

 CODEBOOK FOR 2012 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 2012 Mobile Financial Services (MFS) data set.

The MFS is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2012 MFS were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2012 MFS and a detailed discussion of the survey methods, see Gross, Matthew, Alexandra Rock, and Maximilian Schmeiser "Consumers and Mobile Financial Services 2013," Federal Reserve Board, <http://www.federalreserve.gov/econresdata/mobile-devices/files/consumers-and-mobile-financial-services-report-201303.pdf>.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see "Appendix 1" of the March 2013 "Consumers and Mobile Financial Services" report.

 CaseID
 Case ID

type:	numeric (int)				
range:	[62, 3711]				
unique values:	2600				
				units:	1
				missing :	0/2600
mean:	2055.05				
std. dev:	1125.48				
percentiles:	10%	25%	50%	75%	90%
	430	999	2329	3056.5	3450.5

 weight1
 re-contact cases

type:	numeric (double)				
range:	[.1297, 4.5707]				
unique values:	1246				
				units:	.0001
				missing :	1272/2600
mean:	.999999				
std. dev:	.850291				
percentiles:	10%	25%	50%	75%	90%

 weight2 weights
 for all cases

type: numeric (double)
 range: [. 1268, 4. 5735] uni ts: . 0001
 unique values: 2347 mi ssi ng . : 0/2600
 mean: 1
 std. dev: . 837998
 percentiles: 10% 25% 50% 75% 90%
 . 27725 . 39805 . 7506 1. 33575 2. 03975

 sample Re-contact cases
 or fresh cases

type: numeric (byte)
 label: SAMPLE
 range: [1, 2] uni ts: 1
 unique values: 2 mi ssi ng . : 0/2600
 tabulation: Freq. Numeri c Label
 1328 1 Re-contact case
 1272 2 Fresh case

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

type: numeric (byte)
 label: Q1
 range: [-1, 2] uni ts: 1
 unique values: 3 mi ssi ng . : 0/2600
 tabulation: Freq. Numeri c Label
 18 -1 Refused
 2419 1 Yes
 163 2 No

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

type: numeric (byte)
 Page 2

Label: Q2

range: [-1, 2] unique values: 3 units: 1 missing: 2437/2600

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	69	1	Yes
	90	2	No
	2437	.	

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

type: numerical (byte) Label: Q3

range: [-1, 11] unique values: 10 units: 1 missing: 2437/2600

examples:

Q3_other (Please specify): Other

type: string (str88)

unique values: 8 missing: 2592/2600

tabulation:	Freq.	Value
	2592	""
	1	"I do, I didn't read the question before...."
	1	"I have a checking & savings account - I didn't answered the previous question correctly!"
	1	"No partner or spouse"
	1	"Share a joint account"
	1	"don't know"
	1	"haven't discussed financial situation"
	1	"i do have a checking account i clicked wrong answer"
	1	"no spouse/partner"

warning: variable has embedded blanks

Q4 Have you ever used payday loans, paycheck advance, or deposit advance services?

type: numeric (byte)
 label: Q6_6
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2405/2600
 tabulation:

Freq.	Numeric	Label
134	0	No
61	1	Yes
2405	.	

Q6_other_Codes Payday loan or payday
 advance spent: Other

type: numeric (byte)
 label: V20_A
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2405/2600
 tabulation:

Freq.	Numeric	Label
181	0	No
14	1	Yes
2405	.	

Q6_ref REFUSED: How was the money you received from the most recent
 payday loan or payday

type: numeric (byte)
 label: Q6_REF
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2405/2600
 tabulation:

Freq.	Numeric	Label
171	0	No
24	1	Yes
2405	.	

Q6_other [Other (Please specify):] How was the money you received from the
 most recent pa

type: string (str24)
 unique values: 10
 missing: "" : 2589/2600
 examples: ""
 ""
 ""
 ""

warning: variable has embedded blanks

 Q7 Thinking of the most recent time you took out a payday loan, what
 was the main r

type: numeric (byte)
 label: Q7
 range: [-1, 8] units: 1
 unique values: 9 missing: 2405/2600

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	15	1	The location of the payday lender was more convenient
	38	2	The payday loan was much quicker to get than a bank loan or credit card
	39	3	It was easier to get a payday loan than to qualify for a bank loan or credit card
	17	4	Banks don't make loans for small amounts of money
	3	5	It felt more comfortable to work with the payday lender than to use a bank
	7	6	I didn't want the loan to show up on my credit report
	44	7	I didn't think I would qualify for a bank loan or credit card
	14	8	Other (Please specify):
	2405	.	

