CODEBOOK FOR 2014 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 2014 Mobile Financial Services
(MFS) data set.

The MFS is sponsored by the Board of Governors of the Federal Reserve
System. Data for the 2014 MFS was collected by GfK (formerly Knowledge Networks)
using their online probability based KnowledgePanel.

For a general overview of the 2014 MFS and a detailed discussion of the
survey methods, see Alexandra Brown, Sam Dodini, Arturo Gonzalez, Ellen Merry,
and Logan Thomas "Consumers and Mobile Financial Services 2015",
Federal Reserve Board,
http://www.federalreserve.gov/econresdata/mobile-devices/files/consumers-and-
mobile-financial-services-report-201503.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
questionaire, see the separate copy of the questionaire posted with the data
on this website.

CaseID   Case
ID

---

                    type: numeric (int)

                   range: [63,7696]   units: 1
           unique values: 4223   missing .:   0/4223

                    mean: 5097.71
                std. dev: 1992.41

             percentiles: 10%   25%   50%   75%   90%
                                 1729   4011   5577   6640   7274

---
weight1   Re-Interview Respondents
weights

---

                    type: numeric (double)

                   range: [.122,5.4743]   units: .0001
           unique values: 1392   missing .:   2734/4223

                    mean: 1
                std. dev: .998925

             percentiles: 10%   25%   50%   75%   90%
                                .2372   .3722   .6439   1.2591   2.1994

---
weight2   Re-Interview/Fresh Respondents
weights

---

                    type: numeric (double)

                   range: [.1021,4.0661]   units: .0001
          unique values: 1938   missing .:   1298/4223

                    mean: .999999
               std. dev: .689848

            percentiles: 10%   25%   50%   75%   90%
                              .2329   .4401   .9235   1.325   1.8611

---
weight3   Re-interview, Fresh sample and Rural Oversample
weights

---

                    type: numeric (double)

                   range: [.035,5.045]   units: .0001
          unique values: 2175   missing .:   0/4223

                    mean: 1
               std. dev: .983231

            percentiles: 10%   25%   50%   75%   90%
                              .0572   .1604   .6871   1.5856   2.2907

Q1   Do you or does your spouse/partner currently have some type of bank or
credit union account such as a checking, savings, or money market account?

---

                    type: numeric (byte)
                   label: Q1

                   range: [-1,2]   units: 1
          unique values: 3   missing .:   0/4223

              tabulation: Freq.   Numeric Label
                               8   -1   Refused
                            3911   1   Yes
                             304   2   No

Q2   Have you or your spouse/partner ever had some type of bank or credit union
account such as a checking, savings, or money market account?

---

                    type: numeric (byte)
                   label: Q2

```
            range:  [-1,2]                          units:  1
     unique values:  3                        missing .:  3919/4223

        tabulation:  Freq.   Numeric  Label
                        2        -1   Refused
                      113         1   Yes
                      189         2   No
                     3919         .
```


Q4A   Have you used a prepaid debit card in the past 12
months?


```
              type:  numeric (byte)
             label:  Q4A

            range:  [-1,2]                          units:  1
     unique values:  3                        missing .:  0/4223

        tabulation:  Freq.   Numeric  Label
                       10        -1   Refused
                      709         1   Yes
                     3504         2   No
```


Q5   Have you sent a remittance in the past 12
months?


```
              type:  numeric (byte)
             label:  Q5

            range:  [-1,2]                          units:  1
     unique values:  3                        missing .:  0/4223

        tabulation:  Freq.   Numeric  Label
                       17        -1   Refused
                      231         1   Yes
                     3975         2   No
```


Q5A   In the past 12 months, have you used a money order, check cashing service,
pawn shop loan, auto title loan, paycheck advance/deposit advance, or a payday
loan?


```
              type:  numeric (byte)
             label:  Q5A

            range:  [-1,2]                          units:  1
     unique values:  3                        missing .:  0/4223

        tabulation:  Freq.   Numeric  Label
                       15        -1   Refused
                      517         1   Yes
```

                 3691   2 No

Q16_1   What are the three main ways you (or your spouse/partner) interact with
your
bank or credit union when you use your accounts: ATM/Cash Mashine
----
---

                      type: numeric (byte)

                     range: [1,3]   units: 1
             unique values: 3   missing .: 1521/4223

                 tabulation: Freq. Value
                                994 1
                               1001 2
                                707 3
                               1521 .

Q16_2   What are the three main ways you (or your spouse/partner) interact with
your
bank or credit union when you use your accounts: A teller in person at a branch
----
---

                      type: numeric (byte)

                     range: [1,3]   units: 1
             unique values: 3   missing .: 1115/4223

                 tabulation: Freq. Value
                               1177 1
                               1006 2
                                925 3
                               1115 .

Q16_3   What are the three main ways you (or your spouse/partner) interact with
your bank or credit union when you use your accounts: Mail

---

                      type: numeric (byte)

                     range: [1,3]   units: 1
             unique values: 3   missing .: 3687/4223

                 tabulation: Freq. Value
                                 64 1
                                173 2
                                299 3
                               3687 .

Q16_4   What are the three main ways you (or your spouse/partner) interact with
your
bank or credit union when you use your accounts: Phone

```
--------------------------------------------------------------------------------
---
                   type:  numeric (byte)

                  range:  [1,3]                          units:  1
          unique values:  3                         missing .:  3320/4223

             tabulation:  Freq.  Value
                            87   1
                           362   2
                           454   3
                          3320   .

--------------------------------------------------------------------------------
---
Q16_5     What are the three main ways you (or your spouse/partner) interact with
your
bank or credit union when you use your accounts: Over the internet using a
computer/tablet
--------------------------------------------------------------------------------
---
                   type:  numeric (byte)

                  range:  [1,3]                          units:  1
          unique values:  3                         missing .:  1727/4223

             tabulation:  Freq.  Value
                          1288   1
                           763   2
                           445   3
                          1727   .

--------------------------------------------------------------------------------
---
Q16_6     What are the three main ways you (or your spouse/partner) interact with
your
bank or credit union when you use your accounts: Mobile phone app, mobile web
browser,
or SMS/text message
--------------------------------------------------------------------------------
---
                   type:  numeric (byte)

                  range:  [1,3]                          units:  1
          unique values:  3                         missing .:  3532/4223

             tabulation:  Freq.  Value
                           218   1
                           265   2
                           208   3
                          3532   .

--------------------------------------------------------------------------------
---
Q16_7     What are the three main ways you (or your spouse/partner) interact with
your
bank or credit union when you use your accounts: Family member, friend, or neighbor
does the banking for me
--------------------------------------------------------------------------------
---
```

```
            type:  numeric (byte)

           range:  [1,3]                        units:  1
   unique values:  3                        missing .:  4047/4223

       tabulation:  Freq.  Value
                       39  1
                       48  2
                       89  3
                     4047  .
```


Q16_8   What are the three main ways you (or your spouse/partner) interact with your
bank or credit union when you use your accounts: Other


```
            type:  numeric (byte)

           range:  [1,3]                        units:  1
   unique values:  3                        missing .:  4162/4223

       tabulation:  Freq.  Value
                       21  1
                       17  2
                       23  3
                     4162  .
```


Q16_other   Other (Please
specify):


```
            type:  string (str60)

   unique values:  54                     missing "":  4156/4223

         examples:  ""
                    ""
                    ""
                    ""

         warning:  variable has embedded blanks
```


Q6   Have you visited a bank branch and spoken with a teller or a bank employee in
the past 12 months?


```
            type:  numeric (byte)
           label:  Q6

           range:  [-1,2]                       units:  1
   unique values:  3                        missing .:  312/4223

       tabulation:  Freq.   Numeric  Label
```

```
              6        -1  Refused
           3536         1  Yes
            369         2  No
            312         .
```


Q7   In the past month, about how many times have you visited a branch and spoken with a teller or a bank employee?


```
               type:  numeric (byte)
              label:  Q7, but 24 nonmissing values are not labeled

              range:  [-1,60]                    units:  1
      unique values:  25                    missing .:  687/4223

           examples:  1
                      2
                      3
                      7
```


Q8   Which of the following best describes the location of your bank or credit union branch that you typically visit when you need to speak with a teller or bank employee?


```
               type:  numeric (byte)
              label:  Q8

              range:  [-1,4]                     units:  1
      unique values:  5                     missing .:  312/4223

         tabulation:  Freq.   Numeric  Label
                         12        -1  Refused
                       3351         1  I visit a branch close to my
                                       home, work, school or other
                                       place I go to frequently.
                        285         2  I must go out of my way or
                                       travel for a while to visit a
                                       branch.
                         94         3  I am not able to visit a branch
                                       because my bank does not have a
                                       branch in my area.
                        169         4  I do not need to visit a branch.
                        312         .
```


Q9   About how long does it take you to travel to the branch you typically visit (one way)?


```
               type:  numeric (int)
              label:  Q9, but 46 nonmissing values are not labeled

              range:  [-1,500]                   units:  1
```

```
         unique values:  47                          missing .:   587/4223

             examples:  5
                        6
                        10
                        25

-------------------------------------------------------------------------------
---
Q10            Have you used an ATM for any banking transactions in the past 12
months?
-------------------------------------------------------------------------------
---

                 type:  numeric (byte)
                label:  Q10

                range:  [-1,2]                        units:  1
         unique values:  3                          missing .:   312/4223

           tabulation:  Freq.    Numeric  Label
                           6        -1    Refused
                        2800         1    Yes
                        1105         2    No
                         312         .

-------------------------------------------------------------------------------
---
Q11     In the past month, about how many times have you used an ATM for banking
transactions?
-------------------------------------------------------------------------------
---

                 type:  numeric (byte)
                label:  Q11, but 26 nonmissing values are not labeled

                range:  [-1,50]                       units:  1
         unique values:  27                         missing .:   1423/4223

             examples:  1
                        3
                        6
                        .

-------------------------------------------------------------------------------
---
Q12     Which of the following best describes the location of the ATM that you
typically
use for banking transactions?
-------------------------------------------------------------------------------
---

                 type:  numeric (byte)
                label:  Q12

                range:  [-1,4]                        units:  1
         unique values:  5                          missing .:   312/4223

           tabulation:  Freq.    Numeric  Label
                          15        -1    Refused
                        2788         1    I use an ATM close to my home,
                                          work, school or other place I go
                                          to frequently.
```

```
             153         2  I must go out of my way or
                            travel for a while to access the
                            ATM.
              17         3  I am not able to use an ATM for
                            banking transactions because
                            there is not an ATM in my area.
             938         4  I do not use an ATM.
             312         .
```

Q13   About how long does it take you to travel to the ATM you typically visit (one way)?

```
              type:  numeric (int)
              label:  Q13, but 35 nonmissing values are not labeled

              range:  [-1,588]                    units:  1
      unique values:  36                     missing .:  1282/4223

           examples:  5
                      7
                      15
                      .
```

Q14   Have you used telephone banking in the past 12 months, either with a landline phone or your mobile phone?

```
              type:  numeric (byte)
              label:  Q14

              range:  [-1,2]                       units:  1
      unique values:  3                      missing .:  312/4223

         tabulation:  Freq.    Numeric  Label
                         14         -1  Refused
                       1149          1  Yes
                       2748          2  No
                        312          .
```

