

CODEBOOK FOR 2015 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 2015 Mobile Financial Services (MFS) data set.

The MFS is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2015 MFS was collected by GfK (formerly Knowledge Networks) using their online probability based KnowledgePanel.

For a general overview of the 2015 MFS and a detailed discussion of the survey methods, see Sam Dodini, Alejandra Lopez-Fernandini, Ellen Merry, and Logan Thomas "Consumers and Mobile Financial Services 2016", Federal Reserve Board,
http://www.federalreserve.gov/communitydev/mobile_finance_publications.htm

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.

CaseID Case ID

type: numeric (int)
range: [65,11791] units: 1
unique values: 3279 missing .: 0/3279
mean: 7247.87
std. dev: 3361.84
percentiles: 10% 25% 50% 75% 90%
1717 4133 8491 9772 10752

weight1 Sample weights: recontacts

type: numeric (double)
range: [.146,5.9935] units: .0001
unique values: 963 missing .: 2215/3279
mean: .999999
std. dev: 1.23195
percentiles: 10% 25% 50% 75% 90%
.1983 .30475 .5181 1.0979 2.4869

weight3pop Population weights: total (recontacts + fresh + oversample)

type: numeric (double)
range: [8070.7231,287523.23] units: .0001
unique values: 1861 missing .: 0/3279
mean: 73549.3
std. dev: 52797.8
percentiles: 10% 25% 50% 75% 90%
 16280.8 28375.3 66179.3 107083 135994

weight3apop Population weights: total (with income as a weighting variable)

type: numeric (double)
range: [6783.9504,288031] units: .0001
unique values: 2352 missing .: 0/3279
mean: 73549.3
std. dev: 55397.7
percentiles: 10% 25% 50% 75% 90%
 14982.2 27209.8 62258.8 108822 144997

Q1 Do you [or you partner/spouse] currently have a checking, savings or
 money marke

type: numeric (byte)
label: Q1
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279
tabulation: Freq. Numeric Label
 12 -1 Refused
 3025 1 Yes
 242 2 No

Q2 Have you [or you partner/spouse] ever had a checking, savings or
 money market ac

type: numeric (byte)
label: Q2

range: [-1,2] units: 1
unique values: 3 missing .: 3037/3279

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	121	1	Yes
	119	2	No
	3037	.	

Q3 Have you used a general-purpose reloadable prepaid card in the past
12 months?

type: numeric (byte)
label: Q3

range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	529	1	Yes
	2739	2	No

Q4_A [used a money order] In the past 12 months, have you :

type: numeric (byte)
label: Q4_A

range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	672	1	Yes
	2597	2	No

Q4_B [used a check-cashing service] In the past 12 months, have you :

type: numeric (byte)
label: Q4_B

range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	273	1	Yes
	2989	2	No

Q4_C [used a tax refund anticipation loan] In the past 12 months,
have you :

type: numeric (byte)
label: Q4_C
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	69	1	Yes
	3192	2	No

Q4_D [used a pawn shop loan, a payday loan, an auto title loan, or a
paycheck advance

type: numeric (byte)
label: Q4_D
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	169	1	Yes
	3095	2	No

Q4_E [sent money to a relative or friend (not a business) living outside
of the U.S.

type: numeric (byte)
label: Q4_E
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	210	1	Yes
	3054	2	No

Q5_atm [AMT/Cash machine]What do you consider to be the most important ways
you interac

type: numeric (float)

label: bin
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1472	0	No
	1807	1	Yes

Q5_teller [A teller in person at a branch]What do you consider to be
the most important wa

type: numeric (float)
label: bin
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1199	0	No
	2080	1	Yes

Q5_online [Over the internet using a computer/tablet]What do you
consider to be the most i

type: numeric (float)
label: bin
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1628	0	No
	1651	1	Yes

Q5_mobile [Mobile phone app, mobile web browser or SMS/text message]
What do you consider t

type: numeric (float)
label: bin
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2633	0	No
	646	1	Yes

unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	3273	0	No
	6	1	Yes

Q5_refused [Refused]What do you consider to be the most important ways
you interact with yo

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	3274	0	no
	5	1	yes

Q6 Have you visited a bank branch and spoken with a teller or a bank
employee in th

type: numeric (byte)
label: Q6

range: [-1,2] units: 1
unique values: 3 missing .: 254/3279

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	2577	1	Yes
	439	2	No
	254	.	

Q7 [Numberbox] In the past month, about how many times have you visited
a branch an

type: numeric (byte)
label: Q7, but 21 nonmissing values are not labeled

range: [-1,40] units: 1
unique values: 22 missing .: 702/3279

examples: 1
2
3
.

499 2 No
702 .

Q9_2_alt [Withdraw cash/cash a check]In the past 12 months when you
visited a branch and

type: numeric (float)
label: yesno2
range: [-1,2] units: 1
unique values: 3 missing .: 702/3279

tabulation:	Freq.	Numeric	Label
	75	-1	Refused
	1739	1	Yes
	763	2	No
	702	.	

Q9_3_alt [Get a cashier's check, certified check, or money order]In
the past 12 months wh

type: numeric (float)
label: yesno2
range: [-1,2] units: 1
unique values: 3 missing .: 702/3279

tabulation:	Freq.	Numeric	Label
	142	-1	Refused
	335	1	Yes
	2100	2	No
	702	.	

Q9_4_alt [Send/wire money to someone]In the past 12 months when you
visited a branch and

type: numeric (float)
label: yesno2
range: [-1,2] units: 1
unique values: 3 missing .: 702/3279

tabulation:	Freq.	Numeric	Label
	159	-1	Refused
	77	1	Yes
	2341	2	No
	702	.	

Q12a Which of the following best describes the location of the ATM you can use for ba

type: numeric (byte)
label: Q12A
range: [-1,3] units: 1
unique values: 4 missing .: 2801/3279

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	337	1	I have an ATM close to my home, work, school, or other place I go frequently.
	55	2	I must go out of my way or travel for a while to access the ATM.
	44	3	I am not able to use an ATM for banking transactions because there is not an ATM in my area.
	2801	.	