 Q7_other Other
 (Please specify):

type: string (str67)
 unique values: 12 missing: "" 2588/2600
 examples: ""
 ""
 ""
 ""

warning: variable has embedded blanks

 Q8_1
 Prepaid: Gift card?

Q8_5
of the above?

type: numeric (byte)
label: Q8_5

range: [0, 1]
unique values: 2

units: 1
missing: 0/2600

tabulation:	Freq.	Numerical	Label
	1326	0	No
	1274	1	Yes

Q8_ref REFUSED: Do you have any of the following types of
prepaid cards?

type: numeric (byte)
label: Q8_REF

range: [0, 1]
unique values: 2

units: 1
missing: 0/2600

tabulation:	Freq.	Numerical	Label
	2591	0	No
	9	1	Yes

Q9 Are any of your general purpose prepaid cards or payroll
cards reloadable?

type: numeric (byte)
label: Q9

range: [1, 3]
unique values: 3

units: 1
missing: 2204/2600

tabulation:	Freq.	Numerical	Label
	199	1	Yes
	133	2	No
	64	3	Don't know
	2204	.	

Q10 In the past 12 months, did you add money to reload any of your
prepaid cards?

type: numeric (byte)
label: Q10

range: [1, 2]
unique values: 2

units: 1
missing: 2401/2600

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tabulation:	Freq.	Numerical	Label
	110	1	Yes
	89	2	No
	2401	.	

 Q11 Think about the prepaid card that you reload most often. When was the last time

type: numerical (byte)
 label: Q11
 range: [1, 6] units: 1
 unique values: 6 missing: 2490/2600

tabulation:	Freq.	Numerical	Label
	21	1	In the past 7 days
	40	2	In the past 30 days
	27	3	In the past 90 days
	18	4	In the past 12 months
	3	5	More than 12 months ago
	1	6	Never
	2490	.	

 Q12_1 Financial products or services: Debit card
 or check card

type: numerical (byte)
 label: Q12_1
 range: [0, 1] units: 1
 unique values: 2 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	794	0	No
	1806	1	Yes

 Q12_2 Financial products or services: Paper check
 or money order

type: numerical (byte)
 label: Q12_2
 range: [0, 1] units: 1
 unique values: 2 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	708	0	No
	1892	1	Yes

tabulation:	Freq.	Numerical	Label
	2505	0	No
	95	1	Yes

Q12_7 Financial products or services: Check
 cashing services

type: numerical (byte)
 label: Q12_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	2536	0	No
	64	1	Yes

Q12_8 Financial products or
 services: Payday loans

type: numerical (byte)
 label: Q12_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	2541	0	No
	59	1	Yes

Q12_9 Financial products or services:
 Pawn shop loan

type: numerical (byte)
 label: Q12_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	2566	0	No
	34	1	Yes

Q12_10 Financial products or services:
 None of the above

 Q15 Have you used telephone banking in the past 12 months, either with
 a land-line p

type: numeric (byte)
 label: Q15
 range: [-1, 2] units: 1
 unique values: 3 missing: 181/2600

tabulation:	Freq.	Numerical	Label
	12	-1	Refused
	749	1	Yes
	1658	2	No
	181	.	

 Q16_other_specify [Q16 other: (Please specify):] What are the
 three main ways you or your spouse/p

type: string (str86)
 unique values: 27 missing: 2567/2600
 examples: ""
 ""
 ""
 ""
 warning: variable has embedded blanks

 Q16_other_Codes REFUSED: What are the three main ways you or your spouse/partner
 interact with y

type: numeric (byte)
 label: V49_A
 range: [-1, -1] units: 1
 unique values: 1 missing: 214/2600

tabulation:	Freq.	Numerical	Label
	2386	-1	Refused
	214	.	

 Q16_1 Main ways ... interact:
 ATM/Cash machine

tabulation:	Freq.	Numerical	Label
	2164	-1	Refused
	45	1	
	101	2	
	109	3	
	181	.	

 Q16_8 Main ways ... interact: Family member, friend, or neighbor does
 the banking for

 type: numeric (byte)
 label: LABA, but 3 nonmissing values are not labeled
 range: [-1, 3] units: 1
 unique values: 4 missing: 181/2600

tabulation:	Freq.	Numerical	Label
	2321	-1	Refused
	23	1	
	39	2	
	36	3	
	181	.	

