

 CODEBOOK FOR 2011 SURVEY OF CONSUMERS' USE OF MOBILE FINANCIAL SERVICES

The codebook serves as the principal guide to the variables included on the public version of the 2011 Mobile Financial Services (MFS) data set.

The MFS is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2011 MFS were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2011 MFS and a detailed discussion of the survey methods, see Gross, Matthew, Jeanne Hogarth, and Maximilian Schmeiser "Consumers and Mobile Financial Services," Federal Reserve Board, <http://www.federalreserve.gov/econresdata/mobile-device-report-201203.pdf>.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see "Appendix 1" of the March 2012 "Consumers and Mobile Financial Services" report.

 VARIABLE NAMES AND DESCRIPTIONS

CaseID Case ID

```

      type:  numeric (int)
      range:  [62,2431]           units:  1
unique values: 2290             missing .: 0/2290

      mean:  1238.25
      std. dev: 682.757

percentiles:      10%      25%      50%      75%      90%
                  293.5    644    1234.5    1826    2181.5
  
```

 weight Population Weight

```

      type:  numeric (double)
      range:  [.13,3.5]         units:  .01
unique values: 288             missing .: 0/2290

      mean:  .999886
      std. dev: .718773

percentiles:      10%      25%      50%      75%      90%
                  .34     .46     .77     1.35    2.075
  
```

DOV_MOBILE

DOV: MOBILE

type: numeric (byte)
label: DOV_MOBI
range: [1,2] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2002	1	Yes
	288	2	No

Q1 Do you or does your spouse/partner currently have a checking, savings or money m

type: numeric (byte)
label: Q1
range: [-1,2] units: 1
unique values: 3 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	2079	1	Yes
	200	2	No

Q2 Have you or your spouse/partner ever had a checking, savings or money market acc

type: numeric (byte)
label: Q2
range: [-1,2] units: 1
unique values: 3 missing .: 2090/2290

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	74	1	Yes
	119	2	No
	2090	.	

Q3 Please choose the most important reason why you don't have a checking, saving or

type: numeric (byte)
label: Q3
range: [-1,7] units: 1
unique values: 8 missing .: 2090/2290

tabulation:	Freq.	Numeric	Label
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```

16      -1  Refused
48      1  I don't write enough checks to
         make it worthwhile
6       2  The minimum balance is too high
46      3  I don't like dealing with banks
32      4  The fees and service charges are
         too high
2       5  No bank has convenient hours or
         locations
16      6  No bank will give me an account
34      7  Other (Please specify):
2090    .

```

Q3_other (unlabeled)

```

type: string (str60)
unique values: 25 missing "": 2263/2290
examples: ""
           ""
           ""
           ""
warning: variable has embedded blanks

```

Q4 Have you or your spouse/partner ever
used payday loans, paycheck advance, or
dep

```

type: numeric (byte)
label: Q4
range: [-1,2] units: 1
unique values: 3 missing .: 0/2290
tabulation:
  Freq.  Numeric  Label
      15      -1  Refused
      223       1  Yes
      2052       2  No

```

Q5 How many times in the last 12 months did
you or your spouse/partner use payday l

```

type: numeric (byte)
label: LABA, but 16 nonmissing values are not labeled
range: [-1,40] units: 1
unique values: 17 missing .: 2067/2290
examples: .
           .
           .
           .

```


1133 1 Yes

Q7_2

[General purpose prepaid card] Do you
have any of the following types of
prepai

type: numeric (byte)
label: Q7_2

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1967	0	No
	323	1	Yes

Q7_3

[Payroll card] Do you have any of the following types of prepaid cards?

type: numeric (byte)
label: Q7_3

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2255	0	No
	35	1	Yes

Q7_4

[Government card] Do you have any of the following types of prepaid cards?

type: numeric (byte)
label: Q7_4

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2194	0	No
	96	1	Yes

Q7_5

[None of the above] Do you have any of the following types of prepaid cards?

type: numeric (byte)
label: Q7_5

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1277	0	No
	1013	1	Yes

Q7_ref [Refused] Do you have any of the following types of prepaid cards?

type: numeric (byte)
label: Q7_REF
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
2281 0 No
9 1 Yes

Q8 Some general purpose and merchant
specific prepaid cards can be reloaded
with ex

type: numeric (byte)
label: Q8
range: [-1,3] units: 1
unique values: 4 missing .: 1062/2290
tabulation: Freq. Numeric Label
7 -1 Refused
498 1 Yes
410 2 No
313 3 Don't know
1062 .

Q9 In the past 12 months, did you add money to reload any of your prepaid cards?

type: numeric (byte)
label: Q9
range: [1,2] units: 1
unique values: 2 missing .: 1792/2290
tabulation: Freq. Numeric Label
207 1 Yes
291 2 No
1792 .

Q10 Think about the prepaid card that you
reload most often. When was the last
time

type: numeric (byte)
label: Q10
range: [1,6] units: 1

unique values: 6 missing .: 2083/2290

tabulation:	Freq.	Numeric	Label
	44	1	In the past 7 days
	80	2	In the past 30 days
	44	3	In the past 90 days
	36	4	In the past 12 months
	2	5	More than 12 months ago
	1	6	Never
	2083	.	

Q11_1 [Debit card or check card] Which of the following financial products or services

type: numeric (byte)
label: Q11_1

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	744	0	No
	1546	1	Yes

Q11_2 [Paper check] Which of the following financial products or services have you use

type: numeric (byte)
label: Q11_2

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	671	0	No
	1619	1	Yes

Q11_3 [Major credit card (VISA, MasterCard, American Express, Discover)] Which of the

type: numeric (byte)
label: Q11_3

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	807	0	No
	1483	1	Yes

Q11_4 [Store-branded credit card good only at

the store that issued the card] Which of

type: numeric (byte)
label: Q11_4
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1543	0	No
	747	1	Yes

Q11_5 [General purpose prepaid card] Which of
the following financial products or ser

type: numeric (byte)
label: Q11_5
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1872	0	No
	418	1	Yes

Q11_6 [Auto title loan] Which of the following
financial products or services have you

type: numeric (byte)
label: Q11_6
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2213	0	No
	77	1	Yes

Q11_7 [Check cashing services] Which of the
following financial products or services
h

type: numeric (byte)
label: Q11_7
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2211	0	No
	79	1	Yes

Q11_8

[Payday loans] Which of the following financial products or services have you us

type: numeric (byte)
label: Q11_8

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation: Freq. Numeric Label
2218 0 No
72 1 Yes

Q11_9

[Layaway plan] Which of the following financial products or services have you us

type: numeric (byte)
label: Q11_9

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation: Freq. Numeric Label
2216 0 No
74 1 Yes

Q11_10

[I use none of the products listed above] Which of the following financial produ

type: numeric (byte)
label: Q11_10

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation: Freq. Numeric Label
2137 0 No
153 1 Yes

Q11_ref

[Refused] Which of the following financial products or services have you used in

type: numeric (byte)
label: Q11_REF

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation: Freq. Numeric Label

2280 0 No
10 1 Yes

Q12 Have you used telephone banking in the
past 12 months, either with a land-line
p

type: numeric (byte)
label: Q12
range: [-1,2] units: 1
unique values: 3 missing .: 211/2290

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	653	1	Yes
	1415	2	No
	211	.	

Q13_1 [Checked account balances or
transactions] Which of the following
transactions h

type: numeric (byte)
label: Q13_1
range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	150	0	No
	503	1	Yes
	1637	.	

Q13_2 [Transferred money between accounts]
Which of the following transactions have yo

type: numeric (byte)
label: Q13_2
range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	432	0	No
	221	1	Yes
	1637	.	

Q13_3 [Paid bills] Which of the following
transactions have you done using
telephone b

type: numeric (byte)
label: Q13_3
range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	454	0	No
	199	1	Yes
	1637	.	

Q13_4 [Asked a customer service question]
Which of the following transactions have
you

type: numeric (byte)
label: Q13_4
range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	371	0	No
	282	1	Yes
	1637	.	

Q13_5 [Deposited money] Which of the following
transactions have you done using teleph

type: numeric (byte)
label: Q13_5
range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	617	0	No
	36	1	Yes
	1637	.	

Q13_6 [Applied for a credit card or loan]
Which of the following transactions have
you

type: numeric (byte)
label: Q13_6
range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	632	0	No
	21	1	Yes

1637 .

Q13_7

[Other] Which of the following transactions have you done using telephone bankin

type: numeric (byte)
label: Q13_7

range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	637	0	No
	16	1	Yes
	1637	.	

Q13_ref

[Refused] Which of the following transactions have you done using telephone bank

type: numeric (byte)
label: Q13_REF

range: [0,1] units: 1
unique values: 2 missing .: 1637/2290

tabulation:	Freq.	Numeric	Label
	652	0	No
	1	1	Yes
	1637	.	

Q14

Do you currently have regular access to the internet, either at home or outside

type: numeric (byte)
label: Q14

range: [-1,2] units: 1
unique values: 3 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	2189	1	Yes
	88	2	No

Q15

Where do you use the internet the most often?

type: numeric (byte)
label: Q15

range: [-1,7] units: 1

unique values: 8 missing .: 101/2290

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1775	1	At home
	315	2	At work
	23	3	At school
	32	4	At a library
	19	5	At someone else's home
	9	6	At an internet café or store with Wi-Fi
	9	7	Other
	101	.	

Q16 Have you used online banking on a desktop, laptop or tablet computer in the past

type: numeric (byte)
label: Q16
range: [-1,2] units: 1
unique values: 3 missing .: 279/2290

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	1358	1	Yes
	644	2	No
	279	.	

Q17_1 [Checked account balances or transactions] Which of the following transactions h

type: numeric (byte)
label: Q17_1
range: [0,1] units: 1
unique values: 2 missing .: 932/2290

tabulation:	Freq.	Numeric	Label
	67	0	No
	1291	1	Yes
	932	.	

Q17_2 [Transferred money between accounts] Which of the following transactions have yo

type: numeric (byte)
label: Q17_2
range: [0,1] units: 1
unique values: 2 missing .: 932/2290