Q13 Have you used telephone banking in the past 12 months, either with a land-line p

type: numeric (byte)
label: Q13
range: [-1,2] units: 1
unique values: 3 missing .: 254/3279

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	943	1	Yes
	2073	2	No
	254	.	

Q14 In the past month, about how many times have you used telephone banking to acces

type: numeric (byte)
label: Q14, but 25 nonmissing values are not labeled
range: [-1,60] units: 1
unique values: 26 missing .: 2336/3279
examples: 2

Q15_A [Using a computer (desktop, laptop)] Do you currently have regular
access to the

type: numeric (byte)
label: Q15_A
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	2723	1	Yes
	542	2	No

Q15_B [Using a tablet (e.g., iPad)] Do you currently have regular access to
the intern

type: numeric (byte)
label: Q15_B
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	71	-1	Refused
	1525	1	Yes
	1683	2	No

Q16_A [Using a computer (desktop, laptop)] Do you currently have regular
access to the

type: numeric (byte)
label: Q16_A
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	1850	1	Yes
	1404	2	No

Q16_B [Using a tablet (e.g., iPad)] Do you currently have regular access to
the intern

type: numeric (byte)

label: Q16_B
range: [-1,2] units: 1
unique values: 3 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	67	-1	Refused
	983	1	Yes
	2229	2	No

Q17 Have you used online banking on a desktop, laptop, or tablet
(e.g., iPad) comput

type: numeric (byte)
label: Q17
range: [-1,2] units: 1
unique values: 3 missing .: 254/3279

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	2240	1	Yes
	772	2	No
	254	.	

Q18 [Numberbox] In the past month, about how many times have you used
online banking

type: numeric (byte)
label: Q18, but 40 nonmissing values are not labeled
range: [-1,99] units: 1
unique values: 41 missing .: 1039/3279
examples: 3
6
20
.

Q19 Do you own or have regular access to a mobile phone (cell phone)?

type: numeric (byte)
label: Q19
range: [1,2] units: 1
unique values: 2 missing .: 0/3279
tabulation: Freq. Numeric Label

2954 1 Yes
325 2 No

Q20 Is your mobile phone a smartphone?

type: numeric (byte)
label: Q20
range: [-1,2] units: 1
unique values: 3 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	2241	1	Yes
	702	2	No
	325	.	

Q21 Which type of smartphone do you have?

type: numeric (byte)
label: Q21
range: [-1,6] units: 1
unique values: 7 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	1150	1	Android
	14	2	Blackberry
	916	3	iPhone
	56	4	Windows Mobile
	51	5	Other
	52	6	Don't know
	1038	.	

Q22 How confident are you in your ability to understand and navigate the technology

type: numeric (byte)
label: Q22
range: [-1,3] units: 1
unique values: 4 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	1451	1	Very confident
	1152	2	Somewhat confident

343 3 Not confident
325 .

Q23 Do you password protect your smart phone?

type: numeric (byte)
label: Q23
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	1517	1	Yes
	708	2	No
	1038	.	

Q24_A [Install updates to your mobile operating system or your apps] In the
past 12 mo

type: numeric (byte)
label: Q24_A
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	1864	1	Yes
	372	2	No
	1038	.	

Q24_B [Change password on your phone or apps] In the past 12 months, have
you taken an

type: numeric (byte)
label: Q24_B
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	950	1	Yes
	1283	2	No
	1038	.	

Q24_C [Use anti-malware software/apps or other means to protect your
smartphone] In th

type: numeric (byte)
label: Q24_C
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	752	1	Yes
	1478	2	No
	1038	.	

Q24_D [Download or install apps from sources outside the primary app store
for your ph

type: numeric (byte)
label: Q24_D
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	493	1	Yes
	1741	2	No
	1038	.	

Q24_E [Customize privacy settings (e.g., restricting which apps can track
your locatio

type: numeric (byte)
label: Q24_E
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	1257	1	Yes
	978	2	No
	1038	.	

Q24_F [Password protect apps that store sensitive data, e.g., mobile
wallet] In the pa

type: numeric (byte)
label: Q24_F
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	859	1	Yes
	1369	2	No
	1038	.	

Q24_G [Send or access sensitive data over public WiFi networks] In the past
12 months,

type: numeric (byte)
label: Q24_G
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	469	1	Yes
	1757	2	No
	1038	.	

Q24_H [Use an app or other service that allows you to locate, remotely
access, erase,

type: numeric (byte)
label: Q24_H
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	730	1	Yes
	1499	2	No
	1038	.	

Q25 Does your bank or credit union offer mobile banking?

type: numeric (byte)
label: Q25

range: [-1,3] units: 1
unique values: 4 missing .: 508/3279

tabulation: Freq. Numeric Label
4 -1 Refused
2113 1 Yes
111 2 No
543 3 Don't know
508 .

Q26 Have you used mobile banking in the past 12 months?

type: numeric (byte)
label: Q26

range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation: Freq. Numeric Label
13 -1 Refused
1116 1 Yes
1642 2 No
508 .

Q27 Do you plan to use mobile banking in the next 12 months?

type: numeric (byte)
label: Q27

range: [-1,4] units: 1
unique values: 5 missing .: 1637/3279

tabulation: Freq. Numeric Label
6 -1 Refused
18 1 Definitely will use
174 2 Probably will use
736 3 Probably will not use
708 4 Definitely will not use
1637 .

Q28_A [Checked an account balance or checked recent transactions] Using
your mobile ph

type: numeric (byte)
label: Q28_A
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	1307	1	Yes
	1456	2	No
	508	.	

Q28_B [Made a bill payment using your bank's online banking website or
banking app] Us

type: numeric (byte)
label: Q28_B
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	630	1	Yes
	2128	2	No
	508	.	