 Q16_9 Main ways ...
 interact: Other

 type: numeric (byte)
 label: LABA, but 3 nonmissing values are not labeled
 range: [-1, 3] units: 1
 unique values: 4 missing: 181/2600

tabulation:	Freq.	Numerical	Label
	2392	-1	Refused
	10	1	
	4	2	
	13	3	
	181	.	

 Q17 Do you currently have regular access to the internet, either at
 home or outside

 type: numeric (byte)
 label: Q17
 range: [-1, 2] units: 1
 unique values: 3 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	23	-1	Refused
	2357	1	Yes

type: numeric (byte)
 label: Q23
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 1451/2600

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	614	1	Yes
	529	2	No
	1451	.	

Q24 When was the last time that you accessed the internet on your mobile phone?

type: numeric (byte)
 label: Q24
 range: [-1, 6]
 unique values: 7
 units: 1
 missing: 1451/2600

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	970	1	In the past 7 days
	62	2	In the past 30 days
	18	3	In the past 90 days
	14	4	In the past 12 months
	8	5	More than 12 months ago
	73	6	Never
	1451	.	

Q25 Have you used mobile banking in the past 12 months?

type: numeric (byte)
 label: Q25
 range: [-1, 2]
 unique values: 3
 units: 1
 missing: 309/2600

tabulation:	Freq.	Numerical	Label
	11	-1	Refused
	571	1	Yes
	1709	2	No
	309	.	

mobilebank
DOV: MOBILEBANK

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type: numeric (byte)
 label: MOBILEBA
 range: [1, 2]
 unique values: 2
 units: 1
 missing: 320/2600
 tabulation:

Freq.	Numeric	Label
571	1	yes
1709	2	no
320	.	

Q26 Do you plan to use mobile banking in the next 12 months?

type: numeric (byte)
 label: Q26
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 891/2600
 tabulation:

Freq.	Numeric	Label
2	-1	Refused
13	1	Definitely will use
151	2	Probably will use
668	3	Probably will not use
875	4	Definitely will not use
891	.	

Q27 Do you think you will ever use mobile banking?

type: numeric (byte)
 label: Q27
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 1057/2600
 tabulation:

Freq.	Numeric	Label
8	-1	Refused
4	1	Definitely will use
242	2	Probably will use
739	3	Probably will not use
550	4	Definitely will not use
1057	.	

Q27b Does your bank charge a service fee for the use of mobile banking?

type: numeric (byte)
 label: Q27B

Q28_ref REFUSED: Mobile Bank: Using your mobile phone, have you done any
of the following

type: numeric (byte)
label: Q28_REF
range: [0, 1] units: 1
unique values: 2 missing: 2029/2600
tabulation: Freq. Numeric Label
552 0 No
19 1 Yes
2029 .

Q28_other_specify [other (Please specify):] Using your mobile
phone, have you done any of the following

type: string (str68)
unique values: 6 missing: 2594/2600
tabulation: Freq. Value
2594 ""
1 "Receive email messages notifying me of
my account balances each day."
1 "charged customer's accounts using a
Square"
1 "checked balance"
1 "email message"
1 "text message codes for security"
1 "text of e-bills"
warning: variable has embedded blanks

Q29 In a typical month, how many times do you personally use
mobile banking?

type: numeric (byte)
label: LABA, but 25 nonmissing values are not labeled
range: [-1, 100] units: 1
unique values: 26 missing: 2029/2600
examples: 20
.
.
.

Q34_1
Mobile Pay: None

type: numeric (byte)
label: Q34_1
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
230 0 No
78 1 Yes
2292 .

Q34_2
person using
Mobile Pay: Received money from another

type: numeric (byte)
label: Q34_2
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
273 0 No
35 1 Yes
2292 .

Q34_3
to pay for a pu
Mobile Pay: Waved or tapped my mobile phone at the cash register

type: numeric (byte)
label: Q34_3
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
293 0 No
15 1 Yes
2292 .

Q34_4
for a purchase
Mobile Pay: Used a mobile app to pay

type: numeric (byte)
 label: Q34_4
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2292/2600
 tabulation:

Freq.	Numerical	Label
283	0	No
25	1	Yes
2292	.	

Q34_5 Mobile Pay: Scanned a barcode or QR code using your mobile phone to make a mobile

type: numeric (byte)
 label: Q34_5
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2292/2600
 tabulation:

Freq.	Numerical	Label
276	0	No
32	1	Yes
2292	.	

