

 CODEBOOK FOR 2013 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 2013 Mobile Financial Services (MFS) data set.

The MFS is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2013 MFS were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2013 MFS and a detailed discussion of the survey methods, see Schmeiser, Maximilian, Matthew Gross, David Buchholz, and Alejandra Lopez-Fernandini "Consumers and Mobile Financial Services 2014," Federal Reserve Board, <http://www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201403.pdf>.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see the separate copy of the questionnaire posted with the data on this website. Please note that the questions in "Appendix 2" of the March 2014 "Consumers and Mobile Financial Services" report were renumbered for presentation purposes and may not match the numbering of the questions in the data and codebook.

 CaseID Case ID

type:	numeric (float)				
range:	[62, 4966]				
unique values:	2657				
			units:	1	
			missing :	0/2657	
mean:	3052.88				
std. dev:	1485.56				
percentiles:	10%	25%	50%	75%	90%
	601	1817	3463	4299	4701

 weight1 Weights for re-contact cases

type:	numeric (double)				
range:	[.1296, 4.7545]				
unique values:	1310				
			units:	.0001	
			missing :	1248/2657	
mean:	.999999				
std. dev:	.88374				
percentiles:	10%	25%	50%	75%	90%
	.2742	.3841	.7151	1.2958	2.0741

 weight2 Weights for all cases

2013 Mobile Data Codebook_Website, 2015 update.txt

type: numeric (double)
range: [.1453, 4.291]
unique values: 2383
units: .0001
missing: 0/2657
mean: 1
std. dev: .790207
percentiles: 10% .318 25% .4468 50% .7664 75% 1.3007 90% 1.9806

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]
unique values: 3
units: 1
missing: 0/2657
tabulation:

Freq.	Numeric	Label
21	-1	Refused
2441	1	Yes
195	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]
unique values: 3
units: 1
missing: 2462/2657
tabulation:

Freq.	Numeric	Label
7	-1	Refused
73	1	Yes
115	2	No
2462	.	

Q3 Please choose the most important reason why you don't have a checking, saving or money market account from the following list:

type: numeric (byte)
label: Q3
range: [-1, 10]
unique values: 11
units: 1
missing: 2462/2657
examples: .
. .
. .
. .

Q3_txt Other (Please specify):

 Q7 Thinking of the most recent time you took out a payday loan, what was the main reason for using a payday loan or payday advance service rather than a bank loan or credit card?

type: numeric (byte)
 label: Q7
 range: [-1, 8] units: 1
 unique values: 9 missing: 2540/2657

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	15	1	The location of the payday lender was more convenient
	25	2	The payday loan was much quicker to get than a bank loan or credit card advance
	20	3	I thought it would be easier to get a payday loan than to qualify for a bank loan or credit card
	10	4	I didn't think banks made loans for small amounts of money
	3	5	It felt more comfortable to work with the payday lender than to use a bank
	1	6	I didn't want the loan to show up on my credit report
	32	7	I didn't think I would qualify for a bank loan or credit card
	6	8	Other (Please specify):
	2540	.	

 Q7_other Other (Please specify):

type: string (str200)
 unique values: 4 missing: 2653/2657

tabulation:	Freq.	Value
	2653	""
	1	"I am currently in a pattern of reborrowing the amount of the loan every month."
	1	"Needed cash quickly and credit card is already too high."
	1	"i use a bank over draft it's cheaper"
	1	"my credit sucks.. BECAUSE of pay day loans.. they SUCK you in. everything else was then late since they were paid first.. WORST advice I ever got.. thank god im DONE with them, . NEVER again. . horri ble!!!"

warning: variable has embedded blanks

 Q8A Have you used a general purpose prepaid card in the past 12 months?

type: numeric (byte)
 label: Q8A
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numerical	Label
27	-1	Refused
389	1	Yes
2241	2	No

Q8B Have you used a payroll card in the past 12 months?

type: numeric (byte)
 label: Q8B
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numerical	Label
29	-1	Refused
61	1	Yes
2567	2	No

Q8C Have you used a government issued prepaid card in the past 12 months?

type: numeric (byte)
 label: Q8C
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numerical	Label
19	-1	Refused
177	1	Yes
2461	2	No

Q9 Are any of the general purpose cards or payroll cards you have used reloadable?

type: numeric (byte)
 label: Q9
 range: [-1, 3]
 unique values: 4
 units: 1
 missing: 2237/2657
 tabulation:

Freq.	Numerical	Label
3	-1	Refused
158	1	Yes
167	2	No
92	3	Don't know
2237	.	