```
tabulation:  Freq.  Numeric  Label
              420      0      No
              938      1      Yes
              932      .
```

Q17_3 [Paid bills] Which of the following transactions have you done using online bank

```
type: numeric (byte)
label: Q17_3

range: [0,1] units: 1
unique values: 2 missing .: 932/2290
```

```
tabulation:  Freq.  Numeric  Label
              344      0      No
              1014     1      Yes
              932      .
```

Q17_4 [Asked a customer service question] Which of the following transactions have you

```
type: numeric (byte)
label: Q17_4

range: [0,1] units: 1
unique values: 2 missing .: 932/2290
```

```
tabulation:  Freq.  Numeric  Label
              1184     0      No
              174      1      Yes
              932      .
```

Q17_5 [Deposited money] Which of the following transactions have you done using online

```
type: numeric (byte)
label: Q17_5

range: [0,1] units: 1
unique values: 2 missing .: 932/2290
```

```
tabulation:  Freq.  Numeric  Label
              1202     0      No
              156      1      Yes
              932      .
```

Q17_6 [Applied for a credit card or loan] Which of the following transactions have you

type: numeric (byte)
label: Q17_6

range: [0,1] units: 1
unique values: 2 missing .: 932/2290

tabulation:

Freq.	Numeric	Label
1258	0	No
100	1	Yes
932	.	

Q17_7 [Managed investments (i.e. bought and sold stock or mutual funds)] Which of the

type: numeric (byte)
label: Q17_7

range: [0,1] units: 1
unique values: 2 missing .: 932/2290

tabulation:

Freq.	Numeric	Label
1214	0	No
144	1	Yes
932	.	

Q17_8 [Other] Which of the following transactions have you done using online banking o

type: numeric (byte)
label: Q17_8

range: [0,1] units: 1
unique values: 2 missing .: 932/2290

tabulation:

Freq.	Numeric	Label
1349	0	No
9	1	Yes
932	.	

Q17_ref [Refused] Which of the following transactions have you done using online banking

type: numeric (byte)
label: Q17_REF

range: [0,1] units: 1
unique values: 2 missing .: 932/2290

tabulation:

Freq.	Numeric	Label
-------	---------	-------

```
1353      0  No
   5       1  Yes
  932      .
```

Q18 Do you own or have regular access to a mobile phone (cell phone)?

```
type: numeric (byte)
label: Q18

range: [1,2] units: 1
unique values: 2 missing .: 0/2290
```

```
tabulation: Freq. Numeric Label
             2002      1  Yes
             288      2  No
```

Q19 Is your mobile phone a smart phone?

```
type: numeric (byte)
label: Q19

range: [-1,2] units: 1
unique values: 3 missing .: 288/2290
```

```
tabulation: Freq. Numeric Label
             6      -1  Refused
            836      1  Yes
           1160      2  No
            288      .
```

Q20 Which type of smart phone do you have?

```
type: numeric (byte)
label: Q20

range: [-1,6] units: 1
unique values: 7 missing .: 1454/2290
```

```
tabulation: Freq. Numeric Label
             5      -1  Refused
            353      1  Android
            113      2  Blackberry
            259      3  iPhone
             14      4  Windows Mobile
             59      5  Other
             33      6  Don't know
           1454      .
```

Q21 When was the last time that you used the internet on your mobile phone?

```
type: numeric (byte)
label: Q21
```


range: [-1,6] units: 1
unique values: 7 missing .: 1454/2290

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	695	1	In the past 7 days
	49	2	In the past 30 days
	17	3	In the past 90 days
	14	4	In the past 12 months
	2	5	More than 12 months ago
	58	6	Never
	1454	.	

Q22 Have you used mobile banking in the past 12 months?

type: numeric (byte)
label: Q22

range: [-1,2] units: 1
unique values: 3 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	372	1	Yes
	1626	2	No
	288	.	

Q23 Do you plan to use mobile banking in the next 12 months?

type: numeric (byte)
label: Q23

range: [-1,4] units: 1
unique values: 5 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	13	1	Definitely will use
	156	2	Probably will use
	653	3	Probably will not use
	796	4	Definitely will not use
	664	.	

Q24 Do you think you will ever use mobile banking?

type: numeric (byte)
label: Q24

range: [-1,4] units: 1
unique values: 5 missing .: 841/2290

tabulation:	Freq.	Numeric	Label
	11	-1	Refused

7	1	Definitely will use
229	2	Probably will use
684	3	Probably will not use
518	4	Definitely will not use
841	.	

Q25_1 [Downloaded your bank's mobile banking application on your mobile phone] Using Y

```

type: numeric (byte)
label: Q25_1

range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation: Freq. Numeric Label
              201      0 No
              171      1 Yes
              1918      .

```

Q25_2 [Checked an account balance or checked recent transactions] Using your mobile ph

```

type: numeric (byte)
label: Q25_2

range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation: Freq. Numeric Label
              37      0 No
              335     1 Yes
              1918      .

```

Q25_3 [Made a bill payment using your bank's online banking website or banking applica

```

type: numeric (byte)
label: Q25_3

range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation: Freq. Numeric Label
              277      0 No
              95      1 Yes
              1918      .

```

Q25_4 [Received a text message alert from your bank] Using your mobile phone, have you

type: numeric (byte)
label: Q25_4
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	261	0	No
	111	1	Yes
	1918	.	

Q25_5 [Transferred money between two accounts]
Using your mobile phone, have you done

type: numeric (byte)
label: Q25_5
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	207	0	No
	165	1	Yes
	1918	.	

Q25_6 [Deposited a check to your account using
your phone's camera] Using your mobile

type: numeric (byte)
label: Q25_6
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	330	0	No
	42	1	Yes
	1918	.	

Q25_7 [Located the closest in-network ATM for
your bank] Using your mobile phone, have

type: numeric (byte)
label: Q25_7
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	304	0	No
	68	1	Yes
	1918	.	

Q25_8 [Managed your investments (i.e. bought
and sold stock or mutual funds)] Using
yo

type: numeric (byte)
label: Q25_8
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	359	0	No
	13	1	Yes
	1918	.	

Q25_9 [Other banking-related activities
(Please specify):] Using your mobile
phone, ha

type: numeric (byte)
label: Q25_9
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	369	0	No
	3	1	Yes
	1918	.	

Q25_ref [Refused] Using your mobile phone, have
you done any of the following in the pas

type: numeric (byte)
label: Q25_REF
range: [0,1] units: 1
unique values: 2 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	363	0	No
	9	1	Yes
	1918	.	

Q25_other [Q25_other:specify]

type: string (str34)
unique values: 3 missing "": 2287/2290

tabulation: Freq. Value

```
2287 ""
      1 "Leo cate branches"
      1 "None"
      1 "Take Credit card purchases from me"
```

warning: variable has embedded blanks

Q26 In a typical month, how many times do you personally use mobile banking?

```
      type: numeric (byte)
      label: LABA, but 19 nonmissing values are not labeled

      range: [-1,60]                units: 1
unique values: 20                    missing .: 1918/2290

      examples: .
                .
                .
                .
```

Q27 Overall, how satisfied are you with your mobile banking experiences?