Q34_6 Mobile Pay: Used your mobile phone's web browser to make a mobile payment

type: numeric (byte)
 label: Q34_6
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2292/2600
 tabulation:

Freq.	Numerical	Label
181	0	No
127	1	Yes
2292	.	

Q34_7 Mobile Pay: Used a text message to make a mobile payment

type: numeric (byte)
 label: Q34_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2292/2600
 tabulation:

Freq.	Numerical	Label
278	0	No
30	1	Yes
	.	

Q34_8
online purchase

Mobile Pay: Made an

type: numeric (byte)
label: Q34_8
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
 200 0 No
 108 1 Yes
 2292 .

Q34_None
did make):] U

[None of the above (Please specify what type of mobile payment you

type: numeric (byte)
label: Q34_NONE
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
 235 0 No
 73 1 Yes
 2292 .

Q34_ref
the following

REFUSED: Mobile Pay: Using your mobile phone, have you done any of

type: numeric (byte)
label: Q34_REF
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
 302 0 No
 6 1 Yes
 2292 .

Q34_specify
your mobile phon

[Please specify what type of mobile payment you did make] Using

Q35_4 Mobile
Payments: Bank card

type: numeric (byte)
label: Q35_4
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
176 0 No
132 1 Yes
2292 .

Q35_5 Mobile Payments: Charged to
your phone bill

type: numeric (byte)
label: Q35_5
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
286 0 No
22 1 Yes
2292 .

Q35_6 Mobile
Payments: Dwolla

type: numeric (byte)
label: Q35_6
range: [0, 1]
unique values: 2
units: 1
missing: 2292/2600
tabulation: Freq. Numeric Label
307 0 No
1 1 Yes
2292 .

Q35_7 Mobile Payments:
Google Wallet

Q35_other_specify [Other (Please specify):] Do you make your
mobile payments: using a debit card,

type: string (str32)
unique values: 11 missing "": 2584/2600
examples: ""
 ""
 ""
 ""
warning: variable has embedded blanks

Q36 In a typical month, how many times do you use your mobile phone to
make payments

type: numeric (byte)
label: LABA, but 16 nonmissing values are not labeled
range: [-1, 20] units: 1
unique values: 17 missing .: 2292/2600
examples: .
 .
 .
 .

Q37 Overall, how satisfied are you with your mobile
payment experiences?

type: numeric (byte)
label: Q37
range: [-1, 3] units: 1
unique values: 4 missing .: 2292/2600
tabulation: Freq. Numeric Label
 13 -1 Refused
 135 1 Very satisfied
 155 2 Satisfied
 5 3 Dissatisfied
 2292 .

Q38 When did you start using
mobile payments?

```

type: numeric (byte)
label: Q38

range: [-1, 5]
unique values: 6
units: 1
missing: 2292/2600

tabulation:
  Freq.  Numeric  Label
      11      -1   Refused
      48       1   In the last 6 months
      56       2   6 to 12 months ago
      80       3   1 to 2 years ago
      55       4   More than 2 years ago
      58       5   I don't remember
    2292       .

```

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

```

type: numeric (byte)
label: Q39

range: [-1, 6]
unique values: 7
units: 1
missing: 2292/2600

tabulation:
  Freq.  Numeric  Label
       8      -1   Refused
      97       1   I got a smartphone
      46       2   The ability to make mobile
                    payments became available
      24       3   I became comfortable with the
                    security of mobile payments
     102       4   I liked the convenience of
                    mobile payments
       3       5   A store I visit started offering
                    the service
      28       6   Other (Please specify):
    2292       .

```

Q39_other_specify (Please specify): Other

```

type: string (str110)
unique values: 23
missing: 2577/2600

examples: ""
           ""
           ""
           ""

warning: variable has embedded blanks

```


Q40_8
in my household

Mobile Y/Bank N: I don't do the banking

 type: numeric (byte)
 label: Q40_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600
 tabulation: Freq. Numeric Label
 1624 0 No
 85 1 Yes
 891 .

Q40_9
my banking tra

Mobile Y/Bank N: I don't trust the technology to properly process

 type: numeric (byte)
 label: Q40_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600
 tabulation: Freq. Numeric Label
 1485 0 No
 224 1 Yes
 891 .