Q15   In the past month, about how many times have you used telephone banking to access your account?

```
              type:  numeric (byte)
              label:  Q15, but 23 nonmissing values are not labeled

              range:  [-1,50]                      units:  1
      unique values:  24                     missing .:  3074/4223

           examples:  3
                      .
                      .
                      .
```

```
----------------------------------------------------------------------
---
Q17    Do you currently have regular access to the internet, either at your home or
outside your home (e.g., at school, work, public library, etc.) that is not provided
by GfK, formerly Knowledge Networks?
----------------------------------------------------------------------
---


                    type:   numeric (byte)
                   label:   Q17

                   range:   [-1,2]                         units:   1
           unique values:   3                         missing .:   0/4223

              tabulation:   Freq.    Numeric  Label
                              15         -1   Refused
                            3917          1   Yes
                             291          2   No

----------------------------------------------------------------------
---
Q18    Which of the following best describes how easy it is for you to access the
Internet on a desktop, laptop, or tablet (e.g., iPad)?
----------------------------------------------------------------------
---


                    type:   numeric (byte)
                   label:   Q18

                   range:   [-1,3]                         units:   1
           unique values:   4                         missing .:   0/4223

              tabulation:   Freq.    Numeric  Label
                              34         -1   Refused
                            3721          1   Access is almost always
                                              available.
                             360          2   Access is not always available,
                                              but is available at locations
                                              that are convenient for me
                                              (e.g., home, work, school).
                             108          3   Access is available only at
                                              locations that require extra
                                              effort or planning to get to.

----------------------------------------------------------------------
---
Q19    Have you used online banking on a desktop, laptop, or tablet (e.g., iPad)
computer in the past 12 months?
----------------------------------------------------------------------
---


                    type:   numeric (byte)
                   label:   Q19

                   range:   [-1,2]                         units:   1
           unique values:   3                         missing .:   312/4223

              tabulation:   Freq.    Numeric  Label
                              18         -1   Refused
                            2905          1   Yes
                             988          2   No
                             312          .
```


Q020   In the past month, about how many times have you used online banking on a
desktop, laptop, or tablet (e.g., iPad) computer?


```
                     type:  numeric (byte)
                    label:  Q20, but 42 nonmissing values are not labeled

                    range:  [-1,99]                    units:  1
            unique values:  43                      missing .:   1318/4223

                 examples:  3
                            6
                            20
                            .
```


Q21   Do you own or have regular access to a mobile phone (cell
phone)?


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

                    range:  [1,2]                      units:  1
            unique values:  2                       missing .:   0/4223

              tabulation:  Freq.    Numeric  Label
                           3758           1  Yes
                            465           2  No
```


Q22   Is your mobile phone a smart
phone?


```
                     type:  numeric (byte)
                    label:  Q22

                    range:  [-1,2]                     units:  1
            unique values:  3                       missing .:   465/4223

              tabulation:  Freq.    Numeric  Label
                             12          -1  Refused
                           2422           1  Yes
                           1324           2  No
                            465           .
```


Q23   Which type of smart phone do you
have?


```
                     type:  numeric (byte)
```

                    label: Q23

                    range: [1,7]   units: 1
          unique values: 7   missing .:   1801/4223

                tabulation: Freq.   Numeric   Label
                             1132   1   Android
                               25   2   Blackberry
                             1054   3   iPhone
                               61   4   Windows Mobile
                                5   5   Amazon Fire
                               96   6   Other
                               49   7   Don't know
                             1801   .

Q24   How confident are you in your ability to understand and navigate the
technology
and features of your mobile phone?

---

                     type: numeric (byte)
                    label: Q24

                    range: [-1,3]   units: 1
          unique values: 4   missing .:   465/4223

                tabulation: Freq.   Numeric   Label
                               15   -1   Refused
                             1728   1   Very confident
                             1483   2   Somewhat confident
                              532   3   Not confident
                              465   .

Q25   Do you password protect your smart
phone?

---

                     type: numeric (byte)
                    label: Q25

                    range: [-1,2]   units: 1
          unique values: 3   missing .:   1801/4223

                tabulation: Freq.   Numeric   Label
                                9   -1   Refused
                             1517   1   Yes
                              896   2   No
                             1801   .

Q27   Which of the following best describes how easy it is for you to access the
internet on your mobile phone through either WiFi or a wireless network (3G, 4G,
LTE)?

---

                type: numeric (byte)
               label: Q27

               range: [-1,5]   units: 1
       unique values: 6   missing .:   465/4223

           tabulation: Freq.   Numeric Label
                          16   -1   Refused
                        2140   1   Access is almost always
                                        available.
                         332   2   Access is not always available,
                                        but is available at locations
                                        that are convenient for me
                                        (e.g., home, work, school).
                          45   3   Access is available only at
                                        locations that require extra
                                        effort or planning to get to.
                         370   4   Access is not available.
                         855   5   I do not need access to the
                                        internet on my mobile phone.
                         465   .

Q28   Does your bank or credit union offer mobile
banking?

---

                type: numeric (byte)
               label: Q28

               range: [-1,3]   units: 1
       unique values: 4   missing .:   692/4223

           tabulation: Freq.   Numeric Label
                           9   -1   Refused
                        2466   1   Yes
                         137   2   No
                         919   3   Don't know
                         692   .

Q29   Have you used mobile banking in the past 12
months?

---

                type: numeric (byte)
               label: Q29

               range: [-1,2]   units: 1
       unique values: 3   missing .:   692/4223

           tabulation: Freq.   Numeric Label
                          31   -1   Refused
                        1083   1   Yes
                        2417   2   No
                         692   .

---

                type: numeric (byte)
               label: Q30

               range: [1,4]   units: 1
       unique values: 4   missing .:   1806/4223

          tabulation: Freq.   Numeric Label
                          16   1   Definitely will use
                         188   2   Probably will use
                        1073   3   Probably will not use
                        1140   4   Definitely will not use
                        1806   .

Q32_1   Using your mobile phone, have you done each of the following in the past
12
months: Downloaded your bank's mobile banking app on your mobile phone
----
---

                type: numeric (byte)
               label: Q32_1

               range: [-1,2]   units: 1
       unique values: 3   missing .:   692/4223

          tabulation: Freq.   Numeric Label
                          19   -1   Refused
                         856   1   Yes
                        2656   2   No
                         692   .

Q32_2   Using your mobile phone, have you done each of the following in the past
12
months: Checked an account balance or checked recent transactions
----
---

                type: numeric (byte)
               label: Q32_2

               range: [-1,2]   units: 1
       unique values: 3   missing .:   692/4223

          tabulation: Freq.   Numeric Label
                          15   -1   Refused
                        1287   1   Yes
                        2229   2   No
                         692   .

Q32_3   Using your mobile phone, have you done each of the following in the past
12
months: Made a bill payment using your bank's online banking website or banking app

----

```
                 type:   numeric (byte)
                label:   Q32_3

                range:   [-1,2]                        units:  1
        unique values:   3                       missing .:   692/4223

           tabulation:   Freq.    Numeric  Label
                           26        -1     Refused
                          557         1     Yes
                         2948         2     No
                          692         .
```


Q32_4   Using your mobile phone, have you done each of the following in the past
12
months: Received an alert (e.g., a text message, push notification or email) from
your
bank


```
                 type:   numeric (byte)
                label:   Q32_4

                range:   [-1,2]                        units:  1
        unique values:   3                       missing .:   692/4223

           tabulation:   Freq.    Numeric  Label
                           28        -1     Refused
                          789         1     Yes
                         2714         2     No
                          692         .
```


Q32_5   Using your mobile phone, have you done each of the following in the past
12
months: Transferred money between your bank accounts


```
                 type:   numeric (byte)
                label:   Q32_5

                range:   [-1,2]                        units:  1
        unique values:   3                       missing .:   692/4223

           tabulation:   Freq.    Numeric  Label
                           25        -1     Refused
                          739         1     Yes
                         2767         2     No
                          692         .
```


Q32_6   Using your mobile phone, have you done each of the following in the past
12
months: Transferred money from your bank account to another person
----
```

---

```
           type:   numeric (byte)
          label:   Q32_6

          range:   [-1,2]                        units:   1
  unique values:   3                        missing .:   692/4223

     tabulation:   Freq.   Numeric  Label
                      32        -1   Refused
                     248         1   Yes
                    3251         2   No
                     692         .
```


Q32_7   Using your mobile phone, have you done each of the following in the past
12
months: Deposited a check to your account electronically using your mobile phone
camera


```
           type:   numeric (byte)
          label:   Q32_7

          range:   [-1,2]                        units:   1
  unique values:   3                        missing .:   692/4223

     tabulation:   Freq.   Numeric  Label
                      22        -1   Refused
                     508         1   Yes
                    3001         2   No
                     692         .
```


Q32_8   Using your mobile phone, have you done each of the following in the past
12
months: Located the closest in-network ATM or branch for your bank
----

```
           type:   numeric (byte)
          label:   Q32_8

          range:   [-1,2]                        units:   1
  unique values:   3                        missing .:   692/4223

     tabulation:   Freq.   Numeric  Label
                      35        -1   Refused
                     496         1   Yes
                    3000         2   No
                     692         .
```


Q33   In the past month, about how many times have you personally used mobile
banking?


```
           type:   numeric (int)
```

```
          range:   [-1,400]                         units:   1
  unique values:   34                       missing .:   3140/4223

       examples:   10
                   .
                   .
                   .
```


Q34   When did you start using mobile
banking?


```
           type:   numeric (byte)
          label:   Q34

          range:   [-1,5]                           units:   1
  unique values:   6                        missing .:   3140/4223

     tabulation:   Freq.    Numeric  Label
                      62         -1  Refused
                     150          1  In the last 6 months
                     141          2  6 to 12 months ago
                     305          3  1 to 2 years ago
                     381          4  More than 2 years ago
                      44          5  I don't remember
                    3140          .
```


Q35   What was the main reason why you started using mobile banking when you
did?


```
           type:   numeric (byte)
          label:   Q35

          range:   [-1,7]                           units:   1
  unique values:   8                        missing .:   3140/4223

     tabulation:   Freq.    Numeric  Label
                       2         -1  Refused
                     340          1  I got a smartphone
                     213          2  My bank started offering the
                                       service
                      44          3  There is no bank branch or ATM
                                       near my home or work
                      65          4  I became comfortable with the
                                       security of mobile banking
                     369          5  I liked the convenience of
                                       mobile banking
                      10          6  To receive fraud alerts or check
                                       my account for fraudulent
                                       transactions
                      40          7  Other (Please specify):
                    3140          .
```


Q35_other   Other (Please
specify):

---

                    type: string (str123)

            unique values: 38   missing "": 4185/4223

               examples: ""
                           ""
                           ""
                           ""

                 warning: variable has embedded blanks

Q36   Have you made a mobile payment in the past 12
months?

---

                    type: numeric (byte)
                   label: Q36

                   range: [-1,2]   units: 1
            unique values: 3   missing .:   465/4223

               tabulation: Freq.   Numeric Label
                               13   -1   Refused
                              614   1   Yes
                             3131   2   No
                              465   .