Q28_C [Received an alert (e.g., a text message, push notification or email)
from your

type: numeric (byte)
label: Q28_C
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	855	1	Yes
	1903	2	No
	508	.	

Q28_D [Transferred money between your bank accounts] Using your mobile
phone, have you

type: numeric (byte)
label: Q28_D
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	763	1	Yes
	1997	2	No
	508	.	

Q28_E [Sent money to relatives or friends within the U.S. using your bank's
app or mob

type: numeric (byte)
label: Q28_E
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	181	1	Yes
	2574	2	No
	508	.	

Q28_F [Sent money to relatives or friends outside the U.S. using your
bank's app or mo

type: numeric (byte)
label: Q28_F
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	48	1	Yes
	2707	2	No
	508	.	

Q28_G [Deposited a check to your account electronically using your mobile
phone camera

type: numeric (byte)
label: Q28_G
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	532	1	Yes
	2226	2	No
	508	.	

Q28_H [Located the closest in-network ATM or branch for your bank] Using
your mobile p

type: numeric (byte)
label: Q28_H
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	533	1	Yes
	2222	2	No
	508	.	

Q29 Do you have your bank's mobile banking app on your mobile phone?

type: numeric (byte)
label: Q29
range: [-1,2] units: 1
unique values: 3 missing .: 508/3279

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	1048	1	Yes
	1707	2	No
	508	.	

Q30 [Numberbox] In the past month, about how many times have you personally used mob

type: numeric (byte)
label: Q30, but 30 nonmissing values are not labeled
range: [-1,100] units: 1
unique values: 31 missing .: 2163/3279
examples: 5
. . .

Q31 When did you start using mobile banking?

type: numeric (byte)
label: Q31
range: [-1,5] units: 1
unique values: 6 missing .: 2163/3279

tabulation:	Freq.	Numeric	Label
	68	-1	Refused
	101	1	In the last 6 months
	141	2	6 to 12 months ago
	279	3	1 to 2 years ago
	447	4	More than 2 years ago
	80	5	I don't remember
	2163	.	

Q32 What was the main reason why you started using mobile banking when you did?

type: numeric (byte)
label: Q32
range: [-1,7] units: 1
unique values: 8 missing .: 2163/3279

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	265	1	I got a smartphone
	228	2	My bank started offering the service
	31	3	There is no bank branch or ATM near my home or work
	71	4	I became comfortable with the

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                security of mobile banking
440            5  I liked the convenience of
                mobile banking
31            6  To receive fraud alerts or check
                my account for fraudulent
                transactions
41            7  Other (Please specify):
2163          .

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Q32_textbox    [Textbox] What was the main reason why you started using
                mobile banking when you
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                type:  string (strL)

unique values:  38                               missing "":  3241/3279

examples:      ""
                ""
                ""
                ""

warning:       variable has embedded blanks

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

                type:  numeric (byte)
                label:  Q33

                range:  [-1,2]                   units:  1
unique values:  3                               missing .:  325/3279

tabulation:    Freq.   Numeric  Label
                9      -1      Refused
                651    1      Yes
                2294   2      No
                325    .

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Q34_A         [Sent money to relatives or friends within the U.S. (e.g., Venmo,
                PayPal, Google)
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                type:  numeric (byte)
                label:  Q34_A

                range:  [-1,2]                   units:  1
unique values:  3                               missing .:  325/3279

tabulation:    Freq.   Numeric  Label
                6      -1      Refused

```

```

                209          1  Yes
                2739         2  No
                325          .

```

```

-----
Q34_B          [Sent money to relatives or friends outside the U.S. (e.g.,
                WesternUnion or USPS)
-----

```

```

                type: numeric (byte)
                label: Q34_B

                range: [-1,2]                units: 1
unique values: 3                            missing .: 325/3279

tabulation:  Freq.   Numeric  Label
              11     -1     Refused
              65     1      Yes
              2878    2      No
              325     .

```

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Q34_C          [Paid for something in a store using your mobile phone/app (e.g.,
                Starbucks, App)
-----

```

```

                type: numeric (byte)
                label: Q34_C

                range: [-1,2]                units: 1
unique values: 3                            missing .: 325/3279

tabulation:  Freq.   Numeric  Label
              9      -1     Refused
              287    1      Yes
              2658   2      No
              325    .

```

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-----
Q34_D          [Paid for parking, a taxi, car service (e.g., Uber), or public
                transit] Using yo
-----

```

```

                type: numeric (byte)
                label: Q34_D

                range: [-1,2]                units: 1
unique values: 3                            missing .: 325/3279

tabulation:  Freq.   Numeric  Label
              10     -1     Refused
              159    1      Yes
              2785   2      No
              325    .

```

Q34_E [Paid a bill using your mobile phone's web browser or an app] Using
your mobile

type: numeric (byte)
label: Q34_E
range: [-1,2] units: 1
unique values: 3 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	548	1	Yes
	2395	2	No
	325	.	

Q34_F [Purchased a physical item or digital content remotely by using your
mobile phon

type: numeric (byte)
label: Q34_F
range: [-1,2] units: 1
unique values: 3 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	419	1	Yes
	2524	2	No
	325	.	

Q34_G [Made a donation or other payment using a text message] Using your
mobile phone,

type: numeric (byte)
label: Q34_G
range: [-1,2] units: 1
unique values: 3 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	101	1	Yes
	2841	2	No
	325	.	

label: Q37_4
range: [0,1] units: 1
unique values: 2 missing .: 2628/3279

tabulation:	Freq.	Numeric	Label
	404	0	No
	247	1	Yes
	2628	.	

Q37_5 [Charge to your phone bill] When making mobile payments, which of the following

type: numeric (byte)
label: Q37_5
range: [0,1] units: 1
unique values: 2 missing .: 2628/3279

tabulation:	Freq.	Numeric	Label
	634	0	No
	17	1	Yes
	2628	.	

Q37_6 [Account at a non-financial institution (e.g., PayPal)] When making mobile payme

type: numeric (byte)
label: Q37_6
range: [0,1] units: 1
unique values: 2 missing .: 2628/3279

tabulation:	Freq.	Numeric	Label
	550	0	No
	101	1	Yes
	2628	.	

Q37_7 [Other (Please specify)] When making mobile payments, which of the following pay

type: numeric (byte)
label: Q37_7
range: [0,1] units: 1
unique values: 2 missing .: 2628/3279

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