```
      type: numeric (byte)
      label: Q27

      range: [1,4]                  units: 1
unique values: 4                    missing .: 1927/2290

      tabulation: Freq.  Numeric  Label
                  227         1  Very satisfied
                  122         2  Somewhat satisfied
                   11         3  Somewhat dissatisfied
                    3         4  Very dissatisfied
                 1927         .
```

Q28_1 What are the top two reasons you are dissatisfied with your mobile banking exper

```
      type: numeric (byte)
      label: Q28_1

      range: [1,6]                  units: 1
unique values: 5                    missing .: 2276/2290

      tabulation: Freq.  Numeric  Label
                  4         1  I am concerned about my personal
                        information being disclosed or
                        have had personal information
                        disclosed as a result of m
                  6         3  I have had problems getting the
                        websites or applications to work
                        properly
                  2         4  Banking on my mobile phone takes
```

```

                too long
                1      5  It is too difficult to see on my
                1      6  The transactions I want to
                2276      .

```

Q28_2

What are the top two reasons you are
dissatisfied with your mobile banking
exper

```

                type: numeric (byte)
                label: Q28_2

                range: [4,7]                units: 1
unique values: 4                            missing .: 2276/2290

```

```

tabulation: Freq.  Numeric  Label
              7          4  Banking on my mobile phone takes
              1          5  It is too difficult to see on my
              2          6  The transactions I want to
              4          7  Other (Please specify):
                2276      .

```

Q28_other

What are the top two reasons you are
dissatisfied with your mobile banking
exper

```

                type: string (str50)

unique values: 4                            missing "": 2286/2290

```

```

tabulation: Freq.  Value
                2286  ""
                1  "Not as robust as the commercial made it
                1  "Phone can not understand my voice"
                1  "na"
                1  "pirating information over the air."

```

warning: variable has embedded blanks

Q29

Have you made a mobile payment in the past 12 months?

```

                type: numeric (byte)
                label: Q29

                range: [-1,2]                units: 1
unique values: 3                            missing .: 288/2290

```

```

tabulation: Freq.  Numeric  Label

```

```

          9      -1  Refused
        213      1   Yes
       1780      2   No
        288      .

```

```

-----
Q30_1      [Transferred money directly to another
            person's bank, credit card or Paypal
            acco
-----

```

```

          type: numeric (byte)
          label: Q30_1

          range: [0,1]                units: 1
unique values: 2                    missing .: 2077/2290

```

```

tabulation:  Freq.  Numeric  Label
              177      0     No
              36      1     Yes
              2077      .

```

```

-----
Q30_2      [Received money from another person
            using my mobile phone] Using your mobile
            pho
-----

```

```

          type: numeric (byte)
          label: Q30_2

          range: [0,1]                units: 1
unique values: 2                    missing .: 2077/2290

```

```

tabulation:  Freq.  Numeric  Label
              198      0     No
              15      1     Yes
              2077      .

```

```

-----
Q30_3      [Waved or tapped my mobile phone at the
            cash register to pay for a purchase] Usi
-----

```

```

          type: numeric (byte)
          label: Q30_3

          range: [0,1]                units: 1
unique values: 2                    missing .: 2077/2290

```

```

tabulation:  Freq.  Numeric  Label
              210      0     No
              3       1     Yes
              2077      .

```

```

-----
Q30_4      [Paid bills online (excluding payments
            made directly from your bank website or
            a
-----

```

type: numeric (byte)
label: Q30_4
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	109	0	No
	104	1	Yes
	2077	.	

Q30_5 [Made a charitable donation by text message] Using your mobile phone, have you d

type: numeric (byte)
label: Q30_5
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	196	0	No
	17	1	Yes
	2077	.	

Q30_6 [Transferred money to friends or family in another country] Using your mobile ph

type: numeric (byte)
label: Q30_6
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	211	0	No
	2	1	Yes
	2077	.	

Q30_7 [Used my mobile phone as a 'virtual wallet' to replace the cards I previously ca

type: numeric (byte)
label: Q30_7
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	211	0	No
	2	1	Yes

2077 .

Q30_8 [Made online purchases] Using your mobile phone, have you done any of the follow

type: numeric (byte)
label: Q30_8
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	141	0	No
	72	1	Yes
	2077	.	

Q30_9 [None of the above] Using your mobile phone, have you done any of the following

type: numeric (byte)
label: Q30_9
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	162	0	No
	51	1	Yes
	2077	.	

Q30_ref [Refused] Using your mobile phone, have you done any of the following in the pas

type: numeric (byte)
label: Q30_REF
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	212	0	No
	1	1	Yes
	2077	.	

Q31_1 [Credit card, debit card or prepaid card number] Do you make your mobile payment

type: numeric (byte)
label: Q31_1

range: [0,1] units: 1
unique values: 2 missing .: 2129/2290

tabulation:	Freq.	Numeric	Label
	58	0	No
	103	1	Yes
	2129	.	

Q31_2 [Bank account] Do you make your mobile
payments using a credit card number...
wh

type: numeric (byte)
label: Q31_2

range: [0,1] units: 1
unique values: 2 missing .: 2129/2290

tabulation:	Freq.	Numeric	Label
	86	0	No
	75	1	Yes
	2129	.	

Q31_3 [Charged to your phone bill] Do you make
your mobile payments using a credit car

type: numeric (byte)
label: Q31_3

range: [0,1] units: 1
unique values: 2 missing .: 2129/2290

tabulation:	Freq.	Numeric	Label
	143	0	No
	18	1	Yes
	2129	.	

Q31_4 [Paypal, Google Wallet, iTunes, etc.] Do
you make your mobile payments using a c

type: numeric (byte)
label: Q31_4

range: [0,1] units: 1
unique values: 2 missing .: 2129/2290

tabulation:	Freq.	Numeric	Label
	122	0	No
	39	1	Yes
	2129	.	

Q31_5 [Other] Do you make your mobile payments
using a credit card number... which ind

type: numeric (byte)
label: Q31_5
range: [0,1] units: 1
unique values: 2 missing .: 2129/2290

tabulation:	Freq.	Numeric	Label
	156	0	No
	5	1	Yes
	2129	.	

Q31_ref [Refused] Do you make your mobile payments using a credit card number... which i

type: numeric (byte)
label: Q31_REF
range: [0,0] units: 1
unique values: 1 missing .: 2129/2290

tabulation:	Freq.	Numeric	Label
	161	0	No
	2129	.	

Q31_other [Other (Please specify):] Do you make your mobile payments using a credit card n

type: string (str18)
unique values: 4 missing "": 2286/2290

tabulation:	Freq.	Value
	2286	" "
	1	"Personal"
	1	"check"
	1	"none of this apply"
	1	"paper check"

warning: variable has embedded blanks

Q32_1 [Used a text message to make or receive a mobile payment] Have you used any of t

type: numeric (byte)
label: Q32_1
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

182 0 No
31 1 Yes
2077 .

Q32_2 [Waved or tapped my mobile phone at the
cash register or other payment sensor] H

type: numeric (byte)
label: Q32_2
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	210	0	No
	3	1	Yes
	2077	.	

Q32_3 [Scanned a barcode using your mobile
phone to make a mobile payment] Have you
us

type: numeric (byte)
label: Q32_3
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	207	0	No
	6	1	Yes
	2077	.	

Q32_4 [Used your mobile phone's web browser to
make or receive a mobile payment] Have

type: numeric (byte)
label: Q32_4
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	172	0	No
	41	1	Yes
	2077	.	

Q32_5 [Used a downloadable app to make or
receive a mobile payment] Have you used
any

type: numeric (byte)

label: Q32_5
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	179	0	No
	34	1	Yes
	2077	.	

Q32_6 [None of the above] Have you used any of
the following methods to make or receiv

type: numeric (byte)
label: Q32_6
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	103	0	No
	110	1	Yes
	2077	.	

Q32_ref [Refused] Have you used any of the
following methods to make or receive
mobile p

type: numeric (byte)
label: Q32_REF
range: [0,1] units: 1
unique values: 2 missing .: 2077/2290

tabulation:	Freq.	Numeric	Label
	202	0	No
	11	1	Yes
	2077	.	

Q33 In a typical month, how many times do
you use your mobile phone to make
payments

type: numeric (byte)
label: LABA, but 15 nonmissing values are not labeled
range: [-1,24] units: 1
unique values: 16 missing .: 2077/2290

examples: .
. .
. .
. .

Q34 Overall, how satisfied are you with your mobile payment experiences?

type: numeric (byte)
label: Q34
range: [1,4] units: 1
unique values: 4 missing .: 2093/2290

tabulation:	Freq.	Numeric	Label
	107	1	Very satisfied
	76	2	Somewhat satisfied
	5	3	Somewhat dissatisfied
	9	4	Very dissatisfied
	2093	.	

Q35_1 What are the top two reasons you are dissatisfied with your mobile payment exper

type: numeric (byte)
label: Q35_1
range: [1,6] units: 1
unique values: 5 missing .: 2276/2290

tabulation:	Freq.	Numeric	Label
	9	1	I am concerned about my personal information being disclosed or have had personal information disclosed as a result ...
	1	2	I find that applications and/or websites for mobile payments are too complicated to use
	2	3	I have had problems getting the websites or applications to work properly
	1	5	Making mobile payments takes too long
	1	6	Making mobile payments is much more complicated than using another payment method
	2276	.	

Q35_2 What are the top two reasons you are dissatisfied with your mobile payment exper

type: numeric (byte)
label: Q35_2
range: [2,9] units: 1
unique values: 7 missing .: 2276/2290

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