Q37_1   Using your mobile phone, have you done each of the following in the past
12
months: Transferred money directly to another person's bank or other financial
account
within the United States (e.g., Paypal account)

---

                    type: numeric (byte)
                   label: Q37_1

                   range: [-1,2]   units: 1
            unique values: 3   missing .:   465/4223

               tabulation: Freq.   Numeric Label
                               28   -1   Refused
                              272   1   Yes
                             3458   2   No
                              465   .

Q37_2   Using your mobile phone, have you done each of the following in the past
12
months: Send a remittance (used to send money to relatives or friends living outside

the U.S through WesternUnion, USPS SureMoney, etc.)


```
                  type:   numeric (byte)
                 label:   Q37_2

                 range:   [-1,2]                          units:   1
         unique values:   3                          missing .:   465/4223

             tabulation:   Freq.   Numeric  Label
                             26        -1   Refused
                             44         1   Yes
                           3688         2   No
                            465         .
```


Q37_3   Using your mobile phone, have you done each of the following in the past
12
months: Received money from another person's bank or other financial account
(e.g., Paypal account)


```
                  type:   numeric (byte)
                 label:   Q37_3

                 range:   [-1,2]                          units:   1
         unique values:   3                          missing .:   465/4223

             tabulation:   Freq.   Numeric  Label
                             24        -1   Refused
                            242         1   Yes
                           3492         2   No
                            465         .
```


Q37_4   Using your mobile phone, have you done each of the following in the past
12
months: Paid for a product or service at a store (including at gas pumps and for
restaurant meals)


```
                  type:   numeric (byte)
                 label:   Q37_4

                 range:   [-1,2]                          units:   1
         unique values:   3                          missing .:   465/4223

             tabulation:   Freq.   Numeric  Label
                             25        -1   Refused
                            368         1   Yes
                           3365         2   No
                            465         .
```


Q37_5   Using your mobile phone, have you done each of the following in the past
12 months: Paid for parking, a taxi, or public transit using an app

```
--------------------------------------------------------------------------------
---
              type:  numeric (byte)
             label:  Q37_5

             range:  [-1,2]                           units:  1
     unique values:  3                           missing .:  465/4223

        tabulation:  Freq.   Numeric  Label
                       29        -1   Refused
                      117         1   Yes
                     3612         2   No
                      465         .
--------------------------------------------------------------------------------
---
Q37_6    Using your mobile phone, have you done each of the following in the past
12 months: Paid bills online through a mobile web browser
or app
--------------------------------------------------------------------------------
---
              type:  numeric (byte)
             label:  Q37_6

             range:  [-1,2]                           units:  1
     unique values:  3                           missing .:  465/4223

        tabulation:  Freq.   Numeric  Label
                       23        -1   Refused
                      576         1   Yes
                     3159         2   No
                      465         .
--------------------------------------------------------------------------------
---
Q37_7    Using your mobile phone, have you done each of the following in the past
12
months: Made a payment using a text message (including charitable donation by text
message)
--------------------------------------------------------------------------------
---
              type:  numeric (byte)
             label:  Q37_7

             range:  [-1,2]                           units:  1
     unique values:  3                           missing .:  465/4223

        tabulation:  Freq.   Numeric  Label
                       26        -1   Refused
                       67         1   Yes
                     3665         2   No
                      465         .
--------------------------------------------------------------------------------
---
Q37_8    Using your mobile phone, have you done each of the following in the past
12
months: Used an app to receive loyalty or reward points
--------------------------------------------------------------------------------
---
```

```
              type:  numeric (byte)
             label:  Q37_8

             range:  [-1,2]                        units:  1
     unique values:  3                        missing .:   465/4223

        tabulation:  Freq.   Numeric  Label
                        34        -1  Refused
                       363         1  Yes
                      3361         2  No
                       465         .
```


Q37_9   Using your mobile phone, have you done each of the following in the past
12
months: Made an online or in-app purchase (e.g., from amazon.com or bestbuy.com)


```
              type:  numeric (byte)
             label:  Q37_9

             range:  [-1,2]                        units:  1
     unique values:  3                        missing .:   465/4223

        tabulation:  Freq.   Numeric  Label
                        34        -1  Refused
                       630         1  Yes
                      3094         2  No
                       465         .
```


Q38   In the past month, how many times have you used your mobile phone to make
any type of mobile payment?


```
              type:  numeric (byte)
             label:  Q38, but 25 nonmissing values are not labeled

             range:  [-1,50]                       units:  1
     unique values:  26                       missing .:   3609/4223

          examples:  .
                     .
                     .
                     .
```


Q39_1   When you have used your mobile phone to pay for something at a store in
the
past 12 months, have you used your phone in each of these different ways: Waved or
tapped my mobile phone to pay at check out (e.g., Google Wallet or Apple Pay)


```
              type:  numeric (byte)
             label:  Q39_1
```

                  range: [-1,2]   units: 1
        unique values: 3   missing .: 3855/4223

            tabulation: Freq.   Numeric Label
                             5   -1 Refused
                            42   1 Yes
                           321   2 No
                          3855   .

Q39_2   When you have used your mobile phone to pay for something at a store in
the
past 12 months, have you used your phone in each of these different ways: Scanned a
barcode or QR code using your mobile phone to make a mobile payment
(e.g., Starbucks app)

---

                   type: numeric (byte)
                  label: Q39_2

                  range: [-1,2]   units: 1
        unique values: 3   missing .: 3855/4223

            tabulation: Freq.   Numeric Label
                             3   -1 Refused
                            98   1 Yes
                           267   2 No
                          3855   .

Q39_3   When you have used your mobile phone to pay for something at a store in
the
past 12 months, have you used your phone in each of these different ways: Used a
mobile
app that doesn't require tapping the phone to pay at check out or scanning a barcode
to
pay for a purchase (e.g., Square Wallet)

---

                   type: numeric (byte)
                  label: Q39_3

                  range: [-1,2]   units: 1
        unique values: 3   missing .: 3855/4223

            tabulation: Freq.   Numeric Label
                             3   -1 Refused
                            53   1 Yes
                           312   2 No
                          3855   .

Q39_4   When you have used your mobile phone to pay for something at a store in
the
past 12 months, have you used your phone in each of these different ways: Other
----

```
                  type:  numeric (byte)
                 label:  Q39_4

                 range:  [-1,2]                      units:  1
         unique values:  3                       missing .:   3855/4223

            tabulation:  Freq.   Numeric  Label
                          154        -1   Refused
                            8         1   Yes
                          206         2   No
                         3855         .
```


Q39_other   Other (Please
specify):


```
                  type:  string (str15)

         unique values:  11                     missing "":   4212/4223

              examples:  ""
                         ""
                         ""
                         ""

               warning:  variable has embedded blanks
```


Q40   In the past month, about how many times have you used your mobile phone to
pay for a product or service at a store?


```
                  type:  numeric (byte)
                 label:  Q40, but 15 nonmissing values are not labeled

                 range:  [-1,36]                     units:  1
         unique values:  16                      missing .:   3855/4223

              examples:  .
                         .
                         .
                         .
```


Q41_1   When making mobile payments, which of the following payment methods do you
use: Credit card


```
                  type:  numeric (byte)
                 label:  Q41_1

                 range:  [0,1]                       units:  1
         unique values:  2                       missing .:   3609/4223

            tabulation:  Freq.    Numeric  Label
```

```
                 304        0  No
                 310        1  Yes
                3609           .
```
```
------------------------------------------------------------------------
---
```
Q41_2   When making mobile payments, which of the following payment methods do you

use: Debit card
```
------------------------------------------------------------------------
---
```

```
              type:  numeric (byte)
             label:  Q41_2

             range:  [0,1]                          units:  1
      unique values:  2                          missing .:  3609/4223

        tabulation:  Freq.   Numeric  Label
                 310        0  No
                 304        1  Yes
                3609           .
```
```
------------------------------------------------------------------------
---
```
Q41_3   When making mobile payments, which of the following payment methods do you

use: Prepaid debit card
```
------------------------------------------------------------------------
---
```

```
              type:  numeric (byte)
             label:  Q41_3

             range:  [0,1]                          units:  1
      unique values:  2                          missing .:  3609/4223

        tabulation:  Freq.   Numeric  Label
                 580        0  No
                  34        1  Yes
                3609           .
```
```
------------------------------------------------------------------------
---
```
Q41_4   When making mobile payments, which of the following payment methods do you

use: Bank account
```
------------------------------------------------------------------------
---
```

```
              type:  numeric (byte)
             label:  Q41_4

             range:  [0,1]                          units:  1
      unique values:  2                          missing .:  3609/4223

        tabulation:  Freq.   Numeric  Label
                 336        0  No
                 278        1  Yes
                3609           .
```
```
------------------------------------------------------------------------
---
```

Q41_5   When making mobile payments, which of the following payment methods do you
use: Charge to your phone bill

---

                    type: numeric (byte)
                   label: Q41_5

                   range: [0,1]   units: 1
           unique values: 2   missing .: 3609/4223

              tabulation: Freq.   Numeric Label
                             595   0 No
                              19   1 Yes
                            3609   .

Q41_6   When making mobile payments, which of the following payment methods do you
use: Account at a non-financial institution (e.g. Paypal)

---

                    type: numeric (byte)
                   label: Q41_6

                   range: [0,1]   units: 1
           unique values: 2   missing .: 3609/4223

              tabulation: Freq.   Numeric Label
                             516   0 No
                              98   1 Yes
                            3609   .

Q41_7   When making mobile payments, which of the following payment methods do you
use: Other

---

                    type: numeric (byte)
                   label: Q41_7

                   range: [0,1]   units: 1
           unique values: 2   missing .: 3609/4223

              tabulation: Freq.   Numeric Label
                             590   0 No
                              24   1 Yes
                            3609   .

Q41_other   Other (Please
specify):

---

                    type: string (str28)

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         unique values: 20   missing "": 4203/4223

              examples: ""
                         ""
                         ""
                         ""

               warning: variable has embedded blanks

Q41_8
Refused

---

                  type: numeric (byte)
                 label: Q41_8

                 range: [0,1]   units: 1
         unique values: 2   missing .: 3609/4223

            tabulation: Freq.   Numeric Label
                          605   0 No
                            9   1 Yes
                         3609   .

Q42_1   Have you used any of the following mobile payment services in the past 12
months: Starbucks mobile payments

---

                  type: numeric (byte)
                 label: Q42_1

                 range: [0,1]   units: 1
         unique values: 2   missing .: 3657/4223

            tabulation: Freq.   Numeric Label
                          508   0 No
                           58   1 Yes
                         3657   .

Q42_2   Have you used any of the following mobile payment services in the past 12
months: Google Wallet

---

                  type: numeric (byte)
                 label: Q42_2

                 range: [0,1]   units: 1
         unique values: 2   missing .: 3657/4223

            tabulation: Freq.   Numeric Label
                          524   0 No
                           42   1 Yes
                         3657   .