```

        630      0  No
        21      1  Yes
    2628      .

```

Q37_refused [Refused] When making mobile payments, which of the following
payment methods do

```

        type: numeric (byte)
        label: Q37_REFU

        range: [0,1]
unique values: 2
                                units: 1
                                missing .: 2628/3279

        tabulation: Freq.   Numeric  Label
                   638     0      No
                   13     1      Yes
                   2628    .

```

Q37_textbox [Textbox: Other] When making mobile payments, which of the
following payment met

```

        type: string (str28)

unique values: 15
                                missing "": 3262/3279

        examples: " "
                  " "
                  " "
                  " "

        warning: variable has embedded blanks

```

Q38 When did you start using mobile payments?

```

        type: numeric (byte)
        label: Q38

        range: [-1,5]
unique values: 6
                                units: 1
                                missing .: 2628/3279

        tabulation: Freq.   Numeric  Label
                   11     -1      Refused
                   70     1      In the last 6 months
                   89     2      6 to 12 months ago
                   132    3      1 to 2 years ago
                   207    4      More than 2 years ago
                   142    5      I don't remember
                   2628    .

```

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

type: numeric (byte)
label: Q39
range: [-1,7] units: 1
unique values: 8 missing .: 2628/3279

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	140	1	I got a smartphone
	80	2	The ability to make mobile payments became available
	56	3	I became comfortable with the security of mobile payments
	292	4	I liked the convenience of mobile payments
	17	5	A store I visit started offering the service
	16	6	To take advantage of loyalty or rewards points and discounts
	31	7	Other (Please specify):
	2628	.	.

Q39_textbox [Textbox: Other] What was the main reason why you started using mobile payments

type: string (strL)
unique values: 23 missing "": 3255/3279

examples: ""
""
""
""

warning: variable has embedded blanks

Q40_A [I'm concerned about the security of mobile banking] Please tell us if each of t

type: numeric (byte)
label: Q40_A
range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	755	1	Yes
	248	2	No
	2265	.	

Q40_B [My banking needs are being met without mobile banking] Please tell us if each o

type: numeric (byte)
label: Q40_B

range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	898	1	Yes
	104	2	No
	2265	.	

Q40_C [I don't see any reason to use mobile banking] Please tell us if each of the rea

type: numeric (byte)
label: Q40_C

range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	815	1	Yes
	188	2	No
	2265	.	

Q40_D [The mobile phone screen is too small] Please tell us if each of the reasons bel

type: numeric (byte)
label: Q40_D

range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	449	1	Yes

549 2 No
2265 .

Q40_E [I don't have a smartphone] Please tell us if each of the reasons
below are why

type: numeric (byte)
label: Q40_E
range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	293	1	Yes
	704	2	No
	2265	.	

Q40_F [My bank charges a fee for using mobile banking] Please tell us if
each of the r

type: numeric (byte)
label: Q40_F
range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	71	1	Yes
	906	2	No
	2265	.	

Q40_G [I don't do the banking in my household] Please tell us if each of
the reasons b

type: numeric (byte)
label: Q40_G
range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	144	1	Yes
	843	2	No
	2265	.	

Q40_H [I don't trust the technology] Please tell us if each of the reasons
below are w

type: numeric (byte)
label: Q40_H
range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	413	1	Yes
	579	2	No
	2265	.	

Q40_I [It's too difficult to use mobile banking] Please tell us if each of
the reasons

type: numeric (byte)
label: Q40_I
range: [-1,2] units: 1
unique values: 3 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	214	1	Yes
	771	2	No
	2265	.	

Q41_1 [Download your bank's mobile banking app] Assuming concerns were
addressed, woul

type: numeric (byte)
label: Q41_1
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	794	0	No
	220	1	Yes
	2265	.	

Q41_2 [Check an account balance or recent transactions] Assuming concerns
were address

type: numeric (byte)
label: Q41_2
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	657	0	No
	357	1	Yes
	2265	.	

Q41_3 [Make bill payments using your bank's website or app] Assuming
concerns were add

type: numeric (byte)
label: Q41_3
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	857	0	No
	157	1	Yes
	2265	.	

Q41_4 [Receive alerts (e.g., text message, push notification or email) from
your bank]

type: numeric (byte)
label: Q41_4
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	769	0	No
	245	1	Yes
	2265	.	

Q41_5 [Deposit a check electronically using a mobile phone camera] Assuming
concerns w

type: numeric (byte)

label: Q41_5
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	809	0	No
	205	1	Yes
	2265	.	

Q41_6 [Transfer money between your bank accounts] Assuming concerns were
addressed, wo

type: numeric (byte)
label: Q41_6
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	820	0	No
	194	1	Yes
	2265	.	

Q41_7 [Send money to relatives or friends within the U.S.] Assuming
concerns were addr

type: numeric (byte)
label: Q41_7
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

tabulation:	Freq.	Numeric	Label
	965	0	No
	49	1	Yes
	2265	.	

Q41_8 [Send money to relatives or friends outside the U.S.] Assuming
concerns were add

type: numeric (byte)
label: Q41_8
range: [0,1] units: 1
unique values: 2 missing .: 2265/3279

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

996	0	No
18	1	Yes
2265	.	

Q41_9 [Locate the closest in-network ATM or branch] Assuming concerns were addressed,