```

2      2 I find that applications and/or
      websites for mobile payments are
      too complicated to use
1      3 I have had problems getting the
      websites or applications to work
      properly
2      4 It is too difficult to see on my
      mobile phone's screen
3      5 Making mobile payments takes too
      long
3      6 Making mobile payments is much
      more complicated than using
      another payment method
2      7 Merchants don't generally accept
      mobile payments
1      9 Other (Please specify):
2276 .

```

Q35_other

What are the top two reasons you are
dissatisfied with your mobile payment
exper

```

      type: string (str48)
unique values: 1          missing "": 2289/2290
      tabulation: Freq. Value
                  2289 ""
                  1  "It Wouldn't let me select the amount
                  for payment"
      warning: variable has embedded blanks

```

Q36_1

[I'm concerned about the security of
mobile banking] You indicated that you
do n

```

      type: numeric (byte)
      label: Q36_1
      range: [0,1]          units: 1
unique values: 2          missing .: 664/2290
      tabulation: Freq.   Numeric Label
                  828     0   No
                  798     1   Yes
                  664     .

```

Q36_2

[My banking needs are being met without
mobile banking] You indicated that you d

```

      type: numeric (byte)
      label: Q36_2

```

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	630	0	No
	996	1	Yes
	664	.	

Q36_3 [The cost of data access on my wireless
plan is too high] You indicated that you

type: numeric (byte)
label: Q36_3

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1315	0	No
	311	1	Yes
	664	.	

Q36_4 [It is too difficult to see on my mobile
phone's screen] You indicated that you

type: numeric (byte)
label: Q36_4

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1366	0	No
	260	1	Yes
	664	.	

Q36_5 [It is not offered by my bank or credit
union] You indicated that you do not cur

type: numeric (byte)
label: Q36_5

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1582	0	No
	44	1	Yes
	664	.	

Q36_6 [My bank charges a fee for using mobile
banking] You indicated that you do not c

type: numeric (byte)
label: Q36_6
range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1594	0	No
	32	1	Yes
	664	.	

Q36_7

[I don't trust the technology to properly process my banking transactions] You i

type: numeric (byte)
label: Q36_7
range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1281	0	No
	345	1	Yes
	664	.	

Q36_8

[I don't have a banking account with which to use mobile banking] You indicated

type: numeric (byte)
label: Q36_8
range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1493	0	No
	133	1	Yes
	664	.	

Q36_9

[It's difficult or time consuming to set up mobile banking] You indicated that y

type: numeric (byte)
label: Q36_9
range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1483	0	No
	143	1	Yes

 Q36_10 [Other] You indicated that you do not currently use mobile banking. What are the

type: numeric (byte)
 label: Q36_10
 range: [0,1] units: 1
 unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1414	0	No
	212	1	Yes
	664	.	

 Q36_ref [Refused] You indicated that you do not currently use mobile banking. What are t

type: numeric (byte)
 label: Q36_REF
 range: [0,1] units: 1
 unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1615	0	No
	11	1	Yes
	664	.	

 Q36_other [Other (Please specify):] You indicated that you do not currently use mobile ban

type: string (str161)
 unique values: 182 missing "": 2090/2290

examples: ""
 ""
 ""
 ""

warning: variable has embedded blanks

 Q37 You mentioned that security was one of your top concerns with mobile banking: wh

type: numeric (byte)
 label: Q37

range: [-1,5] units: 1
unique values: 6 missing .: 1492/2290

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	407	1	Hackers gaining access to my phone remotely
	161	2	Someone intercepting my calls or data
	165	3	Losing my phone or having my phone stolen
	34	4	Malware or viruses being installed on my phone
	28	5	Other (Please specify):
	1492	.	

Q37_other Q37_other:specify

type: string (str183)

unique values: 20 missing "": 2263/2290

examples: ""
""
""
""

warning: variable has embedded blanks

Q38_1 [Download your bank's mobile banking application on your mobile phone] Assuming

type: numeric (byte)
label: Q38_1

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1363	0	No
	263	1	Yes
	664	.	

Q38_2 [Check an account balance or check recent transactions] Assuming that any concer

type: numeric (byte)
label: Q38_2

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	716	0	No
	910	1	Yes
	664	.	

Q38_3 [Make a bill payment using your bank's
online banking website or banking
applica

type: numeric (byte)
label: Q38_3

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1237	0	No
	389	1	Yes
	664	.	

Q38_4 [Receive text message alerts from your
bank] Assuming that any concerns you
have

type: numeric (byte)
label: Q38_4

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1171	0	No
	455	1	Yes
	664	.	

Q38_5 [Transfer money between two accounts]
Assuming that any concerns you have
about

type: numeric (byte)
label: Q38_5

range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1201	0	No
	425	1	Yes
	664	.	

Q38_6 [Other banking-related activities]
Assuming that any concerns you have
about mob

type: numeric (byte)
label: Q38_6
range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1467	0	No
	159	1	Yes
	664	.	

Q38_ref [Refused] Assuming that any concerns you
have about mobile banking were addresse

type: numeric (byte)
label: Q38_REF
range: [0,1] units: 1
unique values: 2 missing .: 664/2290

tabulation:	Freq.	Numeric	Label
	1404	0	No
	222	1	Yes
	664	.	

Q38_other [Other banking-related activities
(Please specify):] Assuming that any
concerns

type: string (str70)
unique values: 61 missing "": 2145/2290

examples: "
"
"
"

warning: variable has embedded blanks

Q39_1 [I'm concerned about the security of
mobile payments] You indicated that you
do

type: numeric (byte)
label: Q39_1
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1035	0	No

745 1 Yes
510 .

Q39_2 [It's easier to pay with another method
like cash or a credit card] You indicate

type: numeric (byte)
label: Q39_2
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1121	0	No
	659	1	Yes
	510	.	

Q39_3 [I don't see any benefit from using
mobile payments] You indicated that you
do n

type: numeric (byte)
label: Q39_3
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1108	0	No
	672	1	Yes
	510	.	

Q39_4 [I don't know of any stores that let you
pay with your mobile phone] You indicat

type: numeric (byte)
label: Q39_4
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1611	0	No
	169	1	Yes
	510	.	

Q39_5 [I don't have the necessary feature on
my phone] You indicated that you do not
u

type: numeric (byte)
label: Q39_5

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1199	0	No
	581	1	Yes
	510	.	

Q39_6

[The cost of data access on my wireless
plan is too high] You indicated that you

type: numeric (byte)
label: Q39_6

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1504	0	No
	276	1	Yes
	510	.	

Q39_7

[It is not offered by my bank or credit
union] You indicated that you do not use

type: numeric (byte)
label: Q39_7

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1705	0	No
	75	1	Yes
	510	.	

Q39_8

[My bank charges a fee for using mobile
payments] You indicated that you do not

type: numeric (byte)
label: Q39_8

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1745	0	No
	35	1	Yes
	510	.	

Q39_9

[I don't trust the technology to
properly process my payments] You

indicated tha

type: numeric (byte)
label: Q39_9
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1429	0	No
	351	1	Yes
	510	.	

Q39_10

[It's difficult or time consuming to set up mobile payments] You indicated that

type: numeric (byte)
label: Q39_10
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1633	0	No
	147	1	Yes
	510	.	

Q39_11

[Other] You indicated that you do not use mobile payments. What are the main re

type: numeric (byte)
label: Q39_11
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1561	0	No
	219	1	Yes
	510	.	

Q39_ref

[Refused] You indicated that you do not use mobile payments. What are the main r

type: numeric (byte)
label: Q39_REF
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1755	0	No

25 1 Yes
510 .

Q39_other [Other (Please specify):] You indicated
that you do not use mobile payments. Wha

type: string (str120)
unique values: 195 missing "": 2083/2290
examples: ""
""
""
""
warning: variable has embedded blanks

Q40 You mentioned that security was one of
your top concerns with mobile payments:
w

type: numeric (byte)
label: Q40
range: [-1,5] units: 1
unique values: 6 missing .: 1545/2290

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	338	1	Hackers gaining access to my phone remotely
	238	2	Someone intercepting my payment information or other data
	127	3	Losing my phone or having my phone stolen
	19	4	Malware or viruses being installed on my phone
	19	5	Other (Please specify):
	1545	.	.

Q40_other Q40_other: specify

type: string (str79)
unique values: 15 missing "": 2271/2290
examples: ""
""
""
""
warning: variable has embedded blanks

Q41_1

[Making payments directly to another person (i.e. friend, relative)] Assuming th

type: numeric (byte)
label: Q41_1

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation: Freq. Numeric Label
1505 0 No
275 1 Yes
510 .

Q41_2

[Waving or tapping my mobile phone at the cash register to pay for a purchase] A

type: numeric (byte)
label: Q41_2

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation: Freq. Numeric Label
1478 0 No
302 1 Yes
510 .

Q41_3

[Paying bills online] Assuming that the reason(s) why you do not currently use m

type: numeric (byte)
label: Q41_3

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation: Freq. Numeric Label
1161 0 No
619 1 Yes
510 .

Q41_4

[Transferring money to friends or family in another country] Assuming that the r

type: numeric (byte)
label: Q41_4

range: [0,1] units: 1
unique values: 2 missing .: 510/2290