Q10 In the past month, did you or anybody else load money to your prepaid

2013 Mobile Data Codebook_Website, 2015 update.txt
unique values: 3 missing.: 216/2657

tabulation:	Freq.	Numeri c	Label
	12	-1	Refused
	760	1	Yes
	1669	2	No
	216	.	

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

type: numeric (byte)
label: Q16_1, but 3 nonmissing values are not labeled
range: [-1, 3] units: 1
unique values: 4 missing.: 216/2657

tabulation:	Freq.	Numeri c	Label
	678	-1	Refused
	709	1	
	652	2	
	402	3	
	216	.	

Q16_2 What are 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)
label: Q16_2, but 3 nonmissing values are not labeled
range: [-1, 3] units: 1
unique values: 4 missing.: 216/2657

tabulation:	Freq.	Numeri c	Label
	578	-1	Refused
	607	1	
	631	2	
	625	3	
	216	.	

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

type: numeric (byte)
label: Q16_3, but 3 nonmissing values are not labeled
range: [-1, 3] units: 1
unique values: 4 missing.: 216/2657

tabulation:	Freq.	Numeri c	Label
	2095	-1	Refused
	33	1	
	113	2	
	200	3	
	216	.	

type: numeric (byte)
 label: Q28_2
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 2017/2657
 tabulation:

Freq.	Numeric	Label
5	-1	Refused
597	1	Yes
38	2	No
2017	.	

Q28_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: Q28_3
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 2017/2657
 tabulation:

Freq.	Numeric	Label
7	-1	Refused
304	1	Yes
329	2	No
2017	.	

Q28_4 Using your mobile phone, have you done each of the following in the past 12 months: Received a text message alert from your bank

type: numeric (byte)
 label: Q28_4
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 2017/2657
 tabulation:

Freq.	Numeric	Label
5	-1	Refused
267	1	Yes
368	2	No
2017	.	

Q28_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: Q28_5
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 2017/2657
 tabulation:

Freq.	Numeric	Label
6	-1	Refused
383	1	Yes

2013 Mobile Data Codebook_Website, 2015 update.txt
 security of mobile banking
 217 5 I liked the convenience of
 mobile banking
 8 6 To receive fraud alerts or check
 my account for fraudulent
 transactions
 19 7 Other (Please specify):
 2017 .

 Q32_other Other (Please specify):

type: string (str82)
 unique values: 19 missing: 2638/2657
 examples: ""
 ""
 ""
 ""
 warning: variable has embedded blanks

 Q33 Have you made a mobile payment in the past 12 months?

type: numeric (byte)
 label: Q33
 range: [-1, 2] units: 1
 unique values: 3 missing: 316/2657
 tabulation: Freq. Numeric Label
 13 -1 Refused
 372 1 Yes
 1956 2 No
 316 .

 Q34_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 (e.g. Paypal account)

type: numeric (byte)
 label: Q34_1
 range: [-1, 2] units: 1
 unique values: 3 missing: 1292/2657
 tabulation: Freq. Numeric Label
 12 -1 Refused
 178 1 Yes
 1175 2 No
 1292 .

 Q34_2 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)

 Q35A_other Other (Please specify):

type: string (str14)
 unique values: 1 missing "": 2656/2657
 tabulation: Freq. Value
 2656 ""
 1 "bitcoin wallet"
 warning: variable has embedded blanks

 Q35_1 When making mobile payments, which of the following payment methods do you use: Credit card

type: numeric (byte)
 label: Q35_1
 range: [0, 1] units: 1
 unique values: 2 missing .: 2285/2657
 tabulation: Freq. Numeric Label
 205 0 No
 167 1 Yes
 2285 .

 Q35_2 When making mobile payments, which of the following payment methods do you use: Debit card

type: numeric (byte)
 label: Q35_2
 range: [0, 1] units: 1
 unique values: 2 missing .: 2285/2657
 tabulation: Freq. Numeric Label
 183 0 No
 189 1 Yes
 2285 .

