Histogram of pu003_c_unedited](image-url)
pu003_d

Dataset: SCPC

Variable type: Numeric

N = 1086

Description: In a typical period (week, month, or year), how many online bill payments do you make?
Online banking bill payment

Survey question: pu003_d

Details: This variable is based on pu003_d1 (weekly), pu003_d2 (monthly), and pu003_d3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>1.0</td>
<td>3.3</td>
<td>39.1</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Table 465: Summary statistics for pu003_d
pu003_d_unedited

Dataset: SCPC

Variable type: Numeric

N = 18

Description: The original value of pu003_d if it was edited, as indicated by the flag f_pu003_d.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>17.4</td>
<td>39.6</td>
<td>583.3</td>
<td>8333.3</td>
<td>1944.2</td>
</tr>
</tbody>
</table>

Table 466: Summary statistics for pu003_d_unedited
Dataset: SCPC

Variable type: Numeric

\[ N = 1150 \]

Description: In a typical period (week, month, or year), how many online bill payments do you make? Prepaid cards

Survey question: pu003_e

Details: This variable is based on pu003_e1 (weekly), pu003_e2 (monthly), and pu003_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>54.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 467: Summary statistics for pu003_e
pu003_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 8$

Description: The original value of $pu003_e$ if it was edited, as indicated by the flag $f_{pu003_e}$.

Survey question: N/A

Details: Created variable

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
5.0 & 35.2 & 97.3 & 400.0 & 139.9 \\
\end{array}
\]

Table 468: Summary statistics for $pu003_e_unedited$

![Histogram of pu003_e_unedited](image)
pu004_a

Dataset: SCPC

Variable type: Numeric

$N = 2184$

Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Cash

Survey question: pu004_a

Details: This variable is based on pu004_a1 (weekly), pu004_a2 (monthly), and pu004_a3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
<td>100.0</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Table 469: Summary statistics for pu004_a
pu004_a

Frequency

0 2 4 6 8 10 12

0 500 1000 1500

530
pu004_a_unedited

Dataset: SCPC

Variable type: Numeric

N = 37

Description: The original value of pu004_a if it was edited, as indicated by the flag f_pu004_a.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
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<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>40.0</td>
<td>132.6</td>
<td>600.0</td>
<td>186.9</td>
</tr>
</tbody>
</table>

Table 470: Summary statistics for pu004_a_unedited
pu004_b

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 2005\)

**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Check

**Survey question:** pu004_b

**Details:** This variable is based on pu004_b1 (weekly), pu004_b2 (monthly), and pu004_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>0.8</td>
<td>1.8</td>
<td>26.1</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Table 471: Summary statistics for pu004_b
pu004_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

Description: The original value of pu004_b if it was edited, as indicated by the flag f_pu004_b.

Survey question: N/A

Details: Created variable

<table>
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<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.0</td>
<td>28.3</td>
<td>142.7</td>
<td>833.3</td>
<td>234.0</td>
</tr>
</tbody>
</table>

Table 472: Summary statistics for pu004_b_unedited
pu004_bmo

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 305\)

**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Money order

**Survey question:** pu004_bmo

**Details:** This variable is based on pu004_b1mo (weekly), pu004_b2mo (monthly), and pu004_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.1</td>
<td>0.9</td>
<td>21.7</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Table 473: Summary statistics for pu004_bmo
The histogram shows the frequency distribution of the variable `pu004_bmo`. The x-axis represents the values of `pu004_bmo`, while the y-axis represents the frequency. The data points are dispersed across the x-axis with varying frequencies, indicating the distribution pattern of the variable.
pu004_bmo_unedited

Dataset: SCPC

Variable type: Numeric

N = 4

Description: The original value of pu004_bmo if it was edited, as indicated by the flag f_pu004_bmo.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
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<th>mean</th>
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<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.0</td>
<td>32.7</td>
<td>31.9</td>
<td>52.2</td>
<td>19.3</td>
</tr>
</tbody>
</table>

Table 474: Summary statistics for pu004_bmo_unedited
pu004_c

Dataset: SCPC

Variable type: Numeric

\( N = 1750 \)

Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Debit cards

Survey question: pu004_c

Details: This variable is based on pu004_c1 (weekly), pu004_c2 (monthly), and pu004_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2.2</td>
<td>80.0</td>
<td>6.0</td>
</tr>
</tbody>
</table>

Table 475: Summary statistics for pu004_c
pu004_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 36$

Description: The original value of pu004_c if it was edited, as indicated by the flag $f_{pu004_c}$.