```
tabulation:  Freq.  Numeric  Label
              1665      0      No
              115       1      Yes
              510       .
```

Q41_5 [Using your mobile phone as a 'virtual wallet' to replace all the cards you curr

```
type: numeric (byte)
label: Q41_5

range: [0,1] units: 1
unique values: 2 missing .: 510/2290
```

```
tabulation:  Freq.  Numeric  Label
              1477      0      No
              303       1      Yes
              510       .
```

Q41_6 [Buying goods or services online] Assuming that the reason(s) why you do not cur

```
type: numeric (byte)
label: Q41_6

range: [0,1] units: 1
unique values: 2 missing .: 510/2290
```

```
tabulation:  Freq.  Numeric  Label
              1398      0      No
              382       1      Yes
              510       .
```

Q41_7 [Receiving/using coupons on your phone] Assuming that the reason(s) why you do n

```
type: numeric (byte)
label: Q41_7

range: [0,1] units: 1
unique values: 2 missing .: 510/2290
```

```
tabulation:  Freq.  Numeric  Label
              1278      0      No
              502       1      Yes
              510       .
```

Q41_8 [Receiving specials and discount offers based on your location] Assuming that th

type: numeric (byte)
label: Q41_8
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1387	0	No
	393	1	Yes
	510	.	

Q41_9 [Other payment-related activities]
Assuming that the reason(s) why you do
not c

type: numeric (byte)
label: Q41_9
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1549	0	No
	231	1	Yes
	510	.	

Q41_ref [Refused] Assuming that the reason(s)
why you do not currently use mobile
paymen

type: numeric (byte)
label: Q41_REF
range: [0,1] units: 1
unique values: 2 missing .: 510/2290

tabulation:	Freq.	Numeric	Label
	1515	0	No
	265	1	Yes
	510	.	

Q41_other [Other payment-related activities
(Please specify):] Assuming that the
reason(s)

type: string (str95)
unique values: 89 missing "": 2082/2290

examples: ""
""
""
""

warning: variable has embedded blanks

Q42 Please rate the security of SMS (text messaging)

type: numeric (byte)
label: Q42
range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	149	1	Very safe
	586	2	Somewhat safe
	341	3	Somewhat unsafe
	212	4	Very unsafe
	686	5	Don't know
	288	.	

Q43 Please rate the security of mobile browser similar to the way you access the int

type: numeric (byte)
label: Q43
range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	104	1	Very safe
	707	2	Somewhat safe
	381	3	Somewhat unsafe
	146	4	Very unsafe
	632	5	Don't know
	288	.	

Q44 Please rate the security of an application downloaded from your phone's mobile a

type: numeric (byte)
label: Q44
range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	35	-1	Refused
	145	1	Very safe
	653	2	Somewhat safe
	304	3	Somewhat unsafe
	137	4	Very unsafe

728 5 Don't know
288 .

Q45 How would you currently rate the overall security of mobile banking for protecti

type: numeric (byte)
label: Q45
range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	93	1	Very safe
	540	2	Somewhat safe
	422	3	Somewhat unsafe
	232	4	Very unsafe
	686	5	Don't know
	288	.	

Q46_1 [Buy things at the point of sale] Would you like to use your mobile phone for an

type: numeric (byte)
label: Q46_1
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1496	0	No
	506	1	Yes
	288	.	

Q46_2 [Track your finances on a daily basis] Would you like to use your mobile phone f

type: numeric (byte)
label: Q46_2
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1406	0	No
	596	1	Yes
	288	.	

Q46_3 [Organize and track gift cards, loyalty and reward points] Would you like to use

type: numeric (byte)
label: Q46_3
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1598	0	No
	404	1	Yes
	288	.	

Q46_4 [Compare prices when shopping] Would you
like to use your mobile phone for any o

type: numeric (byte)
label: Q46_4
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1054	0	No
	948	1	Yes
	288	.	

Q46_5 [As a ticket for buses, trains, or
subways] Would you like to use your
mobile ph

type: numeric (byte)
label: Q46_5
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1658	0	No
	344	1	Yes
	288	.	

Q46_6 [As a key to enter your house] Would you
like to use your mobile phone for any o

type: numeric (byte)
label: Q46_6
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1656	0	No
	346	1	Yes
	288	.	

Q46_7 [Purchase tickets to events] Would you
like to use your mobile phone for any of

type: numeric (byte)
label: Q46_7
range: [0,1] units: 1
unique values: 2 missing .: 288/2290
tabulation: Freq. Numeric Label
1573 0 No
429 1 Yes
288 .

Q46_8 [As a membership card (such as museums,
gym, etc.)] Would you like to use your m

type: numeric (byte)
label: Q46_8
range: [0,1] units: 1
unique values: 2 missing .: 288/2290
tabulation: Freq. Numeric Label
1545 0 No
457 1 Yes
288 .

Q46_9 [To receive and manage discount offers
and coupons] Would you like to use your
m

type: numeric (byte)
label: Q46_9
range: [0,1] units: 1
unique values: 2 missing .: 288/2290
tabulation: Freq. Numeric Label
1402 0 No
600 1 Yes
288 .

Q46_10 [To receive offers and promotions based
on where you are (i.e. You walk into a s

type: numeric (byte)
label: Q46_10
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1353	0	No
	649	1	Yes
	288	.	

Q46_11

[As a form of photo identificationWould
you like to use your mobile phone for an

type: numeric (byte)
label: Q46_11

range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1550	0	No
	452	1	Yes
	288	.	

Q46_ref

[RefusedWould you like to use your
mobile phone for any of the following
purpose

type: numeric (byte)
label: Q46_REF

range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1623	0	No
	379	1	Yes
	288	.	

Q47

Banks can offer ...If your bank offered
this service how likely would you be to

type: numeric (byte)
label: Q47

range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	70	1	I already use it
	257	2	Very likely
	447	3	Somewhat likely
	415	4	Somewhat unlikely
	792	5	Very unlikely
	288	.	

Q48

Before going to a retail store to make a large purchase, do you generally compar

type: numeric (byte)
label: Q48
range: [-1,2] units: 1
unique values: 3 missing .: 101/2290

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	1295	1	Yes
	883	2	No
	101	.	

Q49

Before going to a retail store to make a large purchase, do you generally look a

type: numeric (byte)
label: Q49
range: [-1,2] units: 1
unique values: 3 missing .: 101/2290

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	1277	1	Yes
	894	2	No
	101	.	

Q50

Online shopping is when you go to a merchant's website through your web browser

type: numeric (byte)
label: Q50
range: [-1,2] units: 1
unique values: 3 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	316	1	Yes
	1658	2	No
	288	.	

Q51

Have you ever used your mobile phone to comparison shop over the internet while

type: numeric (byte)
label: Q51
range: [-1,2] units: 1

unique values: 3 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	355	1	Yes
	1622	2	No
	288	.	

Q52

Have you ever used a barcode scanning application on your mobile phone while sho

type: numeric (byte)
label: Q52

range: [-1,2] units: 1
unique values: 3 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	24	-1	Refused
	233	1	Yes
	1745	2	No
	288	.	

Q53

Has using your mobile phone to compare prices while you were shopping at a retai

type: numeric (byte)
label: Q53

range: [1,2] units: 1
unique values: 2 missing .: 1897/2290

tabulation:	Freq.	Numeric	Label
	250	1	Yes
	143	2	No
	1897	.	

Q54

Have you ever used your mobile phone to browse product reviews while shopping at

type: numeric (byte)
label: Q54

range: [-1,2] units: 1
unique values: 3 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	289	1	Yes
	1696	2	No
	288	.	

Q55 Has reading product reviews on your mobile phone while shopping at a retail stor

type: numeric (byte)
label: Q55
