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| **1SECTION 3. SOCIODEMOGRAPHIC CHARACTERISTICS OF THE PERSON CHOSEN** | |
| Question | Mnemonic |
| [1] | [2] |
| 3.1 Up to what year or grade did you pass in school? | P3\_1\_1 |
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| 3.1 Up to what year or grade did you pass in school? | P3\_1\_2 |  |
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| 3.2 Do you currently | P3\_2 |  |
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| 3.3 Do you speak any indigenous languages? | P3\_3 |  |
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| 3.4 Do you receive any economic support or government program such as older adults, Benito Juárez Scholarships, Youth Building the Future, among others? | P3\_4 |  |
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| 3.5 Over the past month, did you | P3\_5 |  |
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| 3.6 Although you already told me that (CONDITION OF 3.5), last month you... | P3\_6 |  |
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| 3.7 In your job, activity, or business, are you | P3\_7 |  |
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| 3.8a How much do you earn or receive for working (your activity)? | P3\_8A |  |
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| 3.8b How often? | P3\_8B |  |
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| 3.9 Is this income ... | P3\_9 |  |
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| 3.10 On the part of your work, do you have the right to medical services... | P3\_10 |  |
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| 3.11 Do you have a smartphone? | P3\_11 |  |
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| **SECTION 4. FINANCIAL ATTITUDES, BEHAVIORS, VULNERABILITY, AND WELL-BEING** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 4.1 Do you keep a budget or record of your income and expenses? | P4\_1 |  |
|  |
| 4.2 Do you or your household make entries for expenses? | P4\_2\_1 |  |
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| 4.2 Do you or your household keep money for payments or debts separate from money for everyday expenses? | P4\_2\_2 |  |
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| 4.2 Do you or your household keep track of any outstanding bills or debts for yourself to make sure you don't forget to pay them? | P4\_2\_3 |  |
|  |
| 4.2 Do you or your household use a money management app or tool to track spending? | P4\_2\_4 |  |
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| 4.2 Do you or your household have any of your payments with automatic charges to an account or card (direct debit)? | P4\_2\_5 |  |
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| 4.3 From July 2020 to date, was what you earned or received each month enough to cover your expenses? | P4\_3 |  |
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| 4.4 The last time you were unable to cover your expenses, did you borrow from family members or acquaintances? | P4\_4\_1 |  |
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| 4.4 The last time you were unable to cover your expenses, did you use the money you had saved? | P4\_4\_2 |  |
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| 4.4 The last time you were unable to cover your expenses, did you reduce your expenses? | P4\_4\_3 |  |
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| 4.4 The last time you were unable to cover your expenses, did you sell or pawn any property? | P4\_4\_4 |  |
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| 4.4 The last time you were unable to cover your expenses, did you apply for a wage advance, work overtime, or do temporary work? | P4\_4\_5 |  |
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| 4.4 The last time you were unable to cover your expenses, did you use your credit card or apply for credit at a bank or financial institution? | P4\_4\_6 |  |
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| 4.4 The last time you were unable to cover your expenses, were you behind on any credit or loans? | P4\_4\_7 |  |
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| 4.5 Have you taken any courses on saving, budgeting, or responsible use of credit? | P4\_5 |  |
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| 4.6 Generally, do you carefully consider whether you can afford something before you buy it? | P4\_6\_1 |  |
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| 4.6 Generally, do you pay your bills on time (credit card, utilities, credit, etc.)? | P4\_6\_2 |  |
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| 4.6 Generally, would you rather spend money than save it for the future? | P4\_6\_3 |  |
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| 4.6 Do you generally set long-term financial goals and strive to achieve them (buying a house, saving for retirement, paying for vacations or holidays, starting a business, etc.)? | P4\_6\_4 |  |
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| 4.6 Generally, does the management of your income and expenses control your life? | P4\_6\_5 |  |
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| 4.6 Do you usually have money left over at the end of the month? | P4\_6\_6 |  |
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| 4.7 Of the following sentences, please tell me whether you consider them to be true or false. Inflation means that the price of things increases. | P4\_7\_1 |  |
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| 4.7 Of the following sentences, please tell me whether you consider them to be true or false. If someone offers you the chance to win money easily, you can also easily lose it. | P4\_7\_2 |  |
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| 4.7 Of the following sentences, please tell me whether you consider them to be true or false. It is better to save money in two or more ways or places than just one (a savings account, a batch with family or acquaintances, etc.) | P4\_7\_3 |  |
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| 4.8 Now I am going to read some sentences. You will answer me to what degree or extent you agree or disagree. He usually thinks about the present without worrying about the future. | P4\_8\_1 |  |
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| 4.8 Now I am going to read some sentences. You will answer me to what degree or extent you agree or disagree. Money is to be spent. | P4\_8\_2 |  |
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| 4.8 Now I am going to read some sentences. You will answer me to what degree or extent you agree or disagree. Maintains a detailed review of your money management. | P4\_8\_3 |  |
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| 4.8 Now I am going to read some sentences. You will answer me to what degree or extent you agree or disagree. Given her financial situation, she feels that she will have the things she wants. | P4\_8\_4 |  |
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| 4.8 Now I am going to read some sentences. You will answer me to what degree or extent you agree or disagree. He has enough money to cover his expenses. | P4\_8\_5 |  |
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| 4.8 Now I am going to read some sentences. You will answer me to what degree or extent you agree or disagree. You feel reassured that your money is enough | P4\_8\_6 |  |
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| 4.9 If today, you were presented with the opportunity to buy a house, land or open a business, would you be able to take advantage of it with your savings? | P4\_9\_1 |  |