```

      type: numeric (byte)
      label: Q41_9

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 2265/3279

      tabulation: Freq.   Numeric  Label
                   859     0      No
                   155     1      Yes
                   2265     .

```

Q41_10 [None, I don't want to use mobile banking] Assuming concerns were addressed, wou

```

      type: numeric (byte)
      label: Q41_10

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 2265/3279

      tabulation: Freq.   Numeric  Label
                   449     0      No
                   565     1      Yes
                   2265     .

```

Q41_refused [Refused] Assuming concerns were addressed, would you be interested in doing any

```

      type: numeric (byte)
      label: Q41_REFU

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 2265/3279

      tabulation: Freq.   Numeric  Label
                   1006    0      No
                      8     1      Yes
                   2265     .

```

Q42_1 [Download your bank's mobile banking app] If your bank or credit union were to o

type: numeric (byte)
label: Q42_1
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	589	0	No
	65	1	Yes
	2625	.	

Q42_2 [Check an account balance or recent transactions] If your bank or credit union w

type: numeric (byte)
label: Q42_2
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	552	0	No
	102	1	Yes
	2625	.	

Q42_3 [Make bill payments using your bank's website or app] If your bank or credit uni

type: numeric (byte)
label: Q42_3
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	621	0	No
	33	1	Yes
	2625	.	

Q42_4 [Receive alerts (e.g., text message, push notification or email) from your bank]

type: numeric (byte)

label: Q42_4
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	597	0	No
	57	1	Yes
	2625	.	

Q42_5 [Deposit a check electronically using a mobile phone camera] If your bank or cre

type: numeric (byte)
label: Q42_5
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	620	0	No
	34	1	Yes
	2625	.	

Q42_6 [Transfer money between your accounts] If your bank or credit union were to offe

type: numeric (byte)
label: Q42_6
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	621	0	No
	33	1	Yes
	2625	.	

Q42_7 [Send money to relatives or friends within the U.S.] If your bank or credit unio

type: numeric (byte)
label: Q42_7
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

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

```

        646      0  No
         8      1  Yes
       2625      .

```

Q42_8 [Send money to relatives or friends outside the U.S.] If your bank or credit uni

```

        type: numeric (byte)
        label: Q42_8

        range: [0,1]
unique values: 2
                                units: 1
                                missing .: 2625/3279

        tabulation: Freq.   Numeric  Label
                    652     0      No
                    2      1      Yes
                    2625     .

```

Q42_9 [Locate the closest in-network ATM or branch] If your bank or credit union were

```

        type: numeric (byte)
        label: Q42_9

        range: [0,1]
unique values: 2
                                units: 1
                                missing .: 2625/3279

        tabulation: Freq.   Numeric  Label
                    617     0      No
                    37     1      Yes
                    2625     .

```

Q42_10 [None, I don't want to use mobile banking] If your bank or credit union were to

```

        type: numeric (byte)
        label: Q42_10

        range: [0,1]
unique values: 2
                                units: 1
                                missing .: 2625/3279

        tabulation: Freq.   Numeric  Label
                    152     0      No
                    502     1      Yes
                    2625     .

```

Q42_refused [Refused] If your bank or credit union were to offer mobile banking, would you b

type: numeric (byte)
label: Q42_REFU
range: [0,1] units: 1
unique values: 2 missing .: 2625/3279

tabulation:	Freq.	Numeric	Label
	646	0	No
	8	1	Yes
	2625	.	

Q43_A [I'm concerned about the security of mobile payments] Please tell us if any of t

type: numeric (byte)
label: Q43_A
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	1578	1	Yes
	668	2	No
	985	.	

Q43_B [It's easier to pay with cash or a credit/debit card] Please tell us if any of t

type: numeric (byte)
label: Q43_B
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	55	-1	Refused
	1854	1	Yes
	385	2	No
	985	.	

Q43_C [I don't see any benefit from using mobile payments] Please tell us
if any of th

type: numeric (byte)
label: Q43_C
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	58	-1	Refused
	1518	1	Yes
	718	2	No
	985	.	

Q43_D [The places I shop don't accept mobile payments] Please tell us if
any of the re

type: numeric (byte)
label: Q43_D
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	99	-1	Refused
	453	1	Yes
	1742	2	No
	985	.	

Q43_E [I don't have the necessary feature on my phone] Please tell us if
any of the re

type: numeric (byte)
label: Q43_E
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	75	-1	Refused
	841	1	Yes
	1378	2	No
	985	.	

Q43_F [I don't trust the technology] Please tell us if any of the reasons
below are wh

type: numeric (byte)
label: Q43_F
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	66	-1	Refused
	1119	1	Yes
	1109	2	No
	985	.	

Q43_G [It's difficult or time consuming to set up or use mobile payments]
Please tell

type: numeric (byte)
label: Q43_G
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	92	-1	Refused
	777	1	Yes
	1425	2	No
	985	.	

Q43_H [I don't need to make any payments or someone else pays the bills]
Please tell u

type: numeric (byte)
label: Q43_H
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	82	-1	Refused
	528	1	Yes
	1684	2	No
	985	.	

Q43_I [I don't really understand all the different mobile payment options:]
Please te

type: numeric (byte)
label: Q43_I
range: [-1,2] units: 1
unique values: 3 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	85	-1	Refused
	868	1	Yes
	1341	2	No
	985	.	

Q44_1 [Sending money to relatives or friends within the U.S.] Assuming
concerns addres

type: numeric (byte)
label: Q44_1
range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	2176	0	No
	118	1	Yes
	985	.	

Q44_2 [Sending money to relatives or friends outside the U.S.] Assuming
concerns addre

type: numeric (byte)
label: Q44_2
range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	2254	0	No
	40	1	Yes
	985	.	

Q44_3 [Paying for something in a store using your mobile phone/app instead
of cash or

type: numeric (byte)
label: Q44_3

range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	1943	0	No
	351	1	Yes
	985	.	

Q44_4 [Paying for parking, a taxi, car service or public transit] Assuming
concerns ad

type: numeric (byte)
label: Q44_4

range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	2039	0	No
	255	1	Yes
	985	.	

Q44_5 [Paying a bill using your mobile phone's web browser or an app]
Assuming concern

type: numeric (byte)
label: Q44_5

range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	2021	0	No
	273	1	Yes
	985	.	

Q44_6 [Purchasing a physical item or digital content remotely by using your
mobile pho

type: numeric (byte)

label: Q44_6
range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	2043	0	No
	251	1	Yes
	985	.	

Q44_7 [Making a donation or other payment using a text message] Assuming
concerns addr

type: numeric (byte)
label: Q44_7
range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	2183	0	No
	111	1	Yes
	985	.	

Q44_8 [None, I don't want to use mobile payments] Assuming concerns
addressed, would y

type: numeric (byte)
label: Q44_8
range: [0,1] units: 1
unique values: 2 missing .: 985/3279

tabulation:	Freq.	Numeric	Label
	591	0	No
	1703	1	Yes
	985	.	

Q44_refused [Refused] Assuming concerns addressed, would you be
interested in doing any of t

type: numeric (byte)
label: Q44_REFU
range: [0,1] units: 1
unique values: 2 missing .: 985/3279

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

2262 0 No
32 1 Yes
985 .

Q45 How safe do you believe people's personal information is when they
use mobile ba

type: numeric (byte)
label: Q45
range: [-1,5] units: 1
unique values: 6 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	232	1	Very safe
	1009	2	Somewhat safe
	743	3	Somewhat unsafe
	560	4	Very unsafe
	401	5	Don't know
	325	.	

Q46 How safe do you believe people's personal information is when they
use a mobile

type: numeric (byte)
label: Q46
range: [-1,5] units: 1
unique values: 6 missing .: 325/3279

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	176	1	Very safe
	924	2	Somewhat safe
	793	3	Somewhat unsafe
	632	4	Very unsafe
	404	5	Don't know
	325	.	

Q47 Which one of the following security aspects would cause you the most
concern abo

type: numeric (byte)
label: Q47
range: [-1,9] units: 1
unique values: 10 missing .: 325/3279