range: [-1,2] units: 1
unique values: 3 missing .: 2001/2290

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	232	1	Yes
	55	2	No
	2001	.	

Q56 In the past 12 months, have you used your mobile phone to check your account bal

type: numeric (byte)
label: Q56
range: [-1,2] units: 1
unique values: 3 missing .: 1918/2290

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	242	1	Yes
	127	2	No
	1918	.	

Q57 Thinking of the most recent time that you used your mobile phone to check your a

type: numeric (byte)
label: Q57
range: [-1,2] units: 1
unique values: 3 missing .: 2048/2290

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	136	1	Yes
	105	2	No
	2048	.	

Q58 Have you signed up to receive coupons or special offers by email from retail sto

type: numeric (byte)

label: Q58
range: [-1,2] units: 1
unique values: 3 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	881	1	Yes
	1379	2	No

Q59 Have you made a purchase as a result of receiving one of these coupons or special offers?

type: numeric (byte)
label: Q59
range: [-1,2] units: 1
unique values: 3 missing .: 1409/2290

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	664	1	Yes
	209	2	No
	1409	.	

Q60 Have you ever signed up to receive coupons/offers from a website such as Groupon?

type: numeric (byte)
label: Q60
range: [-1,2] units: 1
unique values: 3 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	657	1	Yes
	1606	2	No

Q61 Have you ever used a coupon from a website such as Groupon or Living Social?

type: numeric (byte)
label: Q61
range: [1,2] units: 1
unique values: 2 missing .: 1633/2290

tabulation:	Freq.	Numeric	Label
	368	1	Yes
	289	2	No
	1633	.	

Q62 New mobile contactless payments are becoming available from some banks, credit c

type: numeric (byte)
label: Q62
range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	13	1	I already use it
	185	2	Very likely
	445	3	Somewhat likely
	447	4	Somewhat unlikely
	885	5	Very unlikely
	288	.	

Q63 How likely do you think it is that mobile contactless payments will become a maj

type: numeric (byte)
label: Q63
range: [-1,5] units: 1
unique values: 6 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	323	1	Very likely
	663	2	Somewhat likely
	295	3	Somewhat unlikely
	229	4	Very unlikely
	470	5	Don't know
	288	.	

Q64 How much responsibility do you have for maintaining the household budget and man

type: numeric (byte)
label: Q64
range: [-1,5] units: 1
unique values: 6 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	252	1	None or almost none
	245	2	Some
	646	3	Shared equally with other household members
	316	4	Most

801 5 All or almost all

Q65 How much responsibility do you have for
paying monthly bills (rent or mortgage,

type: numeric (byte)
label: Q65
range: [-1,5] units: 1
unique values: 6 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	338	1	None or almost none
	277	2	Some
	439	3	Shared equally with other household members
	248	4	Most
	954	5	All or almost all

Q66 How much responsibility do you have for
shopping for household goods and groceri

type: numeric (byte)
label: Q66
range: [-1,5] units: 1
unique values: 6 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	218	1	None or almost none
	363	2	Some
	578	3	Shared equally with other household members
	331	4	Most
	764	5	All or almost all

Q67 How much responsibility do you have for
making decisions about savings and inves

type: numeric (byte)
label: Q67
range: [-1,5] units: 1
unique values: 6 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	24	-1	Refused
	259	1	None or almost none
	234	2	Some
	847	3	Shared equally with other household members
	279	4	Most

 Q68 Do you or anyone in your household use a
 program or website to track your househ

type: numeric (byte)
 label: Q68
 range: [-1,2] units: 1
 unique values: 3 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	514	1	Yes
	1760	2	No

 Q69 How long have you been using this
 program or website to manage your
 household fi

type: numeric (byte)
 label: Q69
 range: [-1,4] units: 1
 unique values: 5 missing .: 1776/2290

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	64	1	Less than a year
	83	2	One to two years
	107	3	Three to five years
	257	4	More than five years
	1776	.	

 Q70 In a typical month, how often do you or
 another household member use this progra

type: numeric (byte)
 label: LABA, but 26 nonmissing values are not labeled
 range: [-1,60] units: 1
 unique values: 27 missing .: 1776/2290

examples: 25
 .
 .
 .

 Q71 Do you use your mobile phone to track purchases and expenses?

type: numeric (byte)
 label: Q71

range: [-1,2] units: 1
unique values: 3 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	115	1	Yes
	1867	2	No
	288	.	

Q72_1 [A mobile application for expense tracking] What method(s) do you use to track p

type: numeric (byte)
label: Q72_1

range: [0,1] units: 1
unique values: 2 missing .: 2175/2290

tabulation:	Freq.	Numeric	Label
	74	0	No
	41	1	Yes
	2175	.	

Q72_2 [A spreadsheet] What method(s) do you use to track purchases and expenses on you

type: numeric (byte)
label: Q72_2

range: [0,1] units: 1
unique values: 2 missing .: 2175/2290

tabulation:	Freq.	Numeric	Label
	107	0	No
	8	1	Yes
	2175	.	

Q72_3 [Online (using the web browser to access a website)] What method(s) do you use t

type: numeric (byte)
label: Q72_3

range: [0,1] units: 1
unique values: 2 missing .: 2175/2290

tabulation:	Freq.	Numeric	Label
	59	0	No
	56	1	Yes
	2175	.	

Q72_4 [Send text messages] What method(s) do
you use to track purchases and expenses
o

type: numeric (byte)
label: Q72_4
range: [0,1] units: 1
unique values: 2 missing .: 2175/2290
tabulation: Freq. Numeric Label
97 0 No
18 1 Yes
2175 .

Q72_5 [Take notes in a notepad or word
processor] What method(s) do you use to
track p

type: numeric (byte)
label: Q72_5
range: [0,1] units: 1
unique values: 2 missing .: 2175/2290
tabulation: Freq. Numeric Label
92 0 No
23 1 Yes
2175 .

Q72_ref [Refused] What method(s) do you use to
track purchases and expenses on your
mobi

type: numeric (byte)
label: Q72_REF
range: [0,1] units: 1
unique values: 2 missing .: 2175/2290
tabulation: Freq. Numeric Label
109 0 No
6 1 Yes
2175 .

Q73 In a typical month, how often do you use
your mobile phone to track purchases an

type: numeric (int)
label: LABA, but 20 nonmissing values are not labeled
range: [-1,123] units: 1

unique values: 21 missing .: 2175/2290

examples: .
.
.
.

Q74_1 [Low-balance alerts] You previously mentioned that you receive text alerts from

type: numeric (byte)
label: Q74_1
range: [0,1] units: 1
unique values: 2 missing .: 2179/2290

tabulation:	Freq.	Numeric	Label
	33	0	No
	78	1	Yes
	2179	.	

Q74_2 [Payment due alerts] You previously mentioned that you receive text alerts from

type: numeric (byte)
label: Q74_2
range: [0,1] units: 1
unique values: 2 missing .: 2179/2290

tabulation:	Freq.	Numeric	Label
	70	0	No
	41	1	Yes
	2179	.	

Q74_3 [Saving reminders] You previously mentioned that you receive text alerts from yo

type: numeric (byte)
label: Q74_3
range: [0,1] units: 1
unique values: 2 missing .: 2179/2290

tabulation:	Freq.	Numeric	Label
	103	0	No
	8	1	Yes
	2179	.	

Q74_4 [Fraud alerts] You previously mentioned

that you receive text alerts from your b

type: numeric (byte)
label: Q74_4
range: [0,1] units: 1
unique values: 2 missing .: 2179/2290

tabulation:	Freq.	Numeric	Label
	70	0	No
	41	1	Yes
	2179	.	

Q74_5

[Other] You previously mentioned that
you receive text alerts from your bank.
Wh

type: numeric (byte)
label: Q74_5
range: [0,1] units: 1
unique values: 2 missing .: 2179/2290

tabulation:	Freq.	Numeric	Label
	92	0	No
	19	1	Yes
	2179	.	

Q74_ref

[Refused] You previously mentioned that
you receive text alerts from your bank.

type: numeric (byte)
label: Q74_REF
range: [0,0] units: 1
unique values: 1 missing .: 2179/2290

tabulation:	Freq.	Numeric	Label
	111	0	No
	2179	.	

Q74_other

[Other (Please specify):] You previously