Q40_10
mobile banking

Mobile Y/Bank N: I don't have a banking account with which to use

 type: numeric (byte)
 label: Q40_10
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600
 tabulation: Freq. Numeric Label
 1630 0 No
 79 1 Yes
 891 .

Q40_11
mobile banking

Mobile Y/Bank N: It's difficult or time consuming to set up

 type: numeric (byte)
 label: Q40_11

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tabulation:	Freq.	Numerical	Label
	1496	0	No
	213	1	Yes
	891	.	

 Q42_2 Bank N: Interested in: Check an account balance or check recent transactions

type:	numerical (byte)		
label:	Q42_2		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	891/2600
tabulation:	Freq.	Numerical	Label
	1142	0	No
	567	1	Yes
	891	.	

 Q42_3 Bank N: Interested in: Make a bill payment using your bank's online banking webs

type:	numerical (byte)		
label:	Q42_3		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	891/2600
tabulation:	Freq.	Numerical	Label
	1411	0	No
	298	1	Yes
	891	.	

 Q42_4 Bank N: Interested in: Receive text message alerts from your bank

type:	numerical (byte)		
label:	Q42_4		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	891/2600
tabulation:	Freq.	Numerical	Label
	1435	0	No
	274	1	Yes
	891	.	

 Q42_5 Bank N: Interested in: Deposit a check electronically using your

mobile phone ca

type: numeric (byte)
 label: Q42_5
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600
 tabulation:

Freq.	Numerical	Label
1414	0	No
295	1	Yes
891	.	.

Q42_6 Bank N: Interested in: Transfer money
between two accounts

type: numeric (byte)
 label: Q42_6
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600
 tabulation:

Freq.	Numerical	Label
1322	0	No
387	1	Yes
891	.	.

Q42_7 Bank N:
Interested in: Other

type: numeric (byte)
 label: Q42_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600
 tabulation:

Freq.	Numerical	Label
1703	0	No
6	1	Yes
891	.	.

Q42_other_Codes Bank N:
Interested in: None

type: numeric (byte)
 label: Q42_0THE
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 891/2600

tabulation:	Freq.	Numerical	Label
	743	0	No
	966	1	Yes
	891	.	

 Q42_ref REFUSED: Bank N: Assuming that any concerns you have about mobile
 banking were a

type: numeric (byte)
 label: Q42_REF
 range: [0, 1] units: 1
 unique values: 2 missing: 891/2600

tabulation:	Freq.	Numerical	Label
	1699	0	No
	10	1	Yes
	891	.	

 Q42_other_specify [Other (Please specify):] Assuming that any
 concerns you have about mobile banki

type: string (str14)
 unique values: 3 missing: 2597/2600

tabulation:	Freq.	Value
	2597	""
	1	"loan advance"
	1	"loan payments"
	1	"not interested"

warning: variable has embedded blanks

 Q43_1 Mobile Y/Pay N: I'm concerned about the security of
 mobile payments

type: numeric (byte)
 label: Q43_1
 range: [0, 1] units: 1
 unique values: 2 missing: 627/2600

tabulation:	Freq.	Numerical	Label
	1206	0	No
	767	1	Yes
	627	.	

 Q43_9
 mobile payments

Mobile Y/Pay N: It's difficult or time consuming to set up

 type: numeric (byte)
 label: Q43_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600
 tabulation: Freq. Numeric Label
 1871 0 No
 102 1 Yes
 627 .

 Q43_10
 pays the bills

Mobile Y/Pay N: I don't need to make any payments or someone else

 type: numeric (byte)
 label: Q43_10
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600
 tabulation: Freq. Numeric Label
 1808 0 No
 165 1 Yes
 627 .

 Q43_11
 payment optio

Mobile Y/Pay N: I don't really understand all the different mobile

 type: numeric (byte)
 label: Q43_11
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600
 tabulation: Freq. Numeric Label
 1703 0 No
 270 1 Yes
 627 .

 Q43_other_Codes
 Y/Pay N: Other

Mobile

 type: numeric (byte)
 label: Q43_OTHE

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71	3	information or other data
		losing my phone or having my
		phone stolen
14	4	Malware or viruses being
		installed on my phone
12	5	Companies misusing my personal
		information
350	6	All of the above
4	7	Other (Please specify):
1833	.	