 Q35_3 When making mobile payments, which of the following payment methods do you use: General purpose prepaid card

type: numeric (byte)
 label: Q35_3
 range: [0, 1] units: 1
 unique values: 2 missing .: 2285/2657
 tabulation: Freq. Numeric Label
 355 0 No
 17 1 Yes
 2285 .

 Q35_4 When making mobile payemnts, which of the following payment methods do you use: Bank account

type: numeric (byte)
 label: Q35_4
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2285/2657

tabulation:	Freq.	Numerical	Label
	222	0	No
	150	1	Yes
	2285	.	.

 Q35_5 When making mobile payemnts, which of the following payment methods do you use: Charge to your phone bill

type: numeric (byte)
 label: Q35_5
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2285/2657

tabulation:	Freq.	Numerical	Label
	359	0	No
	13	1	Yes
	2285	.	.

 Q35_6 When making mobile payemnts, which of the following payment methods do you use: Account at a non-financial institution (e.g. PayPal)

type: numeric (byte)
 label: Q35_6
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2285/2657

tabulation:	Freq.	Numerical	Label
	330	0	No
	42	1	Yes
	2285	.	.

 Q35_7 When making mobile payemnts, which of the following payment methods do you use: Other

type: numeric (byte)
 label: Q35_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2285/2657

tabulation:	Freq.	Numerical	Label
	357	0	No
	15	1	Yes
	2285	.	.

 Q35_other Other (Please specify):

type: string (str29)
 unique values: 7 missing "": 2646/2657
 tabulation: Freq. Value
 2646 ""
 1 "Add money to a Starbucks card"
 2 "Starbucks"
 1 "Starbucks gift card"
 4 "cash"
 1 "go to store"
 1 "money order"
 1 "none"
 warning: variable has embedded blanks

 Q35_refused Refused

type: numeric (byte)
 label: Q35_REFU
 range: [0, 1] units: 1
 unique values: 2 missing .: 2285/2657
 tabulation: Freq. Numeric Label
 361 0 No
 11 1 Yes
 2285 .

 Q36A In the past month, how many times have you used your mobile phone to make any type of mobile payment?

type: numeric (byte)
 label: Q36A, but 17 nonmissing values are not labeled
 range: [0, 33] units: 1
 unique values: 17 missing .: 2321/2657
 examples: .
 .
 .
 .

 Q36B In the past month, how many times have you used your mobile phone to pay for a product or service at a store?

type: numeric (byte)
 label: Q36B, but 14 nonmissing values are not labeled
 range: [0, 20] units: 1
 unique values: 14 missing .: 2454/2657

Q37_8 Have you used each of the following mobile payment services in the past 12 months: Tabbedout

```

type: numeric (byte)
label: Q37_8

range: [-1, 2]
unique values: 3

units: 1
missing: 2326/2657

tabulation:
  Freq.  Numeric  Label
      8      -1    Refused
      4       1     Yes
     319      2     No
    2326      .
    
```

Q38 When did you start using mobile payments?

```

type: numeric (byte)
label: Q38

range: [-1, 5]
unique values: 6

units: 1
missing: 2285/2657

tabulation:
  Freq.  Numeric  Label
     10      -1    Refused
     68       1  In the last 6 months
     75       2  6 to 12 months ago
     77       3  1 to 2 years ago
     60       4  More than 2 years ago
     82       5  I don't remember
    2285      .
    
```

Q39 What was the main reason why you started using mobile payments when you did?

```

type: numeric (byte)
label: Q39

range: [-1, 7]
unique values: 8

units: 1
missing: 2285/2657

tabulation:
  Freq.  Numeric  Label
     12      -1    Refused
    102       1  I got a smartphone
     56       2  The ability to make mobile
           payments became available
     26       3  I became comfortable with the
           security of mobile payments
    132       4  I liked the convenience of
           mobile payments
     7        5  A store I visit started offering
           the service
     13       6  To take advantage of loyalty or
           rewards points and discounts
     24       7  Other (Please specify):
    2285      .
    
```


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tabulation:	Freq.	Numeri c	Label
	26	-1	Refused
	89	1	Yes
	667	2	No
	1875	.	