mentioned that you receive text alerts

type: string (str54)
unique values: 17 missing "": 2273/2290
examples: ""
""
""
""

warning: variable has embedded blanks

Q75_1 [Transferred money into the account with
the low-balance] Thinking of the most r

type: numeric (byte)
label: Q75_1
range: [0,1] units: 1
unique values: 2 missing .: 2212/2290

tabulation:	Freq.	Numeric	Label
	36	0	No
	42	1	Yes
	2212	.	

Q75_2 [Deposited money into the account with
the low-balance] Thinking of the most
rec

type: numeric (byte)
label: Q75_2
range: [0,1] units: 1
unique values: 2 missing .: 2212/2290

tabulation:	Freq.	Numeric	Label
	63	0	No
	15	1	Yes
	2212	.	

Q75_3 [Reduced my spending] Thinking of the
most recent low-balance alert you
received

type: numeric (byte)
label: Q75_3
range: [0,1] units: 1
unique values: 2 missing .: 2212/2290

tabulation:	Freq.	Numeric	Label
	48	0	No
	30	1	Yes
	2212	.	

Q75_4 [None of the above] Thinking of the most
recent low-balance alert you received b

type: numeric (byte)
label: Q75_4

range: [0,1] units: 1
unique values: 2 missing .: 2212/2290

tabulation:	Freq.	Numeric	Label
	66	0	No
	12	1	Yes
	2212	.	

Q75_ref [Refused] Thinking of the most recent
low-balance alert you received by text
mes

type: numeric (byte)
label: Q75_REF

range: [0,0] units: 1
unique values: 1 missing .: 2212/2290

tabulation:	Freq.	Numeric	Label
	78	0	No
	2212	.	

Q76 Has receiving payment due alerts
improved your ability to pay your bills
on time

type: numeric (byte)
label: Q76

range: [1,3] units: 1
unique values: 3 missing .: 2249/2290

tabulation:	Freq.	Numeric	Label
	13	1	Yes, by a lot
	16	2	Yes, by a little
	12	3	No
	2249	.	

Q77 Imagine that the interest rate on your
savings account was 1% per year and
infla

type: numeric (byte)
label: Q77

range: [-1,3] units: 1
unique values: 4 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	64	-1	Refused
	117	1	More than today
	399	2	Exactly the same
	1710	3	Less than today

range: [-1,4] units: 1
unique values: 5 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	253	1	Less than 2 years
	505	2	Between 2 and 5 years
	870	3	5 to 9 years
	564	4	10 years or more

Q82_1 [Put it on my credit card] Imagine that
your car breaks down and requires \$400 w

type: numeric (byte)
label: Q82_1

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1401	0	No
	889	1	Yes

Q82_2 [With the money currently in my checking
account] Imagine that your car breaks d

type: numeric (byte)
label: Q82_2

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1324	0	No
	966	1	Yes

Q82_3 [By taking money out of my savings]
Imagine that your car breaks down and
requir

type: numeric (byte)
label: Q82_3

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1778	0	No
	512	1	Yes

Q82_4 [Using money from a bank loan, line of
credit, or overdraft] Imagine that your
c

type: numeric (byte)
label: Q82_4
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2209	0	No
	81	1	Yes

Q82_5 [By borrowing from a friend or family member] Imagine that your car breaks down

type: numeric (byte)
label: Q82_5
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1957	0	No
	333	1	Yes

Q82_6 [Using a payday loan or deposit advance] Imagine that your car breaks down and r

type: numeric (byte)
label: Q82_6
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2228	0	No
	62	1	Yes

Q82_7 [By pawning something] Imagine that your car breaks down and requires \$400 worth

type: numeric (byte)
label: Q82_7
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2180	0	No
	110	1	Yes

Q82_8 [Other] Imagine that your car breaks

down and requires \$400 worth of repairs
in

type: numeric (byte)
label: Q82_8

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2162	0	No
	128	1	Yes

Q82_ref [Refused] Imagine that your car breaks
down and requires \$400 worth of repairs
i

type: numeric (byte)
label: Q82_REF

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2236	0	No
	54	1	Yes

Q82_other [Other (Please specify):] Imagine that
your car breaks down and requires \$400
wo

type: string (str99)

unique values: 103 missing "": 2177/2290

examples: ""
""
""
""

warning: variable has embedded blanks

Q83 Which of the following statements comes
closest to describing the amount of fina

type: numeric (byte)
label: Q83

range: [-1,4] units: 1
unique values: 5 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	56	-1	Refused

1282 2 No
603 .

ppage Age

 type: numeric (byte)
 label: LABB, but 73 nonmissing values are not labeled

 range: [18,92] units: 1
unique values: 73 missing .: 0/2290

 examples: 33
 44
 55
 64

ppagecat Age - 7 Categories

 type: numeric (byte)
 label: PPAGECAT

 range: [1,7] units: 1
unique values: 7 missing .: 0/2290

 tabulation: Freq. Numeric Label

	199	1	18-24
	318	2	25-34
	409	3	35-44
	447	4	45-54
	469	5	55-64
	304	6	65-74
	144	7	75+

ppagect4 Age - 4 Categories

 type: numeric (byte)
 label: PPAGECT4

 range: [1,4] units: 1
unique values: 4 missing .: 0/2290

 tabulation: Freq. Numeric Label

	357	1	18-29
	569	2	30-44
	692	3	45-59
	672	4	60+

ppeduc Education (Highest Degree Received)

 type: numeric (byte)
 label: PPEDUC

range: [1,14] units: 1
unique values: 14 missing .: 0/2290

examples: 9 HIGH SCHOOL GRADUATE - high school DIPLOMA or th
> e equivalent (GED)
9 HIGH SCHOOL GRADUATE - high school DIPLOMA or th
> e equivalent (GED)
10 Some college, no degree
12 Bachelors degree

ppeducat Education (Categorical)

type: numeric (byte)
label: PPEUCAT

range: [1,4] units: 1
unique values: 4 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	232	1	Less than high school
	741	2	High school
	594	3	Some college
	723	4	Bachelor's degree or higher

ppethm Race / Ethnicity

type: numeric (byte)
label: PPEETHM

range: [1,5] units: 1
unique values: 5 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1682	1	White, Non-Hispanic
	219	2	Black, Non-Hispanic
	88	3	Other, Non-Hispanic
	232	4	Hispanic
	69	5	2+ Races, Non-Hispanic

male Gender

type: numeric (byte)
label: male

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1182	0	Female
	1108	1	Male

pphhhead Household Head

ppmarit Marital Status

type: numeric (byte)
label: PPMARIT

range: [1,6] units: 1
unique values: 6 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1330	1	Married
	94	2	Widowed
	219	3	Divorced
	40	4	Separated
	417	5	Never married
	190	6	Living with partner

metro MSA Status

type: numeric (byte)
label: PPMSACAT

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	404	0	Non-Metro
	1886	1	Metro

PPREG4 Region 4 - Based on State of Residence

type: numeric (byte)
label: PPREG4

range: [1,4] units: 1
unique values: 4 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	436	1	Northeast
	544	2	Midwest
	801	3	South
	509	4	West

ppreg9 Region 9 - Based on State of Residence

type: numeric (byte)
label: PPREG9

range: [1,9] units: 1
unique values: 9 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

127	1	New England
309	2	Mid-Atlantic
379	3	East-North Central
165	4	West-North Central
430	5	South Atlantic
152	6	East-South Central
219	7	West-South Central
172	8	Mountain
337	9	Pacific

pprent

Ownership Status of Living Quarters

type: numeric (byte)
label: PPRENT

range: [1,3] units: 1
unique values: 3 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1733	1	Owned or being bought by you or someone in your household
	504	2	Rented for cash
	53	3	Occupied without payment of cash rent

PPT01

Presence of Household Members - Children 0-2

type: numeric (byte)
label: LABB, but 4 nonmissing values are not labeled

range: [0,3] units: 1
unique values: 4 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2161	0	
	122	1	
	6	2	
	1	3	

PPT25

Presence of Household Members - Children 2-5

type: numeric (byte)
label: LABB, but 4 nonmissing values are not labeled

range: [0,3] units: 1
unique values: 4 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2032	0	
	211	1	
	42	2	
	5	3	