Survey question: N/A

Details: Created variable

<table>
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<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>43.5</td>
<td>186.3</td>
<td>2174.1</td>
<td>467.5</td>
</tr>
</tbody>
</table>

Table 476: Summary statistics for pu004_c_unedited
pu004_d

Dataset: SCPC

Variable type: Numeric

N = 1742

Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Credit cards

Survey question: pu004_d

Details: This variable is based on pu004_d1 (weekly), pu004_d2 (monthly), and pu004_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
<td>43.5</td>
<td>5.1</td>
</tr>
</tbody>
</table>

Table 477: Summary statistics for pu004_d
pu004_d_unedited

Dataset: SCPC

Variable type: Numeric

\(N = 24\)

Description: The original value of pu004_d if it was edited, as indicated by the flag f.pu004.d.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
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<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>43.5</td>
<td>139.5</td>
<td>1100.0</td>
<td>256.7</td>
</tr>
</tbody>
</table>

Table 478: Summary statistics for pu004_d_unedited
pu004_e

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 1142 \]

**Description:** In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Prepaid cards

**Survey question:** pu004_e

**Details:** This variable is based on \texttt{pu004_e1} (weekly), \texttt{pu004_e2} (monthly), and \texttt{pu004_e3} (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>13.0</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 479: Summary statistics for \texttt{pu004_e}
pu004_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 6$

Description: The original value of pu004_e if it was edited, as indicated by the flag $f_{pu004_e}$.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
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<tbody>
<tr>
<td>6.0</td>
<td>23.4</td>
<td>34.5</td>
<td>87.0</td>
<td>29.5</td>
<td></td>
</tr>
</tbody>
</table>

Table 480: Summary statistics for pu004_e_unedited
pu004_f

Dataset: SCPC

Variable type: Numeric

$N = 2050$

Description: In a typical period (week, month, or year), how many bill payments by mail, in person, or by phone do you make? Bank account and routing numbers

Survey question: pu004_f

Details: This variable is based on pu004_f1 (weekly), pu004_f2 (monthly), and pu004_f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.1</td>
<td>30.4</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Table 481: Summary statistics for pu004_f
pu004_f_unedited

Dataset: SCPC

Variable type: Numeric

$N = 21$

Description: The original value of pu004.f if it was edited, as indicated by the flag f.pu004.f.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
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<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.3</td>
<td>17.4</td>
<td>850.0</td>
<td>16000.0</td>
<td>3478.8</td>
</tr>
</tbody>
</table>

Table 482: Summary statistics for pu004_f_unedited
pu005_a

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 2018 \)

**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Check

**Survey question:** pu005_a

**Details:** This variable is based on pu005_a1 (weekly), pu005_a2 (monthly), and pu005_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>21.7</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 483: Summary statistics for pu005_a
pu005_a_unedited

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: The original value of pu005_a if it was edited, as indicated by the flag f.pu005.a.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>18.7</td>
<td>86.4</td>
<td>1000.0</td>
<td>233.0</td>
</tr>
</tbody>
</table>

Table 484: Summary statistics for pu005_a_unedited
pu005_amo

Dataset: SCPC

Variable type: Numeric

$N = 308$

Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Money order

Survey question: pu005_amo

Details: This variable is based on pu005_a1mo (weekly), pu005_a2mo (monthly), and pu005_a3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.3 & 8.7 & 1.0 \\
\end{array}
\]

Table 485: Summary statistics for pu005_amo
pu005_amo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: The original value of pu005_amo if it was edited, as indicated by the flag $f_{pu005_amo}$.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.0</td>
<td>15.0</td>
<td>15.0</td>
<td>19.0</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Table 486: Summary statistics for pu005_amo_unedited
pu005_b

Dataset: SCPC

Variable type: Numeric

N = 1753

Description: In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Debit card

Survey question: pu005_b

Details: This variable is based on pu005_b1 (weekly), pu005_b2 (monthly), and pu005_b3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2.5</td>
<td>60.0</td>
<td>6.0</td>
</tr>
</tbody>
</table>

Table 487: Summary statistics for pu005_b
pu005_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

Description: The original value of pu005_b if it was edited, as indicated by the flag f.pu005_b.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>30.0</td>
<td>67.0</td>
<td>652.2</td>
<td>135.9</td>
</tr>
</tbody>
</table>

Table 488: Summary statistics for pu005_b_unedited
pu005_c

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 2049 \)

**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Bank account and routing numbers

**Survey question:** pu005_c

**Details:** This variable is based on pu005_c1 (weekly), pu005_c2 (monthly), and pu005_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.6 & 24.0 & 1.9 \\
\end{array}
\]

Table 489: Summary statistics for pu005_c
pu005_c_unedited

**Dataset:** SCPC

**Variable type:** Numeric

**N = 27**

**Description:** The original value of pu005_c if it was edited, as indicated by the flag f.pu005_c.

**Survey question:** N/A

**Details:** Created variable

<table>
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<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>17.4</td>
<td>135.4</td>
<td>1600.0</td>
<td>366.9</td>
</tr>
</tbody>
</table>

Table 490: Summary statistics for pu005_c_unedited
pu005_d

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 1748 \]

**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Credit card

**Survey question:** pu005_d

**Details:** This variable is based on pu005_d1 (weekly), pu005_d2 (monthly), and pu005_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.2</td>
<td>2.6</td>
<td>50.0</td>
<td>5.5</td>
</tr>
</tbody>
</table>

Table 491: Summary statistics for pu005_d
pu005_d_unedited

Dataset: SCPC

Variable type: Numeric

N = 19

Description: The original value of pu005_d if it was edited, as indicated by the flag f_pu005_d.

