

## Notes for “Consumers and Mobile Financial Services 2016” data

### Description of samples available

- **Recontacts:** This sample consists of those individuals who responded to the 2015 survey and also responded to the 2013 and 2014 surveys.
- **Fresh:** This sample consists of those individuals who only responded to the 2015 survey.
- **Oversample:** This sample consists of black and Hispanic respondents who were randomly selected in these racial and ethnic groups who did not participate as primary sample (recontacts or fresh) respondents in the previous Mobile Survey.

### Description of weights available

Notation for weights:

- 1) A weight of the name format “weightX” (where X=1, 2, or 3) was produced using the following weighting variables: gender, age, race/ethnicity, Census region, metropolitan area status, education, and access to the Internet.
- 2) An “a” following the weight name indicates that the weightXa contains the same sample components as weightX with income added as an additional weighting variable. With the inclusion of income as a weighting variable, estimates may differ slightly from weightXa to weightX.
- 3) A “pop” following the weight number indicates that the weightXpop contains the same sample components as weightX but is a population weight instead of a sample weight. All weights are sample weights unless otherwise indicated by the “pop” extension. The weightXpop will give population counts for the United States population when frequencies are analyzed but will yield identical percentage estimates to weightX.

- **Weight1/ Weight1pop – sample: recontacts**

These weights are appropriate when examining changes for individuals over time in a two- or three-year panel (2014-2015 and 2013-2015). Please see "[Mobile Financial Services Datasets--Panel Merge User's Guide \(PDF\)](#)" for information on using the panel data. When using this weight, overall sample size is reduced to 1,064 qualified completes.

- **Weight2/Weight2a/Weight2pop/Weight2apop – sample: recontacts + fresh**

Weight2 is the weight used to generate the numbers in the "[Consumers and Mobile Financial Services 2016](#)" report.

These weights are appropriate when examining cross-sectional results for the main survey sample. When using this weight, overall sample size is 2,510 qualified completes.

- **Weight3/Weight3a/Weight3pop/Weight3apop – sample: recontacts + fresh + oversample**

These weights are appropriate when examining cross-sectional results when examining race/ethnicity, particularly when subsample sizes without the oversample are small for black and Hispanic respondents. When using this weight, overall sample size is 3,279 qualified completes.

## Additional comments on “Consumers and Mobile Financial Services 2016” data

- Note on Recontacted Respondents

There are 9 individual CaseIDs that appear in both the 2014 and 2015 surveys but are not assigned a status of “Recontact” in the dataset and are not given a value for weight1. This is due to the fact that these respondents were both randomly selected from the 2014 Rural oversample and the 2015 black/Hispanic oversample and were not a part of the recontact process. Use of weight1 in calculations will remove these 9 respondents from the analysis as they are not assigned a weight1 value.

- Q9\_alt

Question 9 is new in the 2015 survey. This questions deals with the activities pursued in a bank branch and responses have been recoded to take into account open ended responses to the “other” option in the Q9\_textbox variable. If the write-in response fell into one of the existing buckets (e.g. depositing a check or applying for a loan), the “other” response was recoded to the appropriate bucket, and the “other” values were set to “No.” These values were used in calculations of question 9 in the “Consumers and Mobile Financial Services 2016” report.