Q44_other_specify
(Please specify):]

[Other

```

type: string (str43)
unique values: 4          missing "": 2596/2600
tabulation: Freq. Value
              2596 ""
              1  "Just generally suspicious of the
                 process"
              1  "having iPad stolen (don't have smart
                 phone)"
              1  "identity theft"
              1  "old school"
warning: variable has embedded blanks
    
```

Q45_1
another person

Pay N: Interested in: Making payments directly to

```

type: numeric (byte)
label: Q45_1
range: [0, 1]
unique values: 2          units: 1
                 missing .: 627/2600
tabulation: Freq. Numeric Label
              1737     0     No
              236     1     Yes
              627     .
    
```

Q45_2
cash register to

Pay N: Interested in: Waving or tapping my mobile phone at the

```

type: numeric (byte)
label: Q45_2
range: [0, 1]
unique values: 2          units: 1
                 missing .: 627/2600
    
```


2012 Public Codebook, 2015 Update.txt

tabulation:	Freq.	Numerical	Label
	1708	0	No
	265	1	Yes
	627	.	

 Q45_3
 for purchases

Pay N: Interested in: Using a mobile app to pay

type:	numerical (byte)		
label:	Q45_3		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	627/2600
tabulation:	Freq.	Numerical	Label
	1784	0	No
	189	1	Yes
	627	.	

 Q45_4
 Paying bills online

Pay N: Interested in:

type:	numerical (byte)		
label:	Q45_4		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	627/2600
tabulation:	Freq.	Numerical	Label
	1575	0	No
	398	1	Yes
	627	.	

 Q45_5
 another country

Pay N: Interested in: Transferring money to friends or family in

type:	numerical (byte)		
label:	Q45_5		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	627/2600
tabulation:	Freq.	Numerical	Label
	1889	0	No
	84	1	Yes
	627	.	

 Q45_6

Pay N: Interested in: Using your mobile phone as a 'virtual

wallet' to replace a

 type: numeric (byte)
 label: Q45_6
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600
 tabulation: Freq. Numeric Label
 1730 0 No
 243 1 Yes
 627 .

 Q45_7
 services online

Pay N: Interested in: Buying goods or

 type: numeric (byte)
 label: Q45_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600
 tabulation: Freq. Numeric Label
 1719 0 No
 254 1 Yes
 627 .

 Q45_8
 another person

Pay N: Interested in: Accepting payments from

 type: numeric (byte)
 label: Q45_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600
 tabulation: Freq. Numeric Label
 1755 0 No
 218 1 Yes
 627 .

 Q45_9
 on your locat

Pay N: Interested in: Receiving specials and discount offers based

 type: numeric (byte)
 label: Q45_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 627/2600

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tabulation:	Freq.	Numerical	Label
	1625	0	No
	348	1	Yes
	627	.	

 Q45_10

Pay N:

Interested in:

type: numerical (byte)
 label: Q45_10

range: [0, 1]
 unique values: 2

units: 1
 missing: 627/2600

tabulation:	Freq.	Numerical	Label
	1657	0	No
	316	1	Yes
	627	.	

 Q45_other_Codes

Pay N:

Interested in: Other

type: numerical (byte)
 label: Q45_OTHE

range: [0, 1]
 unique values: 2

units: 1
 missing: 627/2600

tabulation:	Freq.	Numerical	Label
	1961	0	No
	12	1	Yes
	627	.	

 Q45_None

Pay N:

Interested in: None

type: numerical (byte)
 label: Q45_NONE

range: [0, 1]
 unique values: 2

units: 1
 missing: 627/2600

tabulation:	Freq.	Numerical	Label
	796	0	No
	1177	1	Yes
	627	.	

 Q45_ref

REFUSED: Pay N: Assuming that the reason(s) why you do not

currently use mobile

```

-----
type:      numeric (byte)
label:    Q45_REF
range:    [0, 1]
unique values: 2
units:    1
missing:  627/2600

tabulation:  Freq.   Numeric  Label
              1959     0       No
              14      1       Yes
              627     .
    
```

Q45_other_specify reason(s) why [Other (Please specify):] Assuming that the you do not currently u

```

-----
type:      string (str38)
unique values: 7
missing:    "": 2593/2600

tabulation:  Freq.   Value
              2593   ""
              1     "N/A"
              1     "PAYING ENERGY BILL"
              1     "Pay bills over the phone"
              1     "Transfer money between two local banks"
              1     "Use it out of town or perhaps payments"
              1     "check balance and alerts"
              1     "do everthing, that i knew how...."

warning:    variable has embedded blanks
    
```

Q46 (text messaging) Please rate the security of SMS

```

-----
type:      numeric (byte)
label:    Q46
range:    [-1, 5]
unique values: 6
units:    1
missing:  309/2600

tabulation:  Freq.   Numeric  Label
              20     -1       Refused
              216     1       Very safe
              545     2       Somewhat safe
              322     3       Somewhat unsafe
              241     4       Very unsafe
              947     5       Don't know
              309     .
    
```

 Q50_8
 membership card

Would like to: As a

 type: numeric (byte)
 label: Q50_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 309/2600
 tabulation: Freq. Numerical Label
 1776 0 No
 515 1 Yes
 309 .