Survey question: N/A

Details: Created variable

<table>
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<tr>
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<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>43.5</td>
<td>56.2</td>
<td>230.0</td>
<td>50.9</td>
</tr>
</tbody>
</table>

Table 492: Summary statistics for pu005_d_unedited
pu005_e

**Dataset:** SCPC

**Variable type:** Numeric

\[N = 1150\]

**Description:** In a typical period (week, month, or year), how many non-bill internet payments for goods or services do you make? Prepaid card

**Survey question:** pu005_e

**Details:** This variable is based on pu005_e1 (weekly), pu005_e2 (monthly), and pu005_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>30.4</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Table 493: Summary statistics for pu005_e
pu005_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 6$

Description: The original value of pu005_e if it was edited, as indicated by the flag f_pu005_e.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.7</td>
<td>17.4</td>
<td>15.9</td>
<td>21.7</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Table 494: Summary statistics for pu005_e_unedited
pu006a_a

Dataset: SCPC

Variable type: Numeric

N = 2180

Description: In a typical period (week, month, or year), how many payments for retail goods do you make? Cash

Survey question:  pu006a_a

Details: This variable is based on pu006a_a1 (weekly), pu006a_a2 (monthly), and pu006a_a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 4.0 & 7.7 & 100.0 & 11.7 \\
\end{array}
\]

Table 495: Summary statistics for pu006a_a

568
pu006a_a_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 45 \)

Description: The original value of pu006a_a if it was edited, as indicated by the flag \( f_{pu006a_a} \).

Survey question: N/A

Details: Created variable

<table>
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<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>100.0</td>
<td>223.3</td>
<td>2174.1</td>
<td>353.4</td>
</tr>
</tbody>
</table>

Table 496: Summary statistics for pu006a_a_unedited
pu006a_b

Dataset: SCPC

Variable type: Numeric

\(N = 2013\)

Description: In a typical period (week, month, or year), how many payments for retail goods do you make? Check

Survey question: pu006a_b

Details: This variable is based on pu006a_b1 (weekly), pu006a_b2 (monthly), and pu006a_b3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
<td>26.1</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Table 497: Summary statistics for pu006a_b
pu006a_b_unedited

Dataset: SCPC

Variable type: Numeric

$N = 20$

Description: The original value of pu006a_b if it was edited, as indicated by the flag f_pu006a_b.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.0</td>
<td>23.9</td>
<td>48.6</td>
<td>434.8</td>
<td>93.0</td>
</tr>
</tbody>
</table>

Table 498: Summary statistics for pu006a_b_unedited
Dataset: SCPC

Variable type: Numeric

$N = 310$

Description: In a typical period (week, month, or year), how many payments for retail goods do you make? Money order

Survey question: pu006a_bmo

Details: This variable is based on pu006a_b1mo (weekly), pu006a_b2mo (monthly), and pu006a_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>17.4</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 499: Summary statistics for pu006a_bmo
pu006a_bmo_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 1 \)

Description: The original value of pu006a_bmo if it was edited, as indicated by the flag f_pu006a_bmo.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
</tr>
</tbody>
</table>

Table 500: Summary statistics for pu006a_bmo_unedited
pu006a_c

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 1754 \]

**Description:** In a typical period (week, month, or year), how many payments for retail goods do you make? Debit card

**Survey question:** pu006a_c

**Details:** This variable is based on pu006a_c1 (weekly), pu006a_c2 (monthly), and pu006a_c3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>5.0</td>
<td>10.8</td>
<td>100.0</td>
<td>14.8</td>
</tr>
</tbody>
</table>

Table 501: Summary statistics for pu006a_c
pu006a_c_unedited

Dataset: SCPC

Variable type: Numeric

$N = 37$

Description: The original value of pu006a_c if it was edited, as indicated by the flag f_pu006a_c.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>87.0</td>
<td>189.6</td>
<td>2174.1</td>
<td>366.9</td>
</tr>
</tbody>
</table>

Table 502: Summary statistics for pu006a_c_unedited
pu006a_d

Dataset: SCPC

Variable type: Numeric

\( N = 1736 \)

Description: In a typical period (week, month, or year), how many payments for retail goods do you make? Credit card

Survey question: pu006a_d

Details: This variable is based on pu006a_d1 (weekly), pu006a_d2 (monthly), and pu006a_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>3.0</td>
<td>8.2</td>
<td>108.7</td>
<td>12.9</td>
</tr>
</tbody>
</table>

Table 503: Summary statistics for pu006a_d
pu006a_d_unedited

Dataset: SCPC

Variable type: Numeric

$N = 25$

Description: The original value of pu006a_d if it was edited, as indicated by the flag f_pu006a_d.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
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<th>sd</th>
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</thead>
<tbody>
<tr>
<td>43.5</td>
<td>87.0</td>
<td>437.8</td>
<td>8696.4</td>
<td>1720.9</td>
</tr>
</tbody>
</table>