```
examples: 1    My phone getting hacked or someone
           intercepting my data
           5    Companies misusing my personal information
           7    All of the above
           7    All of the above
```

Q47_textbox [Textbox: Other] Which one of the following security aspects would cause you the

```
type: string (strL)

unique values: 23                               missing "": 3256/3279

examples: ""
           ""
           ""
           ""

warning: variable has embedded blanks
```

Q48_A [Track your finances, purchases or expenses] Do you already use, would like to u

```
type: numeric (byte)
label: Q48_A

range: [-1,3]                                units: 1
unique values: 4                             missing .: 325/3279

tabulation: Freq.   Numeric  Label
              24        -1   Refused
              910         1   I already do
              369         2   I would like to
              1651        3   I am unlikely to
              325         .
```

Q48_B [Organize, track and store gift cards, memberships, loyalty and reward points] D

```
type: numeric (byte)
label: Q48_B

range: [-1,3]                                units: 1
unique values: 4                             missing .: 325/3279

tabulation: Freq.   Numeric  Label
              28        -1   Refused
```

```

          396      1  I already do
          599      2  I would like to
         1931      3  I am unlikely to
          325      .

```

Q48_C [Compare prices when shopping] Do you already use, would like to use,
or are unl

```

          type: numeric (byte)
          label: Q48_C

          range: [-1,3]                units: 1
unique values: 4                      missing .: 325/3279

```

```

tabulation: Freq.  Numeric  Label
              24      -1  Refused
              927      1  I already do
              720      2  I would like to
             1283      3  I am unlikely to
              325      .

```

Q48_D [Receive and manage discount offers and coupons] Do you already use,
would like

```

          type: numeric (byte)
          label: Q48_D

          range: [-1,3]                units: 1
unique values: 4                      missing .: 325/3279

```

```

tabulation: Freq.  Numeric  Label
              25      -1  Refused
             735      1  I already do
             732      2  I would like to
            1462      3  I am unlikely to
             325      .

```

Q48_E [Receive offers and promotions based on your location] Do you already
use, would

```

          type: numeric (byte)
          label: Q48_E

          range: [-1,3]                units: 1
unique values: 4                      missing .: 325/3279

```

```

tabulation: Freq.  Numeric  Label
              28      -1  Refused

```


1528 2 No
1038 .

Q55 Have you ever used your mobile phone to browse product reviews or get product in

type: numeric (byte)
label: Q55
range: [-1,2] units: 1
unique values: 3 missing .: 1038/3279
tabulation: Freq. Numeric Label
12 -1 Refused
886 1 Yes
1343 2 No
1038 .

Q56 Has reading product reviews on your mobile phone while shopping at a retail stor

type: numeric (byte)
label: Q56
range: [-1,2] units: 1
unique values: 3 missing .: 2393/3279
tabulation: Freq. Numeric Label
3 -1 Refused
697 1 Yes
186 2 No
2393 .

Q57 In the past 12 months, have you used your mobile phone to check your account bal

type: numeric (byte)
label: Q57
range: [-1,2] units: 1
unique values: 3 missing .: 2203/3279
tabulation: Freq. Numeric Label
5 -1 Refused
668 1 Yes
403 2 No
2203 .

range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	809	0	No
	46	1	Yes
	2424	.	

Q59_4 [Fraud] Do you receive each of the following kinds of alerts?

type: numeric (byte)
label: Q59_4

range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	545	0	No
	310	1	Yes
	2424	.	

Q59_5 [Credit card balance] Do you receive each of the following kinds of alerts?

type: numeric (byte)
label: Q59_5

range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	693	0	No
	162	1	Yes
	2424	.	

Q59_6 [Deposit or withdrawal] Do you receive each of the following kinds of alerts?

type: numeric (byte)
label: Q59_6

range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	507	0	No
	348	1	Yes

2424 .

Q59_7 [Statement available notification] Do you receive each of the following kinds of

type: numeric (byte)
label: Q59_7
range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	506	0	No
	349	1	Yes
	2424	.	

Q59_8 [Other (Please specify)] Do you receive each of the following kinds of alerts?

type: numeric (byte)
label: Q59_8
range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	791	0	No
	64	1	Yes
	2424	.	

Q59_refused [Refused] Do you receive each of the following kinds of alerts?

type: numeric (byte)
label: Q59_REFU
range: [0,1] units: 1
unique values: 2 missing .: 2424/3279

tabulation:	Freq.	Numeric	Label
	838	0	No
	17	1	Yes
	2424	.	

Q59_textbox [Textbox: Other] Do you receive each of the following kinds of alerts?