Q42_3   Have you used any of the following mobile payment services in the past 12
months: Square Wallet


```
              type:  numeric (byte)
             label:  Q42_3

             range:  [0,1]                         units:  1
      unique values:  2                        missing .:  3657/4223

        tabulation:  Freq.   Numeric  Label
                      555        0  No
                       11        1  Yes
                     3657        .
```


Q42_4   Have you used any of the following mobile payment services in the past 12
months: Apple Pay


```
              type:  numeric (byte)
             label:  Q42_4

             range:  [0,1]                         units:  1
      unique values:  2                        missing .:  3657/4223

        tabulation:  Freq.   Numeric  Label
                      550        0  No
                       16        1  Yes
                     3657        .
```


Q42_5   Have you used any of the following mobile payment services in the past 12
months: Deluxe eCheck


```
              type:  numeric (byte)
             label:  Q42_5

             range:  [0,1]                         units:  1
      unique values:  2                        missing .:  3657/4223

        tabulation:  Freq.   Numeric  Label
                      562        0  No
                        4        1  Yes
                     3657        .
```


Q42_6   Have you used any of the following mobile payment services in the past 12
months: Amazon Firefly


```
              type:  numeric (byte)
```

```
             label:  Q42_6

             range:  [0,1]                          units:  1
      unique values:  2                        missing .:   3657/4223

         tabulation:  Freq.    Numeric  Label
                       555        0  No
                        11        1  Yes
                      3657        .
```


Q42_7   Have you used any of the following mobile payment services in the past 12
months: CardNav


```
              type:  numeric (byte)
             label:  Q42_7

             range:  [0,1]                          units:  1
      unique values:  2                        missing .:   3657/4223

         tabulation:  Freq.    Numeric  Label
                       563        0  No
                         3        1  Yes
                      3657        .
```


Q42_8   Have you used any of the following mobile payment services in the past 12
months: PayPal


```
              type:  numeric (byte)
             label:  Q42_8

             range:  [0,1]                          units:  1
      unique values:  2                        missing .:   3657/4223

         tabulation:  Freq.    Numeric  Label
                       327        0  No
                       239        1  Yes
                      3657        .
```


Q42_9   Have you used any of the following mobile payment services in the past 12
months: LevelUp


```
              type:  numeric (byte)
             label:  Q42_9

             range:  [0,1]                          units:  1
      unique values:  2                        missing .:   3657/4223

         tabulation:  Freq.    Numeric  Label
                       562        0  No
                         4        1  Yes
                      3657        .
```


Q42_10   Have you used any of the following mobile payment services in the past 12
months: Dwolla


```
                type:   numeric (byte)
               label:   Q42_10

               range:   [0,0]                         units:   1
       unique values:   1                        missing .:   3657/4223

          tabulation:   Freq.    Numeric   Label
                         566          0    No
                        3657          .
```


Q42_11   Have you used any of the following mobile payment services in the past 12
months: Softcard


```
                type:   numeric (byte)
               label:   Q42_11

               range:   [0,1]                         units:   1
       unique values:   2                        missing .:   3657/4223

          tabulation:   Freq.    Numeric   Label
                         562          0    No
                           4          1    Yes
                        3657          .
```


Q42_12   Have you used any of the following mobile payment services in the past 12
months: Tabbedout


```
                type:   numeric (byte)
               label:   Q42_12

               range:   [0,0]                         units:   1
       unique values:   1                        missing .:   3657/4223

          tabulation:   Freq.    Numeric   Label
                         566          0    No
                        3657          .
```


Q42_13
Refused


```
            type:  numeric (byte)
           label:  Q42_13

           range:  [0,1]                            units:  1
    unique values:  2                        missing .:  3657/4223

      tabulation:  Freq.   Numeric  Label
                    313        0  No
                    253        1  Yes
                   3657        .
```


Q43   When did you start using mobile
payments?


```
            type:  numeric (byte)
           label:  Q43

           range:  [-1,5]                           units:  1
    unique values:  6                        missing .:  3609/4223

      tabulation:  Freq.   Numeric  Label
                     18       -1  Refused
                     85        1  In the last 6 months
                     82        2  6 to 12 months ago
                    136        3  1 to 2 years ago
                    169        4  More than 2 years ago
                    124        5  I don't remember
                   3609        .
```


Q44   What was the main reason why you started using mobile payments when you
did?


```
            type:  numeric (byte)
           label:  Q44

           range:  [-1,7]                           units:  1
    unique values:  8                        missing .:  3609/4223

      tabulation:  Freq.   Numeric  Label
                     36       -1  Refused
                    189        1  I got a smartphone
                     84        2  The ability to make mobile
                                     payments became available
                     53        3  I became comfortable with the
                                     security of mobile payments
                    191        4  I liked the convenience of
                                     mobile payments
                     16        5  A store I visit started offering
                                     the service
                     16        6  To take advantage of loyalty or
                                     rewards points and discounts
                     29        7  Other (Please specify):
                   3609        .
```

Q44_other   Other (Please
specify):

---

                    type: string (str75)

          unique values: 25   missing "": 4197/4223

               examples: ""
                          ""
                          ""
                          ""

                warning: variable has embedded blanks

Q45_1   Please tell us if each of the reasons below are why you do not use mobile
banking: I'm concerned about the security of mobile banking

---

                    type: numeric (byte)
                   label: Q45_1

                   range: [-1,2]   units: 1
          unique values: 3   missing .: 2846/4223

              tabulation: Freq.   Numeric Label
                             38   -1 Refused
                            866   1 Yes
                            473   2 No
                           2846   .

Q45_2   Please tell us if each of the reasons below are why you do not use mobile
banking: My banking needs are being met without mobile banking
----
---

                    type: numeric (byte)
                   label: Q45_2

                   range: [-1,2]   units: 1
          unique values: 3   missing .: 2846/4223

              tabulation: Freq.   Numeric Label
                             29   -1 Refused
                           1191   1 Yes
                            157   2 No
                           2846   .

Q45_3   Please tell us if each of the reasons below are why you do not use mobile
banking: I don't see any reason to use mobile banking

---

                    type: numeric (byte)

```
            label:  Q45_3

            range:  [-1,2]                          units:  1
    unique values:  3                        missing .:   2846/4223

        tabulation:  Freq.    Numeric  Label
                       36        -1    Refused
                     1037         1    Yes
                      304         2    No
                     2846         .
```


Q45_4   Please tell us if each of the reasons below are why you do not use mobile
banking: The mobile phone screen is too small


```
             type:  numeric (byte)
            label:  Q45_4

            range:  [-1,2]                          units:  1
    unique values:  3                        missing .:   2846/4223

        tabulation:  Freq.    Numeric  Label
                       45        -1    Refused
                      551         1    Yes
                      781         2    No
                     2846         .
```


Q45_5   Please tell us if each of the reasons below are why you do not use mobile
banking: I don't have a smartphone


```
             type:  numeric (byte)
            label:  Q45_5

            range:  [-1,2]                          units:  1
    unique values:  3                        missing .:   2846/4223

        tabulation:  Freq.    Numeric  Label
                       23        -1    Refused
                      511         1    Yes
                      843         2    No
                     2846         .
```


Q45_6   Please tell us if each of the reasons below are why you do not use mobile

banking: My bank charges a fee for using mobile banking


```
             type:  numeric (byte)
            label:  Q45_6

            range:  [-1,2]                          units:  1
    unique values:  3                        missing .:   2846/4223
```

```
        tabulation:  Freq.   Numeric  Label
                       64       -1     Refused
                       86        1     Yes
                     1227        2     No
                     2846        .
```


Q45_7   Please tell us if each of the reasons below are why you do not use mobile
banking: I don't do the banking in my household


```
              type:  numeric (byte)
             label:  Q45_7

             range:  [-1,2]                              units:  1
     unique values:  3                          missing .:  2846/4223

        tabulation:  Freq.   Numeric  Label
                       51       -1     Refused
                      131        1     Yes
                     1195        2     No
                     2846        .
```


Q45_8   Please tell us if each of the reasons below are why you do not use mobile
banking: I don't trust the technology


```
              type:  numeric (byte)
             label:  Q45_8

             range:  [-1,2]                              units:  1
     unique values:  3                          missing .:  2846/4223

        tabulation:  Freq.   Numeric  Label
                       44       -1     Refused
                      471        1     Yes
                      862        2     No
                     2846        .
```


Q45_9   Please tell us if each of the reasons below are why you do not use mobile
banking: It's too difficult to use mobile banking


```
              type:  numeric (byte)
             label:  Q45_9

             range:  [-1,2]                              units:  1
     unique values:  3                          missing .:  2846/4223

        tabulation:  Freq.   Numeric  Label
                       48       -1     Refused
                      288        1     Yes
                     1041        2     No
                     2846        .
```


Q46   You mentioned that security was one of your top concerns with mobile banking;
which one of the following security aspects are you most concerned with?


```
                type:   numeric (byte)
               label:   Q46

               range:   [-1,8]                        units:  1
       unique values:   9                          missing .:  3357/4223

           tabulation:  Freq.   Numeric  Label
                            2        -1  Refused
                          127         1  My phone getting hacked
                           22         2  Someone using my phone without
                                         permission to access my account
                          185         3  Someone intercepting my data
                           64         4  Losing my phone or having my
                                         phone stolen
                           20         5  Malware or viruses being
                                         installed on my phone
                           16         6  Companies misusing my personal
                                         information
                          425         7  All of the above
                            5         8  Other (Please specify):
                         3357         .
```


Q46_other   Other (Please
specify):


```
                type:   string (str88)

       unique values:   5                          missing "":  4218/4223

           tabulation:  Freq.   Value
                         4218    ""
                            1    "I do not own a mobile phone
                                 (smartfone)"
                            1    "don't have a smart phone"
                            1    "don't trust technoligy & safety!"
                            1    "i do not have a smart phone, don't you
                                 see my previous
                                 answers??????????????????????????"
                            1    "where does the info go - who gets it,
                                 saves it, uses it, shares it, misuses
                                 it, etc."

             warning:   variable has embedded blanks
```


Q47_1   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Download your bank's mobile banking app


```
              type:  numeric (byte)
              label: Q47_1

              range:  [0,1]                        units:  1
      unique values:  2                      missing .:  2846/4223

         tabulation:  Freq.   Numeric  Label
                       1094         0  No
                        283         1  Yes
                       2846         .
```


Q47_2   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Check an account balance or check recent transactions
----

```
              type:  numeric (byte)
              label: Q47_2

              range:  [0,1]                        units:  1
      unique values:  2                      missing .:  2846/4223

         tabulation:  Freq.   Numeric  Label
                        946         0  No
                        431         1  Yes
                       2846         .
```


Q47_3   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Make bill payments using your bank's online banking website or app
----

```
              type:  numeric (byte)
              label: Q47_3

              range:  [0,1]                        units:  1
      unique values:  2                      missing .:  2846/4223

         tabulation:  Freq.   Numeric  Label
                       1168         0  No
                        209         1  Yes
                       2846         .
```


Q47_4   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Receive alerts (e.g. text message, push notification, or email)


```
              type:  numeric (byte)
              label: Q47_4
```

```
              range:   [0,1]                          units:   1
      unique values:   2                        missing .:   2846/4223

          tabulation:   Freq.   Numeric  Label
                       1086         0  No
                        291         1  Yes
                       2846         .
```