Table 504: Summary statistics for pu006a_d_unedited
pu006a_e

Dataset: SCPC

Variable type: Numeric

N = 1145

Description: In a typical period (week, month, or year), how many payments for retail goods do you make? Prepaid card

Survey question: pu006a_e

Details: This variable is based on pu006a_e1 (weekly), pu006a_e2 (monthly), and pu006a_e3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.0</td>
<td>43.5</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Table 505: Summary statistics for pu006a_e
pu006a_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 7$

Description: The original value of pu006a_e if it was edited, as indicated by the flag f_pu006a_e.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>17.4</td>
<td>19.9</td>
<td>39.1</td>
<td>9.0</td>
</tr>
</tbody>
</table>

Table 506: Summary statistics for pu006a_e_unedited
Dataset: SCPC

Variable type: Numeric

N = 2182

Description: In a typical period (week, month, or year), how many payments for retail services do you make? Cash

Survey question: pu006c_a

Details: This variable is based on pu006c_a1 (weekly), pu006c_a2 (monthly), and pu006c_a3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>5.2</td>
<td>65.2</td>
<td>8.5</td>
</tr>
</tbody>
</table>

Table 507: Summary statistics for pu006c_a
pu006c_a_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 42 \)

Description: The original value of pu006c_a if it was edited, as indicated by the flag f_pu006c_a.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
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<th>sd</th>
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</thead>
<tbody>
<tr>
<td>8.7</td>
<td>65.2</td>
<td>151.7</td>
<td>1000.0</td>
<td>219.8</td>
</tr>
</tbody>
</table>

Table 508: Summary statistics for pu006c_a_unedited
 Dataset: SCPC

Variable type: Numeric

\( N = 2013 \)

Description: In a typical period (week, month, or year), how many payments for retail services do you make? Check

Survey question: pu006c.b

Details: This variable is based on pu006c.b1 (weekly), pu006c.b2 (monthly), and pu006c.b3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
<td>20.0</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Table 509: Summary statistics for pu006c.b
pu006c_b_unedited

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 14 \)

**Description:** The original value of pu006c_b if it was edited, as indicated by the flag f_pu006c_b.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.2</td>
<td>15.8</td>
<td>88.9</td>
<td>1000.0</td>
<td>262.7</td>
</tr>
</tbody>
</table>

Table 510: Summary statistics for pu006c_b_unedited
pu006c_bmo

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 309 \)

**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Money order

**Survey question:** pu006c_bmo

**Details:** This variable is based on pu006c_b1mo (weekly), pu006c_b2mo (monthly), and pu006c_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>16.7</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 511: Summary statistics for pu006c_bmo
pu006c_bmo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 1$

Description: The original value of pu006c_bmo if it was edited, as indicated by the flag f_pu006c_bmo.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>13.0</td>
<td>13.0</td>
<td>13.0</td>
<td>13.0</td>
</tr>
</tbody>
</table>

Table 512: Summary statistics for pu006c_bmo_unedited
pu006c_c

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 1754 \]

**Description:** In a typical period (week, month, or year), how many payments for services do you make? Debit card

**Survey question:** pu006c_c

**Details:** This variable is based on pu006d_c1 (weekly), pu006d_c2 (monthly), and pu006d_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>6.9</td>
<td>87.0</td>
<td>10.7</td>
</tr>
</tbody>
</table>

Table 513: Summary statistics for pu006c_c
pu006c_c_unedited

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 35 \)

**Description:** The original value of pu006c_c if it was edited, as indicated by the flag f_pu006c_c.

**Survey question:** N/A

**Details:** Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>65.2</td>
<td>90.5</td>
<td>500.0</td>
<td>90.1</td>
</tr>
</tbody>
</table>

Table 514: Summary statistics for pu006c_c_unedited
pu006c_d

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 1735

**Description:** In a typical period (week, month, or year), how many payments for retail services do you make? Credit card

**Survey question:** pu006c_d

**Details:** This variable is based on pu006e_d1 (weekly), pu006e_d2 (monthly), and pu006e_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>5.9</td>
<td>60.0</td>
<td>9.6</td>
</tr>
</tbody>
</table>

Table 515: Summary statistics for pu006c_d

598
pu006c_d_unedited  
**Dataset:** SCPC  
**Variable type:** Numeric  
**N:** 24  
**Description:** The original value of pu006c_d if it was edited, as indicated by the flag f_pu006c_d.  
**Survey question:** N/A  
**Details:** Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>24.0</td>
<td>80.0</td>
<td>259.0</td>
<td>2174.1</td>
<td>502.2</td>
</tr>
</tbody>
</table>

Table 516: Summary statistics for pu006c_d_unedited

![Histogram of pu006c_d_unedited frequencies]
pu006c_e

Dataset: SCPC

Variable type: Numeric

N = 1148

Description: In a typical period (week, month, or year), how many payments for retail services do you make? Prepaid card

Survey question: pu006c_e

Details: This variable is based on pu006a_e1 (weekly), pu006a_e2 (monthly), and pu006a_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
<td>47.8</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Table 517: Summary statistics for pu006c_e
pu006c_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 4$

Description: The original value of pu006c_e if it was edited, as indicated by the flag f_pu006c_e.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.0</td>
<td>16.7</td>
<td>17.0</td>
<td>21.7</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Table 518: Summary statistics for pu006c_e_unedited
pu009

Dataset: SCPC

Variable type: Numeric

\( N = 1453 \)

Description: During the past 12 months, did you carry an unpaid balance on any credit card and-or charge card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?