```
type: string (strL)
unique values: 58 missing "": 3221/3279
examples: ""
          ""
          ""
          ""
warning: variable has embedded blanks
```

Q60_1 [Transferred money into the account with the low balance from another account] T

```
type: numeric (byte)
label: Q60_1
range: [0,1] units: 1
unique values: 2 missing .: 2883/3279
tabulation: Freq. Numeric Label
             221      0 No
             175      1 Yes
             2883      .
```

Q60_2 [Deposited money into the account with the low balance] Thinking of the most rec

```
type: numeric (byte)
label: Q60_2
range: [0,1] units: 1
unique values: 2 missing .: 2883/3279
tabulation: Freq. Numeric Label
             258      0 No
             138      1 Yes
             2883      .
```

Q60_3 [Reduced my spending] Thinking of the most recent low-balance alert you received

```
type: numeric (byte)
label: Q60_3
range: [0,1] units: 1
unique values: 2 missing .: 2883/3279
```

```

tabulation:  Freq.  Numeric  Label
              277      0      No
              119      1      Yes
              2883      .

```

Q60_4 [None of the above] Thinking of the most recent low-balance alert you received,

```

      type: numeric (byte)
      label: Q60_4

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 2883/3279

```

```

tabulation:  Freq.  Numeric  Label
              310      0      No
              86      1      Yes
              2883      .

```

Q60_refused [Refused] Thinking of the most recent low-balance alert you received, which of t

```

      type: numeric (byte)
      label: Q60_REFU

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 2883/3279

```

```

tabulation:  Freq.  Numeric  Label
              395      0      No
              1      1      Yes
              2883      .

```

ppage Age

```

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

      range: [18,97]
unique values: 76
                        units: 1
                        missing .: 0/3279

      examples: 34
                48
                58
                66

```

ppagecat

Age - 7 Categories

type: numeric (byte)
label: PPAGECAT

range: [1,7] units: 1
unique values: 7 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	230	1	18-24
	445	2	25-34
	498	3	35-44
	554	4	45-54
	761	5	55-64
	545	6	65-74
	246	7	75+

ppagect4

Age - 4 Categories

type: numeric (byte)
label: PPAGECT4

range: [1,4] units: 1
unique values: 4 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	446	1	18-29
	727	2	30-44
	965	3	45-59
	1141	4	60+

ppeduc

Education (Highest Degree Received)

type: numeric (byte)
label: PPEDUC

range: [1,14] units: 1
unique values: 14 missing .: 0/3279

examples: 9 HIGH SCHOOL GRADUATE - high school DIPLOMA or
the equivalent (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 .: 0/3279

tabulation:	Freq.	Numeric	Label
	295	1	Less than high school
	888	2	High school
	993	3	Some college
	1103	4	Bachelor's degree or higher

ppethm Race / Ethnicity

type: numeric (byte)
label: PPETHM

range: [1,5] units: 1
unique values: 5 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1919	1	White, Non-Hispanic
	582	2	Black, Non-Hispanic
	95	3	Other, Non-Hispanic
	618	4	Hispanic
	65	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 .: 0/3279

tabulation:	Freq.	Numeric	Label
	1625	0	
	1654	1	Male

pphhhead Household Head

type: numeric (byte)
label: PPHHHEAD

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	614	0	No
	2665	1	Yes

pphsize Household Size

type: numeric (byte)
label: PPHHSIZE, but 11 nonmissing values are not labeled

range: [1,12] units: 1
unique values: 11 missing .: 0/3279

examples: 2
 2
 3
 4

pphouse Housing Type

type: numeric (byte)
label: PPHOUSE

range: [1,5] units: 1
unique values: 5 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2281	1	A one-family house detached from any other house
	258	2	A one-family house attached to one or more houses
	605	3	A building with 2 or more apartments
	120	4	A mobile home
	15	5	Boat, RV, van, etc.

ppincimp Household Income

type: numeric (byte)
label: PPINCIMP

range: [1,19] units: 1
unique values: 19 missing .: 0/3279

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 .: 0/3279

tabulation:	Freq.	Numeric	Label
	1824	1	Married
	164	2	Widowed
	378	3	Divorced
	73	4	Separated
	705	5	Never married
	135	6	Living with partner

metro MSA Status

type: numeric (byte)
label: PPMSCAT
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	409	0	Non-Metro
	2870	1	Metro

PPREG4 Region 4 - Based on State of Residence

type: numeric (byte)
label: PPREG4
range: [1,4] units: 1
unique values: 4 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	586	1	Northeast
	684	2	Midwest
	1242	3	South
	767	4	West

ppreg9 Region 9 - Based on State of Residence

```

    type: numeric (byte)
    label: PPREG9

    range: [1,9]
    unique values: 9

    units: 1
    missing .: 0/3279

```

tabulation:	Freq.	Numeric	Label
	148	1	New England
	438	2	Mid-Atlantic
	472	3	East-North Central
	212	4	West-North Central
	697	5	South Atlantic
	183	6	East-South Central
	362	7	West-South Central
	257	8	Mountain
	510	9	Pacific

pprent

Ownership Status of Living Quarters