 Q40_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:	numeri c (byte)		
label:	Q40_8		
range:	[-1, 2]		uni ts: 1
uni que val ues:	3		mi ssi ng .: 1875/2657
tabulation:	Freq.	Numeri c	Label
	24	-1	Refused
	255	1	Yes
	503	2	No
	1875	.	

 Q40_9 Please tell us if each of the reasons below are why you do not use mobile banking: I don't have a bank account

type:	numeri c (byte)		
label:	Q40_9		
range:	[-1, 2]		uni ts: 1
uni que val ues:	3		mi ssi ng .: 1875/2657
tabulation:	Freq.	Numeri c	Label
	25	-1	Refused
	24	1	Yes
	733	2	No
	1875	.	

 Q40_10 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:	numeri c (byte)		
label:	Q40_10		
range:	[-1, 2]		uni ts: 1
uni que val ues:	3		mi ssi ng .: 1875/2657
tabulation:	Freq.	Numeri c	Label
	24	-1	Refused
	130	1	Yes
	628	2	No
	1875	.	

 Q41 You mentioned that security was one of your top concerns with mobile banking; which one of the following security aspect are you most concerned with?

2013 Mobile Data Codebook_Website, 2015 update.txt

type: numeric (byte)
 label: Q41
 range: [1, 8]
 unique values: 8
 units: 1
 missing: 2119/2657

tabulation:	Freq.	Numeric	Label
	64	1	My phone getting hacked
	24	2	Someone using my phone without permission to access my account
	142	3	Someone intercepting my data
	49	4	Losing my phone or having my phone stolen
	9	5	Malware or viruses being installed on my phone
	10	6	Companies misusing my personal information
	235	7	All of the above
	5	8	Other (Please specify):
	2119	.	

 Q41_other Other (Please specify):

type: string (str200)
 unique values: 5
 missing: "" 2652/2657

tabulation:	Freq.	Value
	2652	""
	1	"Fear i might make a mistake."
	1	"I do not believe in it!"
	1	"More and more people without are being penalized - the CHECK is a form payment that works for paying bills still. I don't want them to have my accojnt and take it regularly without my involvement."
	1	"Lack of two factor authorization"
	1	"messing it up"

warning: variable has embedded blanks

 Q42_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: Q42_1
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 1875/2657

tabulation:	Freq.	Numeric	Label
	572	0	No
	210	1	Yes
	1875	.	

2013 Mobile Data Codebook_Website, 2015 update.txt
 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: Q43B_5

range: [0, 1]
 unique values: 2

units: 1
 missing: 1888/2657

tabulation:	Freq.	Numerical	Label
	711	0	No
	58	1	Yes
	1888	.	.

Q43B_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 accounts

type: numeric (byte)
 label: Q43B_6

range: [0, 1]
 unique values: 2

units: 1
 missing: 1888/2657

tabulation:	Freq.	Numerical	Label
	714	0	No
	55	1	Yes
	1888	.	.

Q43B_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: None, I don't want to use mobile banking

type: numeric (byte)
 label: Q43B_7

range: [0, 1]
 unique values: 2

units: 1
 missing: 1888/2657

tabulation:	Freq.	Numerical	Label
	173	0	No
	596	1	Yes
	1888	.	.

Q43B_refused Refused

type: numeric (byte)
 label: Q43B_REF

range: [0, 1]
 unique values: 2

units: 1
 missing: 1888/2657

tabulation:	Freq.	Numerical	Label
	763	0	No
	6	1	Yes
	1888	.	.

2013 Mobile Data Codebook_Website, 2015 update.txt

tabulation:	Freq.	Numeri c	Label
	1605	0	No
	351	1	Yes
	701	.	

 Q46_7 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be intrested in doing any of the following activities with your mobile phone: Accepting payments from another person

type: numeric (byte)
 label: Q46_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 701/2657

tabulation:	Freq.	Numeri c	Label
	1729	0	No
	227	1	Yes
	701	.	

 Q46_8 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be intrested in doing any of the following activities with your mobile phone: Receiving/using coupons on your phone

type: numeric (byte)
 label: Q46_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 701/2657

tabulation:	Freq.	Numeri c	Label
	1515	0	No
	441	1	Yes
	701	.	