Q47_5   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Deposit a check electronically using your mobile phone camera
----

```
               type:   numeric (byte)
              label:   Q47_5

              range:   [0,1]                          units:   1
      unique values:   2                        missing .:   2846/4223

          tabulation:   Freq.   Numeric  Label
                       1152         0  No
                        225         1  Yes
                       2846         .
```


Q47_6   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone?: Transfer money between your bank accounts


```
               type:   numeric (byte)
              label:   Q47_6

              range:   [0,1]                          units:   1
      unique values:   2                        missing .:   2846/4223

          tabulation:   Freq.   Numeric  Label
                       1104         0  No
                        273         1  Yes
                       2846         .
```


Q47_7   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Transfer money from your bank account to another person
----

```
               type:   numeric (byte)
              label:   Q47_7

              range:   [0,1]                          units:   1
```

```
          unique values:  2                          missing .:  2846/4223

             tabulation:  Freq.   Numeric  Label
                          1245        0  No
                           132        1  Yes
                          2846        .
```


Q47_8   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Locate the closest in-network ATM or branch for your bank
----

```
                   type:  numeric (byte)
                  label:  Q47_8

                  range:  [0,1]                        units:  1
          unique values:  2                          missing .:  2846/4223

             tabulation:  Freq.   Numeric  Label
                          1145        0  No
                           232        1  Yes
                          2846        .
```


Q47_9   Assuming that the concerns that you have about using mobile banking were
addressed, would you be interested in doing any of the following activities with
your
mobile phone: None, I don't want to use mobile banking


```
                   type:  numeric (byte)
                  label:  Q47_9

                  range:  [0,1]                        units:  1
          unique values:  2                          missing .:  2846/4223

             tabulation:  Freq.   Numeric  Label
                           543        0  No
                           834        1  Yes
                          2846        .
```


Q47_10
Refused


```
                   type:  numeric (byte)
                  label:  Q47_10

                  range:  [0,1]                        units:  1
          unique values:  2                          missing .:  2846/4223

             tabulation:  Freq.   Numeric  Label
                          1367        0  No
                            10        1  Yes
```

```
-------------------------------------------------------------------------------
---
Q48_1     If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Download

your bank's mobile banking app
-------------------------------------------------------------------------------
---

                type:   numeric (byte)
               label:   Q48_1

               range:   [0,1]                          units:   1
       unique values:   2                       missing .:   3167/4223

          tabulation:   Freq.    Numeric  Label
                         976          0   No
                          80          1   Yes
                        3167          .
-------------------------------------------------------------------------------
---
Q48_2     If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Check an

account balance or check recent transactions
-------------------------------------------------------------------------------
---

                type:   numeric (byte)
               label:   Q48_2

               range:   [0,1]                          units:   1
       unique values:   2                       missing .:   3167/4223

          tabulation:   Freq.    Numeric  Label
                         923          0   No
                         133          1   Yes
                        3167          .
-------------------------------------------------------------------------------
---
Q48_3     If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Make
bill
payments using your bank's online banking website or app
-------------------------------------------------------------------------------
---

                type:   numeric (byte)
               label:   Q48_3

               range:   [0,1]                          units:   1
       unique values:   2                       missing .:   3167/4223

          tabulation:   Freq.    Numeric  Label
                        1009          0   No
                          47          1   Yes
                        3167          .
-------------------------------------------------------------------------------
```

Q48_4   If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Receive
alerts (e.g. text message, push notification, or email)


```
                    type:   numeric (byte)
                   label:   Q48_4

                   range:   [0,1]                         units:   1
           unique values:   2                         missing .:   3167/4223

              tabulation:   Freq.    Numeric  Label
                             975          0  No
                              81          1  Yes
                            3167          .
```


Q48_5   If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Deposit
a
check electronically using your mobile phone camera


```
                    type:   numeric (byte)
                   label:   Q48_5

                   range:   [0,1]                         units:   1
           unique values:   2                         missing .:   3167/4223

              tabulation:   Freq.    Numeric  Label
                            1005          0  No
                              51          1  Yes
                            3167          .
```


Q48_6   If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Transfer

money between your bank accounts


```
                    type:   numeric (byte)
                   label:   Q48_6

                   range:   [0,1]                         units:   1
           unique values:   2                         missing .:   3167/4223

              tabulation:   Freq.    Numeric  Label
                             995          0  No
                              61          1  Yes
                            3167          .
```


Q48_7   If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Transfer

money from your bank account to another person


```
              type:  numeric (byte)
             label:  Q48_7

             range:  [0, 1]                         units:  1
     unique values:  2                          missing .:  3167/4223

        tabulation:  Freq.   Numeric  Label
                      1033         0  No
                        23         1  Yes
                      3167         .
```


Q48_8   If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: Locate
the
closest in-network ATM or branch for your bank


```
              type:  numeric (byte)
             label:  Q48_8

             range:  [0, 1]                         units:  1
     unique values:  2                          missing .:  3167/4223

        tabulation:  Freq.   Numeric  Label
                      1004         0  No
                        52         1  Yes
                      3167         .
```


Q48_9   If your bank or credit union were to offer mobile banking, would you be
interested in doing any of the following activities with your mobile phone: None, I
don't want to use mobile banking


```
              type:  numeric (byte)
             label:  Q48_9

             range:  [0, 1]                         units:  1
     unique values:  2                          missing .:  3167/4223

        tabulation:  Freq.   Numeric  Label
                       178         0  No
                       878         1  Yes
                      3167         .
```


Q48_10
Refused


```
              type:  numeric (byte)
             label:  Q48_10
```

```
         range:  [0,1]                               units:  1
  unique values:  2                           missing .:   3167/4223

     tabulation:  Freq.   Numeric  Label
                  1052         0   No
                     4         1   Yes
                  3167         .
```


Q49_1   Please tell us if any of the reasons below are why you do not use mobile
payments: I'm concerned about the security of mobile payments
----

```
          type:  numeric (byte)
         label:  Q49_1

         range:  [-1,2]                              units:  1
  unique values:  3                           missing .:   1092/4223

     tabulation:  Freq.   Numeric  Label
                   135        -1   Refused
                  1897         1   Yes
                  1099         2   No
                  1092         .
```


Q49_2   Please tell us if any of the reasons below are why you do not use mobile
payments: It's easier to pay with cash or a credit/debit card
----

```
          type:  numeric (byte)
         label:  Q49_2

         range:  [-1,2]                              units:  1
  unique values:  3                           missing .:   1092/4223

     tabulation:  Freq.   Numeric  Label
                   143        -1   Refused
                  2416         1   Yes
                   572         2   No
                  1092         .
```


Q49_3   Please tell us if any of the reasons below are why you do not use mobile
payments: I don't see any benefit from using mobile payments


```
          type:  numeric (byte)
         label:  Q49_3

         range:  [-1,2]                              units:  1
  unique values:  3                           missing .:   1092/4223

     tabulation:  Freq.   Numeric  Label
                   155        -1   Refused
                  2004         1   Yes
```

```
                            972           2  No
                            1092             .

--------------------------------------------------------------------------------
---
Q49_4     Please tell us if any of the reasons below are why you do not use mobile
payments: The places I shop don't accept mobile payments
--------------------------------------------------------------------------------
---

                    type:   numeric (byte)
                   label:   Q49_4

                   range:   [-1,2]                          units:  1
           unique values:   3                          missing .:  1092/4223

              tabulation:   Freq.    Numeric  Label
                            249        -1  Refused
                            722         1  Yes
                           2160         2  No
                           1092             .

--------------------------------------------------------------------------------
---
Q49_5     Please tell us if any of the reasons below are why you do not use mobile
payments: I don't have the necessary feature on my phone
--------------------------------------------------------------------------------
---

                    type:   numeric (byte)
                   label:   Q49_5

                   range:   [-1,2]                          units:  1
           unique values:   3                          missing .:  1092/4223

              tabulation:   Freq.    Numeric  Label
                            162        -1  Refused
                           1345         1  Yes
                           1624         2  No
                           1092             .

--------------------------------------------------------------------------------
---
Q49_6     Please tell us if any of the reasons below are why you do not use mobile
payments: I don't trust the technology
--------------------------------------------------------------------------------
---

                    type:   numeric (byte)
                   label:   Q49_6

                   range:   [-1,2]                          units:  1
           unique values:   3                          missing .:  1092/4223

              tabulation:   Freq.    Numeric  Label
                            190        -1  Refused
                           1360         1  Yes
                           1581         2  No
                           1092             .

--------------------------------------------------------------------------------
---
Q49_7     Please tell us if any of the reasons below are why you do not use mobile
```

payments: It's difficult or time consuming to set up or use mobile payments
----

```
              type:  numeric (byte)
             label:  Q49_7

             range:  [-1,2]                        units:  1
      unique values:  3                        missing .:  1092/4223

         tabulation:  Freq.    Numeric  Label
                       232        -1    Refused
                      1040         1    Yes
                      1859         2    No
                      1092         .
```


Q49_8   Please tell us if any of the reasons below are why you do not use mobile
payments: I don't need to make any payments or someone else pays the bills
----

```
              type:  numeric (byte)
             label:  Q49_8

             range:  [-1,2]                        units:  1
      unique values:  3                        missing .:  1092/4223

         tabulation:  Freq.    Numeric  Label
                       221        -1    Refused
                       692         1    Yes
                      2218         2    No
                      1092         .
```


Q49_9   Please tell us if any of the reasons below are why you do not use mobile
payments: I don't really understand all the different mobile payment options
----

```
              type:  numeric (byte)
             label:  Q49_9

             range:  [-1,2]                        units:  1
      unique values:  3                        missing .:  1092/4223

         tabulation:  Freq.    Numeric  Label
                       190        -1    Refused
                      1153         1    Yes
                      1788         2    No
                      1092         .
```


Q50   You mentioned that security was one of your top concerns with mobile
payments;
which one of these security aspects are you most concerned with?


```
              type:  numeric (byte)
```

                label: Q50

                range: [-1,7]   units: 1
        unique values: 8   missing .: 2326/4223

            tabulation: Freq.   Numeric Label
                             5   -1 Refused
                           209   1 My phone getting hacked
                           390   2 Someone intercepting my payment
                                           information or other data
                           145   3 Losing my phone or having my
                                           phone stolen
                            35   4 Malware or viruses being
                                           installed on my phone
                            36   5 Companies misusing my personal
                                           information
                          1062   6 All of the above
                            15   7 Other (Please specify):
                          2326   .

Q50_other   Other (Please
specify):

---

                 type: string (str109)

        unique values: 12   missing "": 4211/4223

             examples: ""
                        ""
                        ""
                        ""

              warning: variable has embedded blanks

Q51_1   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Making payments to another person (e.g. friend, relative, babysitter)
within the United States

---

                 type: numeric (byte)
                label: Q51_1

                range: [0,1]   units: 1
        unique values: 2   missing .: 1092/4223

            tabulation: Freq.   Numeric Label
                          2836   0 No
                           295   1 Yes
                          1092   .