Survey question: pu009

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>178</td>
<td>12.3</td>
</tr>
<tr>
<td>2</td>
<td>1275</td>
<td>87.7</td>
</tr>
</tbody>
</table>

Table 519: Frequency table for pu009

Value labels:
- pu009
  - 1 - Yes
  - 2 - No
pu010

Dataset: SCPC

Variable type: Numeric

N = 2670

Description: Last month, about how much was the unpaid balance on all of your credit cards and-or charge cards that you carried over from the previous month?

Survey question: pu010

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>2785.3</td>
<td>90000.0</td>
<td>7217.7</td>
</tr>
</tbody>
</table>

Table 520: Summary statistics for pu010
pu010_followup

Dataset: SCPC

Variable type: Numeric

N = 24

Description: The value of this variable is the corrected number for pu010. If the respondent answers NO to pua013.a, then they are able to correct their original response to pu010.

Survey question: pu010_followup

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2000.0</td>
<td>3179.5</td>
<td>16000.0</td>
<td>3978.5</td>
</tr>
</tbody>
</table>

Table 521: Summary statistics for pu010_followup
pu011

Dataset: SCPC

Variable type: Numeric

\( N = 1401 \)

Description: How would you compare your unpaid balance last month to your unpaid balance 12 months ago? Last month’s balance is:

Survey question: pu011

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>228</td>
<td>16.3</td>
</tr>
<tr>
<td>2</td>
<td>342</td>
<td>24.4</td>
</tr>
<tr>
<td>3</td>
<td>394</td>
<td>28.1</td>
</tr>
<tr>
<td>4</td>
<td>261</td>
<td>18.6</td>
</tr>
<tr>
<td>5</td>
<td>104</td>
<td>7.4</td>
</tr>
<tr>
<td>6</td>
<td>72</td>
<td>5.1</td>
</tr>
</tbody>
</table>

Table 522: Frequency table for pu011

Value labels:

pu011
1 - Much lower
2 - Lower
3 - About the same
4 - Higher
5 - Much higher
6 - I did not have a balance 12 months ago
pu013

Dataset: SCPC

Variable type: Numeric

$N = 2662$

Description: Today, about how much is the total credit limit of all your credit cards?

Survey question: pu013

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
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</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>15000.0</td>
<td>42683.9</td>
<td>50287800.0</td>
<td>974726.1</td>
</tr>
</tbody>
</table>

Table 523: Summary statistics for pu013
pu013_a

Dataset: SCPC

Variable type: Numeric

$N = 40$

Description: Is it correct that your balance is larger than your credit limit?

Survey question: pu013_a

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>16</td>
<td>40.0</td>
</tr>
<tr>
<td>2</td>
<td>24</td>
<td>60.0</td>
</tr>
</tbody>
</table>

Table 524: Frequency table for pu013_a

Value labels:
- pu013_a
  - 1 - Yes, explain
  - 2 - No
pu013_a_other

Dataset: SCPC

Variable type: Character

\( N = 3372 \)

Description: Is it correct that your balance is larger than your credit limit? Yes, explain

Survey question: pu013_a_other

Details: Survey variable. See questionnaire for exact wording, question layout, and design.
pu013_b

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 80

**Description:** You told us that your credit limit is FILL: pu013. Is it correct?

**Survey question:** pu013_b

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

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>79</td>
<td>98.8</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Table 525: Frequency table for pu013_b

**Value labels:**

- pu013_b
- 1 - Yes
- 2 - No
pu013_followup

Dataset: SCPC

Variable type: Numeric

N = 24

Description: The value of this variable is the corrected number for pu013. If the respondent answers NO to pua013_b, then they are able to correct their original response to pu013.

Survey question: pu013_followup

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>12750.0</td>
<td>20366.2</td>
<td>100000.0</td>
<td>27731.3</td>
</tr>
</tbody>
</table>

Table 526: Summary statistics for pu013_followup
pu020

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 2664 \]

**Description:** On your last bill(s), about how much were the new charges made to all of your credit cards and-or charge cards?

**Survey question:** pu020

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>378.5</td>
<td>1195.8</td>
<td>80000.0</td>
<td>2482.0</td>
</tr>
</tbody>
</table>

Table 527: Summary statistics for pu020
**pu021_a**

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2191**

**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Cash

**Survey question:** pu021_a

**Details:** This variable is based on pu021_a1 (weekly), pu021_a2 (monthly), and pu021_a3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.3</td>
<td>43.5</td>
<td>3.5</td>
</tr>
</tbody>
</table>

Table 528: Summary statistics for pu021_a
pu021_a_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 29 \)

Description: The original value of \( pu021_a \) if it was edited, as indicated by the flag \( f_{ pu021_a } \).