 Q50_9
 offers and coupons

Would like to: To receive and manage discount

 type: numeric (byte)
 label: Q50_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 309/2600
 tabulation: Freq. Numerical Label
 1655 0 No
 636 1 Yes
 309 .

 Q50_10
 where you are

Would like to: To receive offers and promotions based on

 type: numeric (byte)
 label: Q50_10
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 309/2600
 tabulation: Freq. Numerical Label
 1686 0 No
 605 1 Yes
 309 .

 Q50_11
 identification

Would like to: As a form of photo

 type: numeric (byte)

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Track by:

Q70_2
A spreadsheet

type: numeric (byte)
label: Q70_2

range: [0, 1]
unique values: 2

units: 1
missing: 2427/2600

tabulation:	Freq.	Numerical	Label
	151	0	No
	22	1	Yes
	2427	.	

Q70_3
Track by: Online

type: numeric (byte)
label: Q70_3

range: [0, 1]
unique values: 2

units: 1
missing: 2427/2600

tabulation:	Freq.	Numerical	Label
	109	0	No
	64	1	Yes
	2427	.	

Q70_4
text messages

Track by: Send

type: numeric (byte)
label: Q70_4

range: [0, 1]
unique values: 2

units: 1
missing: 2427/2600

tabulation:	Freq.	Numerical	Label
	154	0	No
	19	1	Yes
	2427	.	

Q70_5
word processor

Track by: Take notes in a notepad or

type: numeric (byte)
label: Q70_5

range: [0, 1]

units: 1

2012 Public Codebook, 2015 Update.txt
unique values: 2 missing: 2427/2600

tabulation:	Freq.	Numerical	Label
	141	0	No
	32	1	Yes
	2427	.	

Q70_other_Codes
Track by: Other

type: numerical (byte)
label: Q70_OTHE

range: [0, 1] units: 1
unique values: 2 missing: 2427/2600

tabulation:	Freq.	Numerical	Label
	159	0	No
	14	1	Yes
	2427	.	

Q70_ref REFUSED: What method(s) do you use to track purchases and expenses
on your mobile

type: numerical (byte)
label: Q70_REF

range: [0, 1] units: 1
unique values: 2 missing: 2427/2600

tabulation:	Freq.	Numerical	Label
	167	0	No
	6	1	Yes
	2427	.	

Q70_other_specify [Other (Please specify):] What method(s) do
you use to track purchases and expenses

type: string (str47)

unique values: 11 missing: 2588/2600

examples: ""
""
""
""

warning: variable has embedded blanks

 Q72_other_specify [Other (Please specify):] You previously
 mentioned that you receive text alerts

type: string (str53)
 unique values: 33 missing "": 2567/2600
 examples: ""
 ""
 ""
 ""
 warning: variable has embedded blanks

 Q73_1 Low balance alert: Transferred money into the account with
 the low balance

type: numeric (byte)
 label: Q73_1
 range: [0, 1] units: 1
 unique values: 2 missing .: 2491/2600
 tabulation: Freq. Numeric Label
 51 0 No
 58 1 Yes
 2491 .

 Q73_2 Low balance alert: Deposited money into the account with
 the low balance

type: numeric (byte)
 label: Q73_2
 range: [0, 1] units: 1
 unique values: 2 missing .: 2491/2600
 tabulation: Freq. Numeric Label
 83 0 No
 26 1 Yes
 2491 .