 Q46_9 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be intrested in doing any of the following activities with your mobile phone: Receiving specials and discount offers

type: numeric (byte)
 label: Q46_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 701/2657

tabulation:	Freq.	Numeri c	Label
	1564	0	No
	392	1	Yes
	701	.	

 Q46_10 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be intrested in doing any of the following activities with your mobile phone: None, I don't want to use mobile payments

type: numeric (byte)
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695 4 Unlikely
 1064 5 Very unlikely
 316 .

Q62 How likely do you think it is that mobile payments will become a major way people make payments in stores in the next five years?

type: numeric (byte)
 label: Q62
 range: [-1, 5] units: 1
 unique values: 6 missing: 316/2657

tabulation:	Freq.	Numerical	Label
	21	-1	Refused
	395	1	Very likely
	1008	2	Likely
	286	3	Unlikely
	207	4	Very unlikely
	424	5	Don't know
	316	.	

Q63 Do you plan to use your mobile phone to make a payment in a store in the next 12 months?

type: numeric (byte)
 label: Q63
 range: [-1, 4] units: 1
 unique values: 5 missing: 1512/2657

tabulation:	Freq.	Numerical	Label
	8	-1	Refused
	26	1	Definitely will use
	165	2	Probably will use
	510	3	Probably will not use
	436	4	Definitely will not use
	1512	.	

Q69 Do you use your mobile phone to track purchases and expenses?

type: numeric (byte)
 label: Q69
 range: [-1, 2] units: 1
 unique values: 3 missing: 1292/2657

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	297	1	Yes
	1058	2	No
	1292	.	

Q70_1 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: A mobile app for expense tracking

2013 Mobile Data Codebook_Website, 2015 update.txt

type: numeric (byte)
label: Q70_1
range: [0, 1]
unique values: 2
units: 1
missing: 2360/2657

tabulation:	Freq.	Numerical	Label
	218	0	No
	79	1	Yes
	2360	.	

Q70_2 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: A service provided by my bank

type: numeric (byte)
label: Q70_2
range: [0, 1]
unique values: 2
units: 1
missing: 2360/2657

tabulation:	Freq.	Numerical	Label
	173	0	No
	124	1	Yes
	2360	.	

Q70_3 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: A spreadsheet

type: numeric (byte)
label: Q70_3
range: [0, 1]
unique values: 2
units: 1
missing: 2360/2657

tabulation:	Freq.	Numerical	Label
	274	0	No
	23	1	Yes
	2360	.	

Q70_4 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: Online (using the web browser to access a website)

type: numeric (byte)
label: Q70_4
range: [0, 1]
unique values: 2
units: 1
missing: 2360/2657

tabulation:	Freq.	Numerical	Label
	196	0	No
	101	1	Yes
	2360	.	

Q70_5 Do you use any of the following method(s) to track purchases and

type: numeric (byte)
 label: Q70_5
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2360/2657
 tabulation:

Freq.	Numerical	Label
252	0	No
45	1	Yes
2360	.	.

Q70_refused Refused

type: numeric (byte)
 label: Q70_REFU
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2360/2657
 tabulation:

Freq.	Numerical	Label
280	0	No
17	1	Yes
2360	.	.

Q71_1 Do you receive each of the following kinds of alerts: Low balance alerts

type: numeric (byte)
 label: Q71_1
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2257/2657
 tabulation:

Freq.	Numerical	Label
199	0	No
201	1	Yes
2257	.	.

Q71_2 Do you receive each of the following kinds of alerts: Payment due alerts

type: numeric (byte)
 label: Q71_2
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2257/2657
 tabulation:

Freq.	Numerical	Label
235	0	No
165	1	Yes
2257	.	.

Q71_3 Do you receive each of the following kinds of alerts: Saving

reminders

type: numeric (byte)
 label: Q71_3

range: [0, 1]
 unique values: 2

units: 1
 missing: 2257/2657

tabulation:	Freq.	Numerical	Label
	374	0	No
	26	1	Yes
	2257	.	