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>13.0</td>
<td>112.9</td>
<td>2000.0</td>
<td>377.6</td>
</tr>
</tbody>
</table>

Table 529: Summary statistics for pu021_a_unedited
**pu021_b**

**Dataset:** SCPC

**Variable type:** Numeric

**N** = 2009

**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Check

**Survey question:** pu021_b

**Details:** This variable is based on pu021_b1 (weekly), pu021_b2 (monthly), and pu021.a3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>17.4</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Table 530: Summary statistics for pu021_b
pu021_b_unedited

Dataset: SCPC

Variable type: Numeric

N = 11

Description: The original value of pu021_b if it was edited, as indicated by the flag f_pu021_b.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>6.0</td>
<td>187.9</td>
<td>2000.0</td>
<td>601.1</td>
</tr>
</tbody>
</table>

Table 531: Summary statistics for pu021_b_unedited
pu021_bmo

**Dataset:** SCPC

**Variable type:** Numeric

\( N = 309 \)

**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Money order

**Survey question:** pu021_bmo

**Details:** This variable is based on pu021_b1mo (weekly), pu021_b2mo (monthly), and pu021_b3mo (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.3 & 17.4 & 1.5 \\
\end{array}
\]

Table 532: Summary statistics for pu021_bmo
pu021_bmo_unedited

Dataset: SCPC

Variable type: Numeric

$N = 2$

Description: The original value of $pu021_bmo$ if it was edited, as indicated by the flag $f_{pu021_bmo}$.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.0</td>
<td>20.9</td>
<td>20.9</td>
<td>34.8</td>
<td>19.6</td>
</tr>
</tbody>
</table>

Table 533: Summary statistics for $pu021_bmo_unedited$
pu021_c

**Dataset:** SCPC

**Variable type:** Numeric

\[ N = 1753 \]

**Description:** In a typical period (week, month, or year), how many person-to-person payments do you make? Debit card

**Survey question:** pu021_c

**Details:** This variable is based on pu021_c1 (weekly), pu021_c2 (monthly), and pu021_c3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>36.0</td>
<td>2.2</td>
</tr>
</tbody>
</table>

Table 534: Summary statistics for pu021_c
pu021_c_unedited

Dataset: SCPC

Variable type: Numeric

N = 19

Description: The original value of pu021_c if it was edited, as indicated by the flag f_pu021_c.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>8.7</td>
<td>17.8</td>
<td>87.0</td>
<td>25.7</td>
<td></td>
</tr>
</tbody>
</table>

Table 535: Summary statistics for pu021_c_unedited
pu021_d

Dataset: SCPC

Variable type: Numeric

\( N = 1742 \)

Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Credit card

Survey question: pu021_d

Details: This variable is based on pu021_d1 (weekly), pu021_d2 (monthly), and pu021_d3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.3 & 30.4 & 1.6 \\
\end{array}
\]

Table 536: Summary statistics for pu021_d
pu021_d_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 7 \)

Description: The original value of pu021_d if it was edited, as indicated by the flag f_pu021_d.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>8.0</td>
<td>9.3</td>
<td>21.7</td>
<td>8.6</td>
<td></td>
</tr>
</tbody>
</table>

Table 537: Summary statistics for pu021_d_unedited
pu021_e

Dataset: SCPC

Variable type: Numeric

$N = 2045$

Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Account to account payment service provided by your bank

Survey question: pu021_e

Details: This variable is based on pu021_e1 (weekly), pu021_e2 (monthly), and pu021_e3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 0.0 & 0.2 & 17.4 & 1.0 \\
\end{array}
\]

Table 538: Summary statistics for pu021_e
pu021_e_unedited

Dataset: SCPC

Variable type: Numeric

$N = 14$

Description: The original value of $pu021_e$ if it was edited, as indicated by the flag $f_{pu021_e}$.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th></th>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>17.4</td>
<td>247.5</td>
<td>2000.0</td>
<td>602.1</td>
<td></td>
</tr>
</tbody>
</table>

Table 539: Summary statistics for $pu021_e_{unedited}$
pu021.f

Dataset: SCPC

Variable type: Numeric

N = 1083

Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Online banking bill payment

Survey question: pu021.f

Details: This variable is based on pu021.f1 (weekly), pu021.f2 (monthly), and pu021.f3 (yearly). The weekly and yearly values have been converted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>21.7</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 540: Summary statistics for pu021.f
pu021_f_unedited

Dataset: SCPC

Variable type: Numeric

$N = 11$

Description: The original value of pu021_f if it was edited, as indicated by the flag f.pu021_f.

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>2.0</td>
<td>18.9</td>
<td>87.0</td>
<td>32.3</td>
</tr>
</tbody>
</table>

Table 541: Summary statistics for pu021_f_unedited
pu021.g

Dataset: SCPC

Variable type: Numeric

N = 2049

Description: In a typical period (week, month, or year), how many person-to-person payments do you make? Nonbank service like PayPal or Venmo

Survey question: pu021.g

Details: This variable is based on pu021.g1 (weekly), pu021.g2 (monthly), and pu021.g3 (yearly). The weekly and yearly values have been coverted to monthly values. Code for the frequency conversion will be made available upon request.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.3</td>
<td>50.0</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Table 542: Summary statistics for pu021.g
pu021_g_unedited

Dataset: SCPC

Variable type: Numeric

\( N = 14 \)

Description: The original value of \( pu021_g \) if it was edited, as indicated by the flag \( f_{pu021_g} \).