Q51_2   Assuming that the reason(s) why you do not currently use mobile payments

was
addressed, would you be interested in doing any of the following activities with your
mobile phone: Transferring money to someone in another country
----

```
                    type:  numeric (byte)
                   label:  Q51_2

                   range:  [0,1]                        units:  1
           unique values:  2                        missing .:  1092/4223

               tabulation:  Freq.   Numeric  Label
                            3037          0  No
                              94          1  Yes
                            1092          .
```


Q51_3   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with your
mobile phone: Using my mobile phone to pay for purchases at a store
----

```
                    type:  numeric (byte)
                   label:  Q51_3

                   range:  [0,1]                        units:  1
           unique values:  2                        missing .:  1092/4223

               tabulation:  Freq.   Numeric  Label
                            2580          0  No
                             551          1  Yes
                            1092          .
```


Q51_4   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with your
mobile phone: Paying for parking, a taxi, or public transit using an app
----

```
                    type:  numeric (byte)
                   label:  Q51_4

                   range:  [0,1]                        units:  1
           unique values:  2                        missing .:  1092/4223

               tabulation:  Freq.   Numeric  Label
                            2790          0  No
                             341          1  Yes
                            1092          .
```


Q51_5   Assuming that the reason(s) why you do not currently use mobile payments

was
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Paying bills online through a mobile web browser or app
----

```
              type:  numeric (byte)
              label:  Q51_5

              range:  [0, 1]                              units:  1
      unique values:  2                           missing .:  1092/4223

        tabulation:  Freq.   Numeric  Label
                      2676        0  No
                       455        1  Yes
                      1092        .
```


Q51_6   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Using your mobile phone as a 'virtual wallet' to replace some cards in

your wallet


```
              type:  numeric (byte)
              label:  Q51_6

              range:  [0, 1]                              units:  1
      unique values:  2                           missing .:  1092/4223

        tabulation:  Freq.   Numeric  Label
                      2720        0  No
                       411        1  Yes
                      1092        .
```


Q51_7   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Making an online or in-app purchase (e.g. from amazon.com or
bestbuy.com)


```
              type:  numeric (byte)
              label:  Q51_7

              range:  [0, 1]                              units:  1
      unique values:  2                           missing .:  1092/4223

        tabulation:  Freq.   Numeric  Label
                      2682        0  No
                       449        1  Yes
                      1092        .
```


Q51_8   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with
your
mobile phone: Receiving money from another person's bank or other financial account
(e.g., Paypal account)


```
              type:   numeric (byte)
             label:   Q51_8

             range:   [0,1]                           units:   1
     unique values:   2                           missing .:   1092/4223

        tabulation:   Freq.   Numeric  Label
                      2823         0   No
                       308         1   Yes
                      1092         .
```


Q51_9   Assuming that the reason(s) why you do not currently use mobile payments
was addressed, would you be interested in doing any of the following activities with

your mobile phone: Receiving/using coupons and/or reward points on your phone
----

```
              type:   numeric (byte)
             label:   Q51_9

             range:   [0,1]                           units:   1
     unique values:   2                           missing .:   1092/4223

        tabulation:   Freq.   Numeric  Label
                      2533         0   No
                       598         1   Yes
                      1092         .
```


Q51_10   Assuming that the reason(s) why you do not currently use mobile payments
was
addressed, would you be interested in doing any of the following activities with
your
mobile phone: None, I don't want to use mobile payments


```
              type:   numeric (byte)
             label:   Q51_10

             range:   [0,1]                           units:   1
     unique values:   2                           missing .:   1092/4223

        tabulation:   Freq.   Numeric  Label
                      1018         0   No
                      2113         1   Yes
                      1092         .
```


Q51_11
Refused


```
            type:  numeric (byte)
           label:  Q51_11

           range:  [0,1]                          units:  1
   unique values:  2                         missing .:  1092/4223

      tabulation:  Freq.   Numeric  Label
                    3103         0  No
                      28         1  Yes
                    1092         .
```


Q52   You indicated that you have not made a mobile payment in a store in the last
12 months. Do you plan to use your mobile phone to make a payment in a store in the
next 12 months?


```
            type:  numeric (byte)
           label:  Q52

           range:  [-1,4]                         units:  1
   unique values:  5                         missing .:  858/4223

      tabulation:  Freq.   Numeric  Label
                       8        -1  Refused
                      73         1  Definitely will use
                     287         2  Probably will use
                    1263         3  Probably will not use
                    1734         4  Definitely will not use
                     858         .
```


Q53   How safe do you believe people's personal information is when they use
mobile banking?


```
            type:  numeric (byte)
           label:  Q53

           range:  [-1,5]                         units:  1
   unique values:  6                         missing .:  465/4223

      tabulation:  Freq.   Numeric  Label
                      30        -1  Refused
                     226         1  Very safe
                    1186         2  Somewhat safe
                     978         3  Somewhat unsafe
                     772         4  Very unsafe
                     566         5  Don't know
                     465         .
```

Q54   How safe do you believe people's personal information is when they use a
mobile phone to pay for a purchase at a store?


```
               type:   numeric (byte)
              label:   Q54

              range:   [-1,5]                        units:   1
      unique values:   6                         missing .:   465/4223

         tabulation:   Freq.   Numeric  Label
                          29        -1  Refused
                         170         1  Very safe
                        1041         2  Somewhat safe
                        1068         3  Somewhat unsafe
                         859         4  Very unsafe
                         591         5  Don't know
                         465          .
```


Q55_1   Would you like to or do you already use your mobile phone for any of the
following purposes: Track your finances, purchases or expenses
----

```
               type:   numeric (byte)
              label:   Q55_1

              range:   [-1,3]                        units:   1
      unique values:   4                         missing .:   465/4223

         tabulation:   Freq.   Numeric  Label
                          31        -1  Refused
                         840         1  I already do
                         420         2  I would like to
                        2467         3  I am unlikely to
                         465          .
```


Q55_2   Would you like to or do you already use your mobile phone for any of the
following purposes: Organize, track and store gift cards, memberships, loyalty and
reward points


```
               type:   numeric (byte)
              label:   Q55_2

              range:   [-1,3]                        units:   1
      unique values:   4                         missing .:   465/4223

         tabulation:   Freq.   Numeric  Label
                          40        -1  Refused
                         353         1  I already do
                         653         2  I would like to
                        2712         3  I am unlikely to
                         465          .
```

Q55_3   Would you like to or do you already use your mobile phone for any of the
following purposes: Compare prices when shopping

---

                    type: numeric (byte)
                   label: Q55_3

                   range: [-1,3]   units: 1
           unique values: 4   missing .:   465/4223

               tabulation: Freq.   Numeric Label
                               35   -1 Refused
                              951   1 I already do
                              916   2 I would like to
                             1856   3 I am unlikely to
                              465   .

Q55_4   Would you like to or do you already use your mobile phone for any of the
following purposes: Receive and manage discount offers and coupons
----
---

                    type: numeric (byte)
                   label: Q55_4

                   range: [-1,3]   units: 1
           unique values: 4   missing .:   465/4223

               tabulation: Freq.   Numeric Label
                               34   -1 Refused
                              719   1 I already do
                              912   2 I would like to
                             2093   3 I am unlikely to
                              465   .

Q55_5   Would you like to or do you already use your mobile phone for any of the
following purposes: Receive offers and promotions based on your location
----
---

                    type: numeric (byte)
                   label: Q55_5

                   range: [-1,3]   units: 1
           unique values: 4   missing .:   465/4223

               tabulation: Freq.   Numeric Label
                               36   -1 Refused
                              526   1 I already do
                              864   2 I would like to
                             2332   3 I am unlikely to
                              465   .

Q56   I am willing to allow my mobile phone to provide my location to companies I
shop with regularly so that they can offer me discounts, promotions, or services

based on where I am.


```
                  type:  numeric (byte)
                 label:  Q56

                 range:  [-1,4]                        units:  1
         unique values:  5                        missing .:  1801/4223

            tabulation:  Freq.    Numeric  Label
                            18        -1   Refused
                           132         1   Strongly agree
                           784         2   Agree
                           802         3   Disagree
                           686         4   Strongly disagree
                          1801         .
```


Q57   I am willing to allow my mobile phone to provide personal information such
as my sex, age, friends, and shopping history to companies I shop with regularly
so that they can offer me targeted discounts, promotions, or services.


```
                  type:  numeric (byte)
                 label:  Q57

                 range:  [-1,4]                        units:  1
         unique values:  5                        missing .:  1801/4223

            tabulation:  Freq.    Numeric  Label
                            20        -1   Refused
                            64         1   Strongly agree
                           403         2   Agree
                           895         3   Disagree
                          1040         4   Strongly disagree
                          1801         .
```


Q58   Have you ever used your mobile phone to comparison shop over the Internet
while at a retail store?


```
                  type:  numeric (byte)
                 label:  Q58

                 range:  [-1,2]                        units:  1
         unique values:  3                        missing .:  1801/4223

            tabulation:  Freq.    Numeric  Label
                            17        -1   Refused
                          1042         1   Yes
                          1363         2   No
                          1801         .
```


Q59   Have you ever used a barcode scanning app on your mobile phone while shopping
at a retail store to find the best price for an item?


```
                  type:  numeric (byte)
                 label:  Q59

                 range:  [-1,2]                         units:  1
          unique values:  3                        missing .:  1801/4223

            tabulation:  Freq.   Numeric  Label
                           16        -1   Refused
                          713         1   Yes
                         1693         2   No
                         1801         .
```


Q61   Has using your mobile phone to compare prices while you were shopping at a
retail store ever changed where you made your purchase?


```
                  type:  numeric (byte)
                 label:  Q61

                 range:  [-1,2]                         units:  1
          unique values:  3                        missing .:  3041/4223

            tabulation:  Freq.   Numeric  Label
                            5        -1   Refused
                          767         1   Yes
                          410         2   No
                         3041         .
```


Q60   Have you ever scanned a QR code (similar to a barcode) in a retail store,
newspaper, magazine, or billboard advertisement to obtain information about a
product on your mobile phone?


```
                  type:  numeric (byte)
                 label:  Q60

                 range:  [-1,2]                         units:  1
          unique values:  3                        missing .:  1801/4223

            tabulation:  Freq.   Numeric  Label
                           22        -1   Refused
                          760         1   Yes
                         1640         2   No
                         1801         .
```


Q62   Have you ever used your mobile phone to browse product reviews or get product
information while shopping at a retail store? This could be done by, for
example, googling the product on your mobile browser or scanning a QR
code.


```
                type:  numeric (byte)
               label:  Q62

               range:  [-1,2]                        units:  1
       unique values:  3                         missing .:  1801/4223

           tabulation:  Freq.   Numeric  Label
                          25       -1    Refused
                         932        1    Yes
                        1465        2    No
                        1801        .
```


Q63   Has reading product reviews on your mobile phone while shopping at a retail
store ever changed which item you ended up purchasing?


```
                type:  numeric (byte)
               label:  Q63

               range:  [-1,2]                        units:  1
       unique values:  3                         missing .:  3291/4223

           tabulation:  Freq.   Numeric  Label
                           2       -1    Refused
                         707        1    Yes
                         223        2    No
                        3291        .
```