Q71_4 Do you receive each of the following kinds of alerts: Fraud alerts

type: numeric (byte)
 label: Q71_4

range: [0, 1]
 unique values: 2

units: 1
 missing: 2257/2657

tabulation:	Freq.	Numerical	Label
	253	0	No
	147	1	Yes
	2257	.	

Q71_5 Do you receive each of the following kinds of alerts: Credit card balance alerts

type: numeric (byte)
 label: Q71_5

range: [0, 1]
 unique values: 2

units: 1
 missing: 2257/2657

tabulation:	Freq.	Numerical	Label
	316	0	No
	84	1	Yes
	2257	.	

Q71_6 Do you receive each of the following kinds of alerts: Deposit or withdrawal alert

type: numeric (byte)
 label: Q71_6

range: [0, 1]
 unique values: 2

units: 1
 missing: 2257/2657

tabulation:	Freq.	Numerical	Label
	248	0	No
	152	1	Yes
	2257	.	

Q71_7 Do you receive each of the following kinds of alerts: Statement

available notification

type: numeric (byte)
 label: Q71_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2257/2657
 tabulation:

Freq.	Numerical	Label
189	0	No
211	1	Yes
2257	.	.

Q71_8 Do you receive each of the following kinds of alerts: Other

type: numeric (byte)
 label: Q71_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2257/2657
 tabulation:

Freq.	Numerical	Label
381	0	No
19	1	Yes
2257	.	.

Q71_other Other (Please specify):

type: string (str80)
 unique values: 18
 missing: 2639/2657
 examples: ""
 ""
 ""
 ""
 warning: variable has embedded blanks

Q71_refused Refused

type: numeric (byte)
 label: Q71_REFU
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2257/2657
 tabulation:

Freq.	Numerical	Label
388	0	No
12	1	Yes
2257	.	.

Q72_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: Q72_1
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2456/2657
 tabulation:

Freq.	Numerical	Label
110	0	No
91	1	Yes
2456	.	

Q72_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: Q72_2
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2456/2657
 tabulation:

Freq.	Numerical	Label
145	0	No
56	1	Yes
2456	.	

Q72_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: Q72_3
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2456/2657
 tabulation:

Freq.	Numerical	Label
125	0	No
76	1	Yes
2456	.	

Q72_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: Q72_4
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2456/2657
 tabulation:

Freq.	Numerical	Label
165	0	No
36	1	Yes
2456	.	

 Q72_refused Refused

type: numeric (byte)
 label: Q72_REFU

range: [0, 1] units: 1
 unique values: 2 missing: 2456/2657

tabulation:	Freq.	Numerical	Label
	200	0	No
	1	1	Yes
	2456	.	

 Q73 Which one of the following statements comes closest to describing the amount of financial risk that you are willing to take when you save or make investments?

type: numeric (byte)
 label: Q73

range: [-1, 4] units: 1
 unique values: 5 missing: 0/2657

tabulation:	Freq.	Numerical	Label
	35	-1	Refused
	78	1	Take substantial financial risks expecting to earn substantial returns
	422	2	Take above average financial risks expecting to earn above average returns
	1084	3	Take average financial risks expecting to earn average returns
	1038	4	Not willing to take any financial risks

 ppage Age

type: numeric (byte)
 label: PPAGE, but 76 nonmissing values are not labeled

range: [18, 94] units: 1
 unique values: 76 missing: 0/2657

examples: 34
 47
 57
 66

 ppagecat Age - 7 Categories

type: numeric (byte)
 label: PPAGECAT

type: numeric (byte)
 label: PPETHM
 range: [1, 5]
 unique values: 5
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numerical	Label
2035	1	White, Non-Hispanic
225	2	Black, Non-Hispanic
84	3	Other, Non-Hispanic
218	4	Hispanic
95	5	2+ Races, Non-Hispanic

ppgender Gender

type: numeric (byte)
 label: PPGENDER
 range: [1, 2]
 unique values: 2
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numerical	Label
1356	1	Male
1301	2	Female

pphhhead Household Head

type: numeric (byte)
 label: PPHHHEAD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numerical	Label
441	0	No
2216	1	Yes

pphsize Household Size

type: numeric (byte)
 label: PPHSIZE, but 13 nonmissing values are not labeled
 range: [1, 13]
 unique values: 13
 units: 1
 missing: 0/2657
 examples: 2
 2
 3
 4