```

    type: numeric (byte)
    label: PPRENT

    range: [1,3]
    unique values: 3

    units: 1
    missing .: 0/3279

```

tabulation:	Freq.	Numeric	Label
	2311	1	Owned or being bought by you or someone in your household
	862	2	Rented for cash
	106	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 .: 0/3279

```

tabulation:	Freq.	Numeric	Label
	3154	0	
	119	1	
	6	2	

label: PPT180V, but 10 nonmissing values are not labeled

range: [1,12] units: 1

unique values: 10 missing .: 0/3279

examples: 1

2

2

3

ppwork

Current Employment Status

type: numeric (byte)

label: PPWORK

range: [1,7] units: 1

unique values: 7 missing .: 0/3279

tabulation:

Freq.	Numeric	Label
1587	1	Working - as a paid employee
213	2	Working - self-employed
18	3	Not working - on temporary layoff from a job
173	4	Not working - looking for work
781	5	Not working - retired
255	6	Not working - disabled
252	7	Not working - other

ppnet

HH Internet Access

type: numeric (byte)

label: PPNET

range: [0,1] units: 1

unique values: 2 missing .: 0/3279

tabulation:

Freq.	Numeric	Label
478	0	No
2801	1	Yes

agegrp1

Ages 18-29

type: numeric (byte)

label: yesno

range: [0,1] units: 1

unique values: 2 missing .: 0/3279

```
tabulation:  Freq.  Numeric  Label
              2833      0      no
              446       1      yes
```

agegrp2Ages 30-44

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

      range: [0,1]
unique values: 2                               units: 1
                                                missing .: 0/3279
```

```
tabulation:  Freq.  Numeric  Label
              2552      0      no
              727       1      yes
```

agegrp3Ages 45-59

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

      range: [0,1]
unique values: 2                               units: 1
                                                missing .: 0/3279
```

```
tabulation:  Freq.  Numeric  Label
              2314      0      no
              965       1      yes
```

agegrp4Ages 60+

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

      range: [0,1]
unique values: 2                               units: 1
                                                missing .: 0/3279
```

```
tabulation:  Freq.  Numeric  Label
              2138      0      no
              1141      1      yes
```

lthsLess than high school

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

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

unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2984	0	no
	295	1	yes

hs

High school degree

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2391	0	no
	888	1	yes

somecoll

Some college

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2286	0	no
	993	1	yes

college

Bachelor's degree or higher

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2176	0	no
	1103	1	yes

white

White, non-hispanic

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1360	0	no
	1919	1	yes

black

Black, non-hispanic

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2697	0	no
	582	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 .: 0/3279

tabulation:	Freq.	Numeric	Label
	3119	0	no
	160	1	yes

hispanic

Hispanic

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2661	0	no
	618	1	yes

twoormore ppethm==2+ Races, Non-Hispanic

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279
tabulation: Freq. Numeric Label
 3214 0 no
 65 1 yes

female Female

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279
tabulation: Freq. Numeric Label
 1654 0 no
 1625 1 yes

inc Income group

type: numeric (float)
label: inc
range: [0,4] units: 1
unique values: 5 missing .: 0/3279
tabulation: Freq. Numeric Label
 498 0 Less than \$25,000
 649 1 \$25000,- \$39,999
 522 2 \$40,000 - \$74,999
 791 3 \$75,000 - \$99,999
 819 4 Greater than \$100,000

incgrp1 Less than \$25,000

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2781	0	no
	498	1	yes

incgrp2 \$25,000,- \$39,999

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2630	0	no
	649	1	yes

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

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2757	0	no
	522	1	yes

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

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2488	0	no
	791	1	yes

incgrp5 Greater than \$100,000

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2460	0	no
	819	1	yes

married

Married

type: numeric (float)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1455	0	no
	1824	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 .: 0/3279

tabulation:	Freq.	Numeric	Label
	1824	0	no
	1455	1	yes

northeast

Northeast

type: numeric (byte)
label: yesno

range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2693	0	no
	586	1	yes

midwest

Midwest

type: numeric (byte)

label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2595	0	no
	684	1	yes

south

South

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2037	0	no
	1242	1	yes

west

West

type: numeric (byte)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	2512	0	no
	767	1	yes

employed

Employed

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1479	0	no
	1800	1	yes

unemployed Unemployed but in labor force

type: numeric (float)
label: yesno
range: [0,1] units: 1
unique values: 2 missing .: 0/3279
tabulation: Freq. Numeric Label
3088 0 no
191 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 .: 0/3279
tabulation: Freq. Numeric Label
1991 0 no
1288 1 yes

mobile Has a mobile phone

type: numeric (float)
label: yesno2, but 1 nonmissing value is not labeled
range: [0,1] units: 1
unique values: 2 missing .: 0/3279
tabulation: Freq. Numeric Label
325 0
2954 1 Yes

smartphone Has a smartphone

type: numeric (float)
label: yesno2, but 1 nonmissing value is not labeled
range: [0,1] units: 1
unique values: 2 missing .: 336/3279
tabulation: Freq. Numeric Label
702 0

2241 1 Yes
336 .

mobilebank Mobile Banking

type: numeric (float)
label: yesno2, but 1 nonmissing value is not labeled
range: [0,1] units: 1
unique values: 2 missing .: 521/3279

tabulation:	Freq.	Numeric	Label
	1642	0	
	1116	1	Yes
	521	.	

mobilepay Mobile Payment

type: numeric (float)
label: yesno2, but 1 nonmissing value is not labeled
range: [0,1] units: 1
unique values: 2 missing .: 334/3279

tabulation:	Freq.	Numeric	Label
	2294	0	
	651	1	Yes
	334	.	

gender Gender

type: numeric (float)
label: gender
range: [0,1] units: 1
unique values: 2 missing .: 0/3279

tabulation:	Freq.	Numeric	Label
	1625	0	Female
	1654	1	Male