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>11.5</td>
<td>266.4</td>
<td>2000.0</td>
<td>636.7</td>
</tr>
</tbody>
</table>

Table 543: Summary statistics for \( pu021_g \_unedited \)
r_weight

Dataset: SCPC

Variable type: Numeric

N = 3372

Description: Weight variable

Survey question: N/A

Details: Provided by the survey vendor. See the document 2019 SCPC-DCPC Sampling and Weighting by Marco Angrisani
race

Dataset: SCPC

Variable type: Numeric

N = 3364

Description: Here is a list of five race categories. Please choose all that apply.

Survey question: race

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2808</td>
<td>83.5</td>
</tr>
<tr>
<td>2</td>
<td>300</td>
<td>8.9</td>
</tr>
<tr>
<td>3</td>
<td>31</td>
<td>0.9</td>
</tr>
<tr>
<td>4</td>
<td>61</td>
<td>1.8</td>
</tr>
<tr>
<td>5</td>
<td>10</td>
<td>0.3</td>
</tr>
<tr>
<td>6</td>
<td>154</td>
<td>4.6</td>
</tr>
</tbody>
</table>

Table 544: Frequency table for race

Value labels:

race
1 - Selected WHITE only
2 - Selected BLACK or AFRICAN AMERICAN only
3 - Selected AMERICAN INDIAN OR ALASKA NATIVE only
4 - Selected ASIAN only
5 - Selected NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER only
6 - Selected some combination of the above
**retired**

**Dataset:** SCPC

**Variable type:** Numeric

**N =** 3369

**Description:** Indicates if the respondent is currently retired.

**Survey question:** retired

**Details:** Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2526</td>
<td>75.0</td>
</tr>
<tr>
<td>1</td>
<td>843</td>
<td>25.0</td>
</tr>
</tbody>
</table>

Table 545: Frequency table for retired

**Value labels:**
- retired
- 0 - No
- 1 - Yes
Dataset: SCPC

Variable type: Numeric

\( N = 2238 \)

Description: The number of RETAIL GOODS payments paid in a typical month.

Survey question: \( \text{sum(pu006a_a, b, bmo, c, d, e)} \)

Details: This created variable has been edited for outliers.

\[
\begin{array}{cccccc}
\text{min} & \text{med} & \text{mean} & \text{max} & \text{sd} \\
0.0 & 17.4 & 23.6 & 168.7 & 22.9 \\
\end{array}
\]

Table 546: Summary statistics for \( \text{rp_typ} \)
sav_acnt_adopt

Dataset: SCPC

Variable type: Numeric

\( N = 3359 \)

Description: Is the respondent a SAVINGS ACCOUNT adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>880</td>
<td>26.2</td>
</tr>
<tr>
<td>1</td>
<td>2479</td>
<td>73.8</td>
</tr>
</tbody>
</table>

Table 547: Frequency table for sav_acnt_adopt

Value labels:
sav_acnt_adopt
0 - Not an adopter
1 - Adopter
serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

Description: The number of RETAIL SERVICES payments paid in a typical month.

Survey question: $\text{sum(\text{pu006c.a, b, bmo, c, d, e})}$

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>9.7</td>
<td>16.0</td>
<td>146.4</td>
<td>17.7</td>
</tr>
</tbody>
</table>

Table 548: Summary statistics for serv_typ
sick leave

Dataset: SCPC

Variable type: Numeric

N = 3369

Description: Indicates if the respondent is currently on sick or other leave.

Survey question: sick leave

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3353</td>
<td>99.5</td>
</tr>
<tr>
<td>1</td>
<td>16</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Table 549: Frequency table for sick leave

Value labels:
sick leave
0 - No
1 - Yes
start_date

Dataset: SCPC

Variable type: Numeric

$N = 3372$

Description: The date the respondent started the survey. The value represents the number of days since January 1, 1960.

Survey question: N/A

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>21810.0</td>
<td>21812.0</td>
<td>21816.3</td>
<td>21861.0</td>
<td>8.6</td>
</tr>
</tbody>
</table>

Table 550: Summary statistics for start_date
surveyyear

Dataset: SCPC

Variable type: Numeric

\( N = 3372 \)

Description: Always equal to 2018

Survey question: N/A

Details: Created variable, created by the Atlanta Fed survey group

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>3372</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 551: Frequency table for surveyyear

Value labels:
- surveyyear
- 1 - survey year 2019
svc_abp_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu002_f

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>30.4</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 552: Summary statistics for svc_abp_typ
svc_adopt

Dataset: SCPC

Variable type: Numeric

$N = 3357$

Description: Is the respondent a PREPAID CARD adopter?