Q64   In the past 12 months, have you used your mobile phone to check your
account balance or available credit before making a large purchase?


```
                type:  numeric (byte)
               label:  Q64

               range:  [-1,2]                        units:  1
       unique values:  3                         missing .:  3184/4223

           tabulation:  Freq.   Numeric  Label
                           3       -1    Refused
                         621        1    Yes
                         415        2    No
                        3184        .
```


Q65   Thinking of the most recent time that you checked your account balance or
available credit before making a large purchase, did you decide not to buy that
particular item because of the amount of money left in your account or the
amount of your available credit?


```
                type:  numeric (byte)
               label:  Q65

               range:  [-1,2]                        units:  1
```

```
        unique values:  3                          missing .:   3602/4223

          tabulation:  Freq.   Numeric  Label
                           5        -1  Refused
                         322         1  Yes
                         294         2  No
                        3602         .
```


Q66_1   You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Low balance


```
                type:  numeric (byte)
                label:  Q66_1

                range:  [0,1]                          units:  1
        unique values:  2                          missing .:   3434/4223

          tabulation:  Freq.   Numeric  Label
                         476         0  No
                         313         1  Yes
                        3434         .
```


Q66_2   You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Payment due


```
                type:  numeric (byte)
                label:  Q66_2

                range:  [0,1]                          units:  1
        unique values:  2                          missing .:   3434/4223

          tabulation:  Freq.   Numeric  Label
                         532         0  No
                         257         1  Yes
                        3434         .
```


Q66_3   You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Saving reminders


```
                type:  numeric (byte)
                label:  Q66_3
```

```
                         Mobile 2014 - Codebook.txt
            range:   [0,1]                         units:   1
    unique values:   2                         missing .:   3434/4223

        tabulation:   Freq.   Numeric  Label
                       757         0  No
                        32         1  Yes
                      3434         .
-------------------------------------------------------------------------------
---
Q66_4      You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Fraud
-------------------------------------------------------------------------------
---

             type:   numeric (byte)
            label:   Q66_4

            range:   [0,1]                         units:   1
    unique values:   2                         missing .:   3434/4223

        tabulation:   Freq.   Numeric  Label
                       520         0  No
                       269         1  Yes
                      3434         .
-------------------------------------------------------------------------------
---
Q66_5      You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Credit card balance
-------------------------------------------------------------------------------
---

             type:   numeric (byte)
            label:   Q66_5

            range:   [0,1]                         units:   1
    unique values:   2                         missing .:   3434/4223

        tabulation:   Freq.   Numeric  Label
                       675         0  No
                       114         1  Yes
                      3434         .
-------------------------------------------------------------------------------
---
Q66_6      You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Deposit or withdrawal
-------------------------------------------------------------------------------
---

             type:   numeric (byte)
            label:   Q66_6
```

```
              range:  [0,1]                          units:  1
      unique values:  2                         missing .:  3434/4223

          tabulation:  Freq.   Numeric  Label
                        513        0  No
                        276        1  Yes
                       3434        .
```


Q66_7   You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Statement available notification


```
               type:  numeric (byte)
              label:  Q66_7

              range:  [0,1]                          units:  1
      unique values:  2                         missing .:  3434/4223

          tabulation:  Freq.   Numeric  Label
                        440        0  No
                        349        1  Yes
                       3434        .
```


Q66_8   You previously mentioned that you receive text message, push
notifications,
or e-mail alerts from your financial institution. Do you receive each of the
following
kinds of alerts: Other


```
               type:  numeric (byte)
              label:  Q66_8

              range:  [0,1]                          units:  1
      unique values:  2                         missing .:  3434/4223

          tabulation:  Freq.   Numeric  Label
                        723        0  No
                         66        1  Yes
                       3434        .
```


Q66_other   Other (Please
specify):


```
               type:  string (str102)

      unique values:  55                        missing "":  4165/4223

           examples:  ""
                      ""
```

```
                        Mobile 2014 - Codebook.txt
                        ""
                        ""

             warning:   variable has embedded blanks

-------------------------------------------------------------------------------
---
Q66_9
Refused
-------------------------------------------------------------------------------
---

              type:   numeric (byte)
             label:   Q66_9

             range:   [0,1]                            units:   1
      unique values:   2                        missing .:   3434/4223

         tabulation:   Freq.    Numeric  Label
                        771         0   No
                         18         1   Yes
                       3434             .

-------------------------------------------------------------------------------
---
Q67_1     Thinking of the most recent low-balance alert you received, which of the
following actions did you take after receiving the alert: Transferred money into the

account with the low balance from another account
-------------------------------------------------------------------------------
---

              type:   numeric (byte)
             label:   Q67_1

             range:   [0,1]                            units:   1
      unique values:   2                        missing .:   3910/4223

         tabulation:   Freq.    Numeric  Label
                        181         0   No
                        132         1   Yes
                       3910             .

-------------------------------------------------------------------------------
---
Q67_2     Thinking of the most recent low-balance alert you received, which of the
following actions did you take after receiving the alert: Deposited money into the
account with the low balance
-------------------------------------------------------------------------------
---

              type:   numeric (byte)
             label:   Q67_2

             range:   [0,1]                            units:   1
      unique values:   2                        missing .:   3910/4223

         tabulation:   Freq.    Numeric  Label
                        223         0   No
                         90         1   Yes
                       3910             .

-------------------------------------------------------------------------------
```

Q67_3   Thinking of the most recent low-balance alert you received, which of the
following actions did you take after receiving the alert: Reduced my spending
----
---

                  type: numeric (byte)
                 label: Q67_3

                 range: [0,1]   units: 1
         unique values: 2   missing .: 3910/4223

            tabulation: Freq.   Numeric Label
                          228   0 No
                           85   1 Yes
                         3910   .

Q67_4   Thinking of the most recent low-balance alert you received, which of the
following actions did you take after receiving the alert: None of the above
----
---

                  type: numeric (byte)
                 label: Q67_4

                 range: [0,1]   units: 1
         unique values: 2   missing .: 3910/4223

            tabulation: Freq.   Numeric Label
                          248   0 No
                           65   1 Yes
                         3910   .

Q67_5
Refused

---

                  type: numeric (byte)
                 label: Q67_5

                 range: [0,1]   units: 1
         unique values: 2   missing .: 3910/4223

            tabulation: Freq.   Numeric Label
                          312   0 No
                            1   1 Yes
                         3910   .

---
ppage
Age

---

                  type: numeric (byte)
                 label: PPAGE, but 77 nonmissing values are not labeled

```
            range:  [18,96]                          units:  1
    unique values:  77                          missing .:  0/4223

         examples:  37
                    52
                    60
                    68
```

---
ppagecat   Age - 7
Categories


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

            range:  [1,7]                           units:  1
    unique values:  7                           missing .:  0/4223

       tabulation:  Freq.   Numeric  Label
                     229        1    18-24
                     511        2    25-34
                     490        3    35-44
                     699        4    45-54
                    1092        5    55-64
                     824        6    65-74
                     378        7    75+
```

---
ppagect4   Age - 4
Categories


```
             type:  numeric (byte)
            label:  PPAGECT4

            range:  [1,4]                           units:  1
    unique values:  4                           missing .:  0/4223

       tabulation:  Freq.   Numeric  Label
                     491        1    18-29
                     739        2    30-44
                    1238        3    45-59
                    1755        4    60+
```

---
ppeduc   Education (Highest Degree
Received)


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

            range:  [1,14]                          units:  1
    unique values:  14                          missing .:  0/4223

         examples:  9      HIGH SCHOOL GRADUATE - high school DIPLOMA or the
```

equiva
> lent (GED)
```
                          10     Some college, no degree
                          11     Associate degree
                          12     Bachelors degree
```

---
ppeducat   Education
(Categorical)


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

                range:  [1,4]                            units:  1
        unique values:  4                             missing .:  0/4223

           tabulation:  Freq.    Numeric  Label
                         221         1    Less than high school
                        1051         2    High school
                        1398         3    Some college
                        1553         4    Bachelor's degree or higher
```

---
ppethm   Race /
Ethnicity


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

                range:  [1,5]                            units:  1
        unique values:  5                             missing .:  0/4223

           tabulation:  Freq.    Numeric  Label
                        3407         1    White, Non-Hispanic
                         278         2    Black, Non-Hispanic
                         125         3    Other, Non-Hispanic
                         293         4    Hispanic
                         120         5    2+ Races, Non-Hispanic
```

---
male
Male


```
                 type:  numeric (byte)
                label:  PPGENDER, but 1 nonmissing value is not labeled

                range:  [0,1]                            units:  1
        unique values:  2                             missing .:  0/4223

           tabulation:  Freq.    Numeric  Label
                        2259         0
                        1964         1    Male
```

```
---
pphhhead                                                                Household
Head
------------------------------------------------------------------------------------
---

              type:  numeric (byte)
             label:  PPHHHEAD

             range:  [0,1]                              units:  1
     unique values:  2                          missing .:  0/4223

        tabulation:  Freq.    Numeric  Label
                       659          0  No
                      3564          1  Yes

------------------------------------------------------------------------------------
---
pphhsize                                                                Household
Size
------------------------------------------------------------------------------------
---

              type:  numeric (byte)
             label:  PPHHSIZE, but 10 nonmissing values are not labeled

             range:  [1,10]                             units:  1
     unique values:  10                         missing .:  0/4223

          examples:  2
                     2
                     2
                     3

------------------------------------------------------------------------------------
---
pphouse                                                                   Housing
Type
------------------------------------------------------------------------------------
---

              type:  numeric (byte)
             label:  PPHOUSE

             range:  [1,5]                              units:  1
     unique values:  5                          missing .:  0/4223

        tabulation:  Freq.    Numeric  Label
                      3244          1  A one-family house detached from
                                       any other house
                       253          2  A one-family house attached to
                                       one or more houses
                       517          3  A building with 2 or more
                                       apartments
                       192          4  A mobile home
                        17          5  Boat, RV, van, etc.

------------------------------------------------------------------------------------
---
ppincimp                                                                Household
Income
------------------------------------------------------------------------------------
---
```

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

             range:  [1,19]                        units:  1
     unique values:  19                       missing .:   0/4223

          examples:  8      $25,000 to $29,999
                     11     $40,000 to $49,999
                     13     $60,000 to $74,999
                     16     $100,000 to $124,999
```

---
ppmarit   Marital
Status


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

             range:  [1,6]                         units:  1
     unique values:  6                        missing .:   0/4223

        tabulation:  Freq.    Numeric  Label
                     2568           1  Married
                      237           2  Widowed
                      471           3  Divorced
                       64           4  Separated
                      667           5  Never married
                      216           6  Living with partner
```

---
metro   MSA
Status


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

             range:  [0,1]                         units:  1
     unique values:  2                        missing .:   0/4223

        tabulation:  Freq.    Numeric  Label
                     1519           0  Non-Metro
                     2704           1  Metro
```


PPREG4   Region 4 - Based on State of
Residence


```
              type:  numeric (byte)
             label:  PPREG4

             range:  [1,4]                         units:  1
     unique values:  4                        missing .:   0/4223
```

```
      tabulation:  Freq.   Numeric  Label
                    662        1    Northeast
                   1250        2    Midwest
                   1420        3    South
                    891        4    West
```

---
ppreg9   Region 9 - Based on State of
Residence