pphouse Housing Type

type: numeric (byte)
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PPREG4

Region 4 - Based on State of Residence

type: numeric (byte)
 label: PPREG4
 range: [1, 4]
 unique values: 4
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numeric	Label
508	1	Northeast
639	2	Midwest
941	3	South
569	4	West

ppreg9

Region 9 - Based on State of Residence

type: numeric (byte)
 label: PPREG9
 range: [1, 9]
 unique values: 9
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numeric	Label
149	1	New England
359	2	Mid-Atlantic
433	3	East-North Central
206	4	West-North Central
532	5	South Atlantic
156	6	East-South Central
253	7	West-South Central
188	8	Mountain
381	9	Pacific

pprent

Ownership Status of Living Quarters

type: numeric (byte)
 label: PPRENT
 range: [1, 3]
 unique values: 3
 units: 1
 missing: 0/2657
 tabulation:

Freq.	Numeric	Label
2022	1	Owned or being bought by you or someone in your household
569	2	Rented for cash
66	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]
 unique values: 3
 units: 1
 missing: 0/2657

whi te Whi te, non-Hi spani c

type: numeri c (byte)
label: yesno
range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 0/2657

tabul ati on:	Freq.	Numeri c	Label
	622	0	no
	2035	1	yes

bl ack Bl ack, non-Hi spani c

type: numeri c (byte)
label: yesno
range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 0/2657

tabul ati on:	Freq.	Numeri c	Label
	2432	0	no
	225	1	yes

otherrace Other, non-Hi spani c

type: numeri c (byte)
label: yesno
range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 0/2657

tabul ati on:	Freq.	Numeri c	Label
	2573	0	no
	84	1	yes

hi spani c Hi spani c

type: numeri c (byte)
label: yesno
range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 0/2657

tabul ati on:	Freq.	Numeri c	Label
	2439	0	no
	218	1	yes

mul ti pl erace 2 or more races, non-Hi spani c

type: numeri c (byte)

 empl oyed Empl oyed

type: numeri c (fl oat)
 label : yesno
 range: [0, 1]
 uni que val ues: 2
 uni ts: 1
 mi ssi ng . : 0/2657

tabul ati on:	Freq.	Numeri c	Label
	1153	0	no
	1504	1	yes

 unempl oyed Unempl oyed but i n labor force

type: numeri c (fl oat)
 label : yesno
 range: [0, 1]
 uni que val ues: 2
 uni ts: 1
 mi ssi ng . : 0/2657

tabul ati on:	Freq.	Numeri c	Label
	2497	0	no
	160	1	yes

 l ths Less than hi gh school

type: numeri c (byte)
 label : yesno
 range: [0, 1]
 uni que val ues: 2
 uni ts: 1
 mi ssi ng . : 0/2657

tabul ati on:	Freq.	Numeri c	Label
	2466	0	no
	191	1	yes

 hs Hi gh school degree

type: numeri c (byte)
 label : yesno
 range: [0, 1]
 uni que val ues: 2
 uni ts: 1
 mi ssi ng . : 0/2657

tabul ati on:	Freq.	Numeri c	Label
	1890	0	no
	767	1	yes

 somecol l Some col lege

type: numeri c (byte)
 label : yesno

agegrp4 Ages over 60

type: numeric (byte)
label: yesno
range: [0, 1]
unique values: 2
units: 1
missing: 0/2657

tabulation:	Freq.	Numerical	Label
	1750	0	no
	907	1	yes

married Married

type: numeric (float)
label: yesno
range: [0, 1]
unique values: 2
units: 1
missing: 0/2657

tabulation:	Freq.	Numerical	Label
	1105	0	no
	1552	1	yes

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

type: numeric (float)
label: yesno
range: [0, 1]
unique values: 2
units: 1
missing: 0/2657

tabulation:	Freq.	Numerical	Label
	1552	0	no
	1105	1	yes

nilf Not in labor force: retired, disability or other

type: numeric (float)
label: yesno
range: [0, 1]
unique values: 2
units: 1
missing: 0/2657

tabulation:	Freq.	Numerical	Label
	1664	0	no
	993	1	yes

inc Income group

type: numeric (float)
range: [0, 4]
units: 1