Survey question: N/A

Details: Created variable

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1628</td>
<td>48.5</td>
</tr>
<tr>
<td>1</td>
<td>1729</td>
<td>51.5</td>
</tr>
</tbody>
</table>

Table 553: Frequency table for svc_adopt

Value labels:

svc_adopt

0 - Not an adopter
1 - Adopter
Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>56.0</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Table 554: Summary statistics for svc_bp_typ
**svc_ipbp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

\[N = 2238\]

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

**Survey question:** pu004_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>13.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 555: Summary statistics for **svc_ipbp_typ**
**svc_obp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

**N = 2238**

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

**Survey question:** pu003_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>54.0</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Table 556: Summary statistics for *svc_obp_typ*

![Frequency distribution graph](image)
Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu005_e

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.2</td>
<td>30.4</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Table 557: Summary statistics for svc_op_typ
**svc_rp_typ**

**Dataset:** SCPC

**Variable type:** Numeric

*N* = 2238

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

**Survey question:** pu006a_e

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

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
<td>43.5</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Table 558: Summary statistics for svc_rp_typ
svc_serv_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: pu006c_e

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>47.8</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Table 559: Summary statistics for svc_serv_typ
svc_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

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

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>0.0</td>
<td>1.6</td>
<td>95.0</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Table 560: Summary statistics for svc_typ
tot_pay_typ

Dataset: SCPC

Variable type: Numeric

$N = 2238$

Description: The TOTAL number of payments made in typical month.

Survey question: N/A

Details: This created variable has been edited for outliers.

<table>
<thead>
<tr>
<th>min</th>
<th>med</th>
<th>mean</th>
<th>max</th>
<th>sd</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>55.8</td>
<td>69.2</td>
<td>523.3</td>
<td>55.1</td>
</tr>
</tbody>
</table>

Table 561: Summary statistics for tot_pay_typ

![Histogram of tot_pay_typ](image)
uasid

Dataset: SCPC

Variable type: Character

\(N = 3372\)

Description: A respondent’s unique identifier. Using a respondent’s uasid, a data user can merge the DCPC with the SCPC or any other UAS survey. **NOTE:** In prior years this variable was known as prim_key. The name was changed to allow easier compatibility with other UAS surveys.

Survey question: N/A

Details: Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information
unemp_layoff

Dataset: SCPC

Variable type: Numeric

$N = 3369$

Description: Indicates if the respondent is currently unemployed - on layoff.

Survey question: unemp_layoff

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3336</td>
<td>99.0</td>
</tr>
<tr>
<td>1</td>
<td>33</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Table 562: Frequency table for unemp_layoff

Value labels:

- unemp_layoff
  - 0 - No
  - 1 - Yes
**Dataset:** SCPC

**Variable type:** Numeric

\(N = 3369\)

**Description:** Indicates if the respondent is currently unemployed - looking.

**Survey question:** `unemp_look`

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/MyHousehold](https://uasdata.usc.edu/page/MyHousehold) for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3178</td>
<td>94.3</td>
</tr>
<tr>
<td>1</td>
<td>191</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Table 563: Frequency table for `unemp_look`

**Value labels:**

- `unemp_look`
- 0 - No
- 1 - Yes
Dataset: SCPC

Variable type: Numeric

\(N = 3364\)

Description: Indicates if the respondent considers themselves to be white.

Survey question: \textit{white}

Details: Provided by the survey vendor. See \url{https://uasdata.usc.edu/page/My+Household} for more information. This is a check-all-that-apply question, and the respondent is self-describing their race.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>419</td>
<td>12.5</td>
</tr>
<tr>
<td>1</td>
<td>2945</td>
<td>87.5</td>
</tr>
</tbody>
</table>

Table 564: Frequency table for \textit{white}

Value labels:

\textit{white}

<table>
<thead>
<tr>
<th>0 - No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Yes</td>
</tr>
</tbody>
</table>
workfullpart

Dataset: SCPC

Variable type: Numeric

\( N = 1972 \)

Description: Do you work full-time or part-time?

Survey question: workfullpart

Details: Provided by the survey vendor. See https://uasdata.usc.edu/page/MyHousehold for more information.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1594</td>
<td>80.8</td>
</tr>
<tr>
<td>2</td>
<td>378</td>
<td>19.2</td>
</tr>
</tbody>
</table>

Table 565: Frequency table for workfullpart

Value labels:

workfullpart

1 - Full-time
2 - Part-time
working

**Dataset:** SCPC

**Variable type:** Numeric

\(N = 3369\)

**Description:** Indicates if the respondent is currently working.

**Survey question:** working

**Details:** Provided by the survey vendor. See [https://uasdata.usc.edu/page/My+Household](https://uasdata.usc.edu/page/My+Household) for more information. This is a check-all-that-apply question.

<table>
<thead>
<tr>
<th>Values</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1411</td>
<td>41.9</td>
</tr>
<tr>
<td>1</td>
<td>1958</td>
<td>58.1</td>
</tr>
</tbody>
</table>

Table 566: Frequency table for working

**Value labels:**

- working
- 0 - No
- 1 - Yes