```
            type:  numeric (byte)
           label:  PPREG9

           range:  [1,9]                        units:  1
   unique values:  9                        missing .:  0/4223

      tabulation:  Freq.   Numeric  Label
                    165        1    New England
                    497        2    Mid-Atlantic
                    712        3    East-North Central
                    538        4    West-North Central
                    730        5    South Atlantic
                    285        6    East-South Central
                    405        7    West-South Central
                    328        8    Mountain
                    563        9    Pacific
```

---
pprent   Ownership Status of Living
Quarters


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

           range:  [1,3]                        units:  1
   unique values:  3                        missing .:  0/4223

      tabulation:  Freq.   Numeric  Label
                   3312        1    Owned or being bought by you or
                                    someone in your household
                    771        2    Rented for cash
                    140        3    Occupied without payment of cash
                                    rent
```


PPT01   Presence of Household Members - Children
0-1


```
            type:  numeric (byte)
           label:  PPT01, but 3 nonmissing values are not labeled

           range:  [0,2]                        units:  1
   unique values:  3                        missing .:  0/4223
```

```
        tabulation:   Freq.   Numeric  Label
                       4089        0
                        128        1
                          6        2
```


PPT25   Presence of Household Members - Children
2-5


```
              type:  numeric (byte)
             label:  PPT25, but 4 nonmissing values are not labeled

             range:  [0,3]                        units:  1
     unique values:  4                        missing .:  0/4223

        tabulation:   Freq.   Numeric  Label
                       3927        0
                        233        1
                         61        2
                          2        3
```


PPT612   Presence of Household Members - Children
6-12


```
              type:  numeric (byte)
             label:  PPT612, but 6 nonmissing values are not labeled

             range:  [0,5]                        units:  1
     unique values:  6                        missing .:  0/4223

        tabulation:   Freq.   Numeric  Label
                       3725        0
                        329        1
                        136        2
                         25        3
                          7        4
                          1        5
```


PPT1317   Presence of Household Members - Children
13-17


```
              type:  numeric (byte)
             label:  PPT1317, but 5 nonmissing values are not labeled

             range:  [0,4]                        units:  1
     unique values:  5                        missing .:  0/4223

        tabulation:   Freq.   Numeric  Label
                       3775        0
                        343        1
                         97        2
                          7        3
```


PPT180V   Presence of Household Members - Adults
18+


```
            type:  numeric (byte)
            label: PPT180V, but 8 nonmissing values are not labeled

            range: [1,9]                          units:  1
    unique values: 8                        missing .:  0/4223

      tabulation: Freq.   Numeric  Label
                   912       1
                  2523       2
                   556       3
                   168       4
                    49       5
                    10       6
                     3       7
                     2       9
```

---
ppwork   Current Employment
Status


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

            range: [1,7]                          units:  1
    unique values: 7                        missing .:  0/4223

      tabulation: Freq.   Numeric  Label
                  1932       1   Working - as a paid employee
                   313       2   Working - self-employed
                    26       3   Not working - on temporary
                                 layoff from a job
                   174       4   Not working - looking for work
                  1189       5   Not working - retired
                   294       6   Not working - disabled
                   295       7   Not working - other
```

---
ppnet   HH Internet
Access


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

            range: [0,1]                          units:  1
    unique values: 2                        missing .:  0/4223

      tabulation: Freq.   Numeric  Label
                   452        0  No
```

```
                        3771          1  Yes
```

---
agegrp1   Ages
18-29


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

               range:   [0,1]                        units:  1
       unique values:   2                        missing .:  0/4223

         tabulation:    Freq.   Numeric  Label
                        3732          0  no
                         491          1  yes
```

---
agegrp2   Ages
30-44


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

               range:   [0,1]                        units:  1
       unique values:   2                        missing .:  0/4223

         tabulation:    Freq.   Numeric  Label
                        3484          0  no
                         739          1  yes
```

---
agegrp3   Ages
45-60


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

               range:   [0,1]                        units:  1
       unique values:   2                        missing .:  0/4223

         tabulation:    Freq.   Numeric  Label
                        2985          0  no
                        1238          1  yes
```

---
agegrp4   Ages over
60


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

```
                       range:  [0,1]                        units:  1
              unique values:  2                          missing .:  0/4223

                 tabulation:  Freq.    Numeric  Label
                             2468         0   no
                             1755         1   yes
```

---
lths   Less than high
school


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

                       range:  [0,1]                        units:  1
              unique values:  2                          missing .:  0/4223

                 tabulation:  Freq.    Numeric  Label
                             4002         0   no
                              221         1   yes
```

---
hs   High school
degree


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

                       range:  [0,1]                        units:  1
              unique values:  2                          missing .:  0/4223

                 tabulation:  Freq.    Numeric  Label
                             3172         0   no
                             1051         1   yes
```

---
somecoll   Some
college


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

                       range:  [0,1]                        units:  1
              unique values:  2                          missing .:  0/4223

                 tabulation:  Freq.    Numeric  Label
                             2825         0   no
                             1398         1   yes
```

---
college   Bachelor's degree or
higher

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

           range:  [0,1]                        units:  1
    unique values:  2                       missing .:  0/4223

      tabulation:  Freq.    Numeric  Label
                   2670        0     no
                   1553        1     yes
```

---
white   White,
non-hispanic


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

           range:  [0,1]                        units:  1
    unique values:  2                       missing .:  0/4223

      tabulation:  Freq.    Numeric  Label
                    816        0     no
                   3407        1     yes
```

---
black   Black,
non-hispanic


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

           range:  [0,1]                        units:  1
    unique values:  2                       missing .:  0/4223

      tabulation:  Freq.    Numeric  Label
                   3945        0     no
                    278        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 .:  0/4223

      tabulation:  Freq.    Numeric  Label
                   3978        0     no
                    245        1     yes
```

---
hispanic
Hispanic


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

           range:  [0,1]                            units:  1
   unique values:  2                             missing .:  0/4223

       tabulation:  Freq.   Numeric  Label
                    3930          0  no
                     293          1  yes
```

---
twoormore   ppethm==2+ Races,
Non-Hispanic


```
            type:  numeric (byte)

           range:  [0,1]                            units:  1
   unique values:  2                             missing .:  0/4223

       tabulation:  Freq.   Value
                    4103   0
                     120   1
```

---
female
Female


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

           range:  [0,1]                            units:  1
   unique values:  2                             missing .:  0/4223

       tabulation:  Freq.   Numeric  Label
                    1964          0  no
                    2259          1  yes
```

---
inc   Income
group


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

           range:  [0,4]                            units:  1
   unique values:  5                             missing .:  0/4223
```

```
        tabulation:   Freq.   Numeric  Label
                        764         0  Less than $25,000
                        674         1  $25000, - $39,999
                        772         2  $40,000 - $74,999
                       1079         3  $75,000 - $99,999
                        934         4  Greater than $100,000
```

---
incgrp1   Less than
$25,000


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

             range:   [0,1]                         units:   1
     unique values:   2                         missing .:   0/4223

        tabulation:   Freq.   Numeric  Label
                       3459         0  no
                        764         1  yes
```

---
incgrp2 $25000, -
$39,999


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

             range:   [0,1]                         units:   1
     unique values:   2                         missing .:   0/4223

        tabulation:   Freq.   Numeric  Label
                       3549         0  no
                        674         1  yes
```

---
incgrp3 $40,000 -
$74,999


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

             range:   [0,1]                         units:   1
     unique values:   2                         missing .:   0/4223

        tabulation:   Freq.   Numeric  Label
                       3451         0  no
                        772         1  yes
```

---
incgrp4 $75,000 -
$99,999

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

           range:  [0,1]                          units:  1
   unique values:  2                          missing .:  0/4223

      tabulation:  Freq.   Numeric  Label
                   3144         0   no
                   1079         1   yes
```

---
incgrp5   Greater than
$100,000


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

           range:  [0,1]                          units:  1
   unique values:  2                          missing .:  0/4223

      tabulation:  Freq.   Numeric  Label
                   3289         0   no
                    934         1   yes
```

---
married
Married


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

           range:  [0,1]                          units:  1
   unique values:  2                          missing .:  0/4223

      tabulation:  Freq.   Numeric  Label
                   1655         0   no
                   2568         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 .:  0/4223

      tabulation:  Freq.   Numeric  Label
                   2568         0   no
                   1655         1   yes
```

```
--------------------------------------------------------------------------------
---
northeast
Northeast
--------------------------------------------------------------------------------
---

                  type:  numeric (byte)
                 label:  yesno

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         3561          0  no
                          662          1  yes

--------------------------------------------------------------------------------
---
midwest
Midwest
--------------------------------------------------------------------------------
---

                  type:  numeric (byte)
                 label:  yesno

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         2973          0  no
                         1250          1  yes

--------------------------------------------------------------------------------
---
south
South
--------------------------------------------------------------------------------
---

                  type:  numeric (byte)
                 label:  yesno

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         2803          0  no
                         1420          1  yes

--------------------------------------------------------------------------------
---
west
West
--------------------------------------------------------------------------------
---

                  type:  numeric (byte)
                 label:  yesno

                 range:  [0,1]                              units:  1
```

```
         unique values:  2                           missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         3332        0    no
                          891        1    yes
```

---
employed
Employed


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

                  range:  [0,1]                       units:  1
         unique values:  2                           missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         1978        0    no
                         2245        1    yes
```

---
unemployed   Unemployed but in labor
force


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

                  range:  [0,1]                       units:  1
         unique values:  2                           missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         4023        0    no
                          200        1    yes
```

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


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

                  range:  [0,1]                       units:  1
         unique values:  2                           missing .:  0/4223

            tabulation:  Freq.   Numeric  Label
                         2445        0    no
                         1778        1    yes
```

---
mobile   Has a mobile
phone


```
          type:  numeric (float)
          label: yesno2

          range:  [0,1]                         units:  1
  unique values:  2                         missing .:  0/4223

     tabulation:  Freq.   Numeric  Label
                   465         0  No
                  3758         1  Yes
```

---
smartphone   Has a
smartphone


```
          type:  numeric (float)
          label: yesno2

          range:  [0,1]                         units:  1
  unique values:  2                         missing .:  477/4223

     tabulation:  Freq.   Numeric  Label
                  1324         0  No
                  2422         1  Yes
                   477         .
```

---
mobilebank   Mobile
Banking


```
          type:  numeric (float)
          label: yesno2

          range:  [0,1]                         units:  1
  unique values:  2                         missing .:  723/4223

     tabulation:  Freq.   Numeric  Label
                  2417         0  No
                  1083         1  Yes
                   723         .
```

---
mobilepay   Mobile
Payment


```
          type:  numeric (float)
          label: yesno2

          range:  [0,1]                         units:  1
  unique values:  2                         missing .:  478/4223

     tabulation:  Freq.   Numeric  Label
                  3131         0  No
                   614         1  Yes
```

---
gender
Gender

---

                  type: numeric (float)
                 label: gender

                 range: [0,1]   units: 1
         unique values: 2   missing .: 0/4223

            tabulation: Freq.   Numeric Label
                          2259   0 Female
                          1964   1 Male