```

type: numeric (byte)
label: LABB, but 6 nonmissing values are not labeled

range: [0,5]                units: 1
unique values: 6            missing .: 0/2290

tabulation: Freq.  Numeric  Label
             1902      0
             245       1
             115       2
              23       3
               4       4
               1       5

```

```

type: numeric (byte)
label: LABB, but 5 nonmissing values are not labeled

range: [0,4]                units: 1
unique values: 5            missing .: 0/2290

tabulation: Freq.  Numeric  Label
             1952      0
             255       1
              72       2
              10       3
               1       4

```

```

type: numeric (byte)
label: LABB, but 12 nonmissing values are not labeled

range: [1,13]              units: 1
unique values: 12          missing .: 0/2290

examples: 2
           2
           2
           3

```

```

type: numeric (byte)
label: PPWORK

range: [1,7]                units: 1
unique values: 7            missing .: 0/2290

tabulation: Freq.  Numeric  Label

```

1119	1	Working - as a paid employee
161	2	Working - self-employed
27	3	Not working - on temporary layoff from a job
163	4	Not working - looking for work
454	5	Not working - retired
168	6	Not working - disabled
198	7	Not working - other

ppnet

Has Internet Access

```

      type: numeric (byte)
      label: PPNET

      range: [0,1]
unique values: 2

      units: 1
missing .: 0/2290

      tabulation: Freq.   Numeric   Label
                   496       0      No
                   1794      1      Yes

```

agegrp1

Ages 18-29

```

      type: numeric (byte)
      label: yesno

      range: [0,1]
unique values: 2

      units: 1
missing .: 0/2290

      tabulation: Freq.   Numeric   Label
                   1933      0      No
                   357       1      Yes

```

agegrp2

Ages 30-44

```

      type: numeric (byte)
      label: yesno

      range: [0,1]
unique values: 2

      units: 1
missing .: 0/2290

      tabulation: Freq.   Numeric   Label
                   1721      0      No
                   569       1      Yes

```

agegrp3

Ages 45-60

```

      type: numeric (byte)
      label: yesno

      range: [0,1]
unique values: 2

      units: 1
missing .: 0/2290

```

```
tabulation:  Freq.  Numeric  Label
              1598      0      No
              692      1      Yes
```

agegrp4 Ages over 60

```
      type:  numeric (byte)
      label:  yesno

      range:  [0,1]
unique values:  2

                        units:  1
missing .:  0/2290
```

```
tabulation:  Freq.  Numeric  Label
              1618      0      No
              672      1      Yes
```

lths Less than high school

```
      type:  numeric (byte)
      label:  yesno

      range:  [0,1]
unique values:  2

                        units:  1
missing .:  0/2290
```

```
tabulation:  Freq.  Numeric  Label
              2058      0      No
              232      1      Yes
```

hs High school degree

```
      type:  numeric (byte)
      label:  yesno

      range:  [0,1]
unique values:  2

                        units:  1
missing .:  0/2290
```

```
tabulation:  Freq.  Numeric  Label
              1549      0      No
              741      1      Yes
```

somecoll Some college

```
      type:  numeric (byte)
      label:  yesno

      range:  [0,1]
unique values:  2

                        units:  1
missing .:  0/2290
```

```
tabulation:  Freq.  Numeric  Label
              1696      0      No
              594      1      Yes
```

college Bachelor's degree or higher

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
1567 0 No
723 1 Yes

white White non-Hispanic

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
608 0 No
1682 1 Yes

black Black non-Hispanic

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
2071 0 No
219 1 Yes

other Other and two or more races non-hispanic

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
2133 0 No
157 1 Yes

hispanic Hispanic

```

    type: numeric (byte)
    label: yesno

    range: [0,1]
    unique values: 2

    units: 1
    missing .: 0/2290

```

```

tabulation: Freq.   Numeric   Label
             2058       0      No
             232        1      Yes

```

female

Female

```

    type: numeric (float)
    label: yesno

    range: [0,1]
    unique values: 2

    units: 1
    missing .: 0/2290

```

```

tabulation: Freq.   Numeric   Label
             1108       0      No
             1182       1      Yes

```

inc

Income group

```

    type: numeric (float)
    label: inc

    range: [0,4]
    unique values: 5

    units: 1
    missing .: 0/2290

```

```

tabulation: Freq.   Numeric   Label
             409       0      Less than $25,000
             355       1      $25,000-$39,999
             608       2      $40,000-$74,999
             324       3      $75,000-$99,999
             594       4      $100,000 or greater

```

incgrp1

Less than \$25000

```

    type: numeric (byte)
    label: yesno

    range: [0,1]
    unique values: 2

    units: 1
    missing .: 0/2290

```

```

tabulation: Freq.   Numeric   Label
             1881       0      No
             409        1      Yes

```

incgrp2

HH income \$25000 - \$39999

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1935	0	No
	355	1	Yes

incgrp3 HH income \$40000 - \$74999

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1682	0	No
	608	1	Yes

incgrp4 HH income \$75000 - \$99999

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1966	0	No
	324	1	Yes

incgrp5 HH income greater than \$100000

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1696	0	No
	594	1	Yes

married Married

type: numeric (float)
label: yesno
range: [0,1] units: 1

unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	960	0	No
	1330	1	Yes

nomarr Not married; widowed; divorced; or living with partner

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1330	0	No
	960	1	Yes

nonmetro Live in a rural area

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1886	0	No
	404	1	Yes

northeast Northeast

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1854	0	No
	436	1	Yes

midwest Midwest

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1746	0	No

544 1 Yes

south South

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
1489 0 No
801 1 Yes

west West

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
1781 0 No
509 1 Yes

owner Homeowner

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
557 0 No
1733 1 Yes

noowner Not a homeowner

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290
tabulation: Freq. Numeric Label
1733 0 No
557 1 Yes

employed Employed

```

-----
      type: numeric (float)
      label: yesno

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 0/2290

      tabulation: Freq.   Numeric   Label
                   1010      0      No
                   1280      1      Yes

```

```

-----
unemployed
-----
Unemployed but in labor force
-----

```

```

      type: numeric (float)
      label: yesno

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 0/2290

      tabulation: Freq.   Numeric   Label
                   2100      0      No
                   190      1      Yes

```

```

-----
nilf
-----
Not in labor force: retired; disability; or other
-----

```

```

      type: numeric (float)
      label: yesno

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 0/2290

      tabulation: Freq.   Numeric   Label
                   1470      0      No
                   820      1      Yes

```

```

-----
mbanker
-----
Mobile banking user
-----

```

```

      type: numeric (float)
      label: yesno

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 288/2290

      tabulation: Freq.   Numeric   Label
                   1630      0      No
                   372      1      Yes
                   288      .

```

```

-----
mpayment
-----
Mobile payments user
-----

```

```

      type: numeric (float)

```

label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 288/2290

tabulation:	Freq.	Numeric	Label
	1789	0	No
	213	1	Yes
	288	.	

sphone

Own a smartphone

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1454	0	No
	836	1	Yes

mphone

Mobile phone user

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	288	0	No
	2002	1	Yes

payday

Have you or your spouse ever used a payday loan?

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2067	0	No
	223	1	Yes

prepaid

Have you used a general purpose prepaid card in the past 12 months?

type: numeric (float)
label: yesno
range: [0,1] units: 1

unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1872	0	No
	418	1	Yes

reprepaid Have you used a reloadable prepaid card?

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2083	0	No
	207	1	Yes

chkcash Have you used a check cashing service in the past 12 months?

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2211	0	No
	79	1	Yes

autottl Have you used an auto title loan in the past 12 months?

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2213	0	No
	77	1	Yes

safe Mobile banking perceived as safe

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1657	0	No

 unsafe Mobile banking perceived of as unsafe

type: numeric (float)
 label: yesno

range: [0,1] units: 1
 unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1636	0	No
	654	1	Yes

 dontknow Don't know if mobile banking is safe

type: numeric (float)
 label: yesno

range: [0,1] units: 1
 unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1604	0	No
	686	1	Yes

 risksubs Take substantial financial risk to earn substantial rewards

type: numeric (float)
 label: yesno

range: [0,1] units: 1
 unique values: 2 missing .: 56/2290

tabulation:	Freq.	Numeric	Label
	2162	0	No
	72	1	Yes
	56	.	

 riskabvav Take above average financial risk for above average returns

type: numeric (float)
 label: yesno

range: [0,1] units: 1
 unique values: 2 missing .: 56/2290

tabulation:	Freq.	Numeric	Label
	1880	0	No
	354	1	Yes
	56	.	

afs Use alternative financial services

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	2034	0	No
	256	1	Yes

underbanked Underbanked

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 11/2290

tabulation:	Freq.	Numeric	Label
	2039	0	No
	240	1	Yes
	11	.	

banked Fully Banked

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	451	0	No
	1839	1	Yes

bankstat Banking status

type: numeric (float)
label: bankstat

range: [0,2] units: 1
unique values: 3 missing .: 11/2290

tabulation:	Freq.	Numeric	Label
	200	0	Unbanked
	240	1	Underbanked
	1839	2	Banked
	11	.	

fl_infl Understands inflation

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	580	0	No
	1710	1	Yes

fl_retrns Understands relative returns on assets

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	911	0	No
	1379	1	Yes

fl_diver Understands value of diversification

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	1048	0	No
	1242	1	Yes

fl_mutual Understands risks of investing in stocks

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/2290

tabulation:	Freq.	Numeric	Label
	491	0	No
	1799	1	Yes

fl_comp Understands compound interest

```
      type: numeric (float)
      label: yesno

      range: [0,1]
unique values: 2

      units: 1
missing .: 0/2290
```

```
tabulation:  Freq.  Numeric  Label
              1420      0      No
              870      1      Yes
```

payday12m

Have you or your spouse ever used a payday loan in the past 12 months?

```
      type: numeric (float)
      label: yesno

      range: [0,1]
unique values: 2

      units: 1
missing .: 22/2290
```

```
tabulation:  Freq.  Numeric  Label
              2149      0      No
              119      1      Yes
               22      .
```