 Q73_3 Low balance alert:
 Reduced my spending

type: numeric (byte)
 label: Q73_3


```

type: numeric (byte)
label: PPAGECAT

range: [1, 7]
unique values: 7

units: 1
missing: 0/2600

tabulation: Freq.   Numerical   Label
              204           1   18-24
              363           2   25-34
              432           3   35-44
              473           4   45-54
              574           5   55-64
              381           6   65-74
              173           7   75+
    
```

ppagect4 Age
 - 4 Categories

```

type: numeric (byte)
label: PPAGECT4

range: [1, 4]
unique values: 4

units: 1
missing: 0/2600

tabulation: Freq.   Numerical   Label
              388           1   18-29
              611           2   30-44
              760           3   45-59
              841           4   60+
    
```

ppeduc Education (Highest
 Degree Received)

```

type: numeric (byte)
label: PPEDUC

range: [1, 14]
unique values: 13

units: 1
missing: 0/2600

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)

2012 Public Codebook, 2015 Update.txt
 unique values: 9 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	497	1	
	1535	2	
	371	3	
	147	4	
	34	5	
	11	6	
	3	7	
	1	11	
	1	12	

 ppwork
 Employment Status

Current

 type: numerical (byte)
 label: PPWORK
 range: [1, 7] units: 1
 unique values: 7 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	1276	1	Working - as a paid employee
	175	2	Working - self-employed
	30	3	Not working - on temporary layoff from a job
	172	4	Not working - looking for work
	567	5	Not working - retired
	175	6	Not working - disabled
	205	7	Not working - other

 ppnet
 Internet Access

HH

 type: numerical (byte)
 label: PPNET
 range: [0, 1] units: 1
 unique values: 2 missing: 0/2600

tabulation:	Freq.	Numerical	Label
	445	0	No
	2155	1	Yes

 agegrp1
 Ages 18-29

 type: numerical (byte)
 label: yesno


```

-----
      type:  numeric (byte)
      label:  yesno
      range:  [0, 1]
      unique values:  2
      uni ts:  1
      mi ssi ng .:  0/2600

      tabul ati on:  Freq.    Numeri c  Label
                     2401      0      no
                     199       1      yes
    
```

```

-----
hs school degree High
-----

```

```

      type:  numeric (byte)
      label:  yesno
      range:  [0, 1]
      unique values:  2
      uni ts:  1
      mi ssi ng .:  0/2600

      tabul ati on:  Freq.    Numeri c  Label
                     1851      0      no
                     749       1      yes
    
```

```

-----
somecol1
Some col lege
-----

```

```

      type:  numeric (byte)
      label:  yesno
      range:  [0, 1]
      unique values:  2
      uni ts:  1
      mi ssi ng .:  0/2600

      tabul ati on:  Freq.    Numeri c  Label
                     1861      0      no
                     739       1      yes
    
```

```

-----
col lege degree or higher Bachelor's
-----

```

```

      type:  numeric (byte)
      label:  yesno
      range:  [0, 1]
      unique values:  2
      uni ts:  1
      mi ssi ng .:  0/2600

      tabul ati on:  Freq.    Numeri c  Label
                     1687      0      no
                     913       1      yes
    
```


2012 Public Codebook, 2015 Update.txt

tabulation:	Freq.	Numerical	Label
	2373	0	no
	227	1	yes

femal e
Femal e

type: numerical (float)
label: yesno

range: [0, 1]
unique values: 2

units: 1
missing: 0/2600

tabulation:	Freq.	Numerical	Label
	1282	0	no
	1318	1	yes

gender
Gender

type: numerical (float)
label: gender

range: [0, 1]
unique values: 2

units: 1
missing: 0/2600

tabulation:	Freq.	Numerical	Label
	1318	0	Femal e
	1282	1	Mal e

inc
Income group

type: numerical (float)
label: inc

range: [0, 4]
unique values: 5

units: 1
missing: 0/2600

tabulation:	Freq.	Numerical	Label
	510	0	Less than \$25,000
	496	1	\$25000, - \$39,999
	502	2	\$40,000 - \$74,999
	379	3	\$75,000 - \$99,999
	713	4	Greater than \$100,000

incgrp1
Less than \$25,000

type: numeric (byte)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
2090	0	no
510	1	yes

incgrp2
\$25000, - \$39,999

type: numeric (byte)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
2104	0	no
496	1	yes

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

type: numeric (byte)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
2098	0	no
502	1	yes

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

type: numeric (byte)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
2221	0	no
379	1	yes

type: numeric (float)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
1149	0	no
1451	1	yes

unemployed in labor force Unemployed but

type: numeric (float)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
2398	0	no
202	1	yes

not in labor force: retired, disability or other

type: numeric (float)
 label: yesno
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/2600
 tabulation:

Freq.	Numerical	Label
1653	0	no
947	1	yes