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| 4.9 If today, you were presented with the opportunity to buy a house, land or open a business, could you take advantage of it by applying for a loan from a bank or financial institution/using your credit card? | P4\_9\_2 |  |
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| 4.9 If today presented the opportunity to buy a house, land or open a business, could you take advantage of it by selling or pawning some property? | P4\_9\_3 |  |
|  |
| 4.9 If today you were presented with the opportunity to buy a house, land or open a business, could you take advantage of it with the loan from family or friends? | P4\_9\_4 |  |
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| 4.10 If you will stop receiving income, how long can you cover your expenses with your savings? | P4\_10 |  |
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| **SECTION 5. INFORMAL AND FORMAL SAVINGS** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 5.1 From July 2020 to date, did you save by lending money? | P5\_1\_1 |  |
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| 5.1 From July 2020 to date, did you save by buying animals or goods? | P5\_1\_2 |  |
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| 5.1 From July 2020 to date, did you keep money in a savings account from work or people you know? | P5\_1\_3 |  |
|  |
| 5.1 From July 2020 to date, did you keep money with family members or acquaintances? | P5\_1\_4 |  |
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| 5.1 From July 2020 to date, did you participate in a batch? | P5\_1\_5 |  |
|  |
| 5.1 From July 2020 to date, did you keep money at home? | P5\_1\_6 |  |
|  |
| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_1 |  |
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|  |
| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_2 |  |
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| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_3 |  |
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| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_4 |  |
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|  |
| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_5 |  |
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| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_6 |  |
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| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_7 |  |
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| 5.2 What money you saved or saved during that year, what did you spend it on or what do you intend to use it for? | P5\_2\_8 |  |
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| 5.2 Other | P5\_2\_9 |  |
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| 5.3 What you tell me you saved from July 2020 to date, is it equal or equivalent to what you earn or receive in... | P5\_3 |  |
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| 5.4 Do you have a payroll account or card (where you deposit your salary)? | P5\_4\_1 |  |
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| 5.5 How many accounts or payroll cards (where you deposit your salary) do you have? | P5\_5\_1 |  |
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| 5.6 Do you have a debit card (a plastic card with which you can withdraw money) with your account or payroll card (where you deposit your salary)? | P5\_6\_1 |  |
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| 5.7 From July 2020 to date, did you save or save in your account or payroll card (where your salary is deposited)? | P5\_7\_1 |  |
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| 5.4 Do you have a pension account or card (where you deposit your pension)? | P5\_4\_2 |  |
|  |
| 5.5 How many accounts or pension cards (where you deposit your pension) do you have? | P5\_5\_2 |  |
|  |
| 5.6 Do you have a debit card (plastic card with which you can withdraw money) with your account or pension card (where you deposit your pension)? | P5\_6\_2 |  |
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| 5.7 From July 2020 to date, did you save or save in your pension account or card (where your pension is deposited)? | P5\_7\_2 |  |
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| 5.4 Do you have an account or card to receive government support? | P5\_4\_3 |  |
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| 5.5 How many accounts or cards do you have to receive government support? | P5\_5\_3 |  |
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| 5.6 Do you have a debit card (plastic card with which you can withdraw money) with your account or card to receive government support? | P5\_6\_3 |  |
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| 5.7 From July 2020 to date, did you save or save in your account or card to receive government support? | P5\_7\_3 |  |
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| 5.4 Do you have a savings account? | P5\_4\_4 |  |
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| 5.5 How many savings accounts do you have? | P5\_5\_4 |  |
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| 5.6 Do you have a debit card (plastic card with which you can withdraw money) with your savings account? | P5\_6\_4 |  |
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| 5.7 From July 2020 to date, did you save or save in your savings account? | P5\_7\_4 |  |
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| 5.4 Do you have a checking account? | P5\_4\_5 |  |
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| 5.5 How many checking accounts do you have? | P5\_5\_5 |  |
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| 5.6 Do you have a debit card (plastic card with which you can withdraw money) with your checking account? | P5\_6\_5 |  |
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| 5.7 From July 2020 to date, did you save or save in your checking account? | P5\_7\_5 |  |
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| 5.4 Do you have a fixed term deposit (can you only withdraw on certain dates)? | P5\_4\_6 |  |
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| 5.5 How many fixed-term deposits (you can only withdraw on certain dates) do you have? | P5\_5\_6 |  |
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| 5.7 From July 2020 to date, did you save or save in your time deposit (can you only withdraw on certain dates)? | P5\_7\_6 |  |
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| 5.4 Do you have an investment fund (have shares in a brokerage house)? | P5\_4\_7 |  |
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| 5.5 How many investment funds (holding shares in a brokerage house) do you have? | P5\_5\_7 |  |
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| 5.7 From July 2020 to date, did you save or save in your investment fund (holding shares in a brokerage house)? | P5\_7\_7 |  |
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| 5.4 Do you have an account contracted through the Internet or application such as Mercado Pago or Albo? | P5\_4\_8 |  |
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| 5.5 How many accounts contracted through the Internet or application such as Mercado Pago or Albo do you have? | P5\_5\_8 |  |
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| 5.6 Do you have a debit card (plastic card with which you can withdraw money) with your account contracted through the Internet or application such as Mercado Pago or Albo? | P5\_6\_8 |  |
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| 5.7 From July 2020 to date, did you save or save in your account contracted online or in an application such as Mercado Pago or Albo? | P5\_7\_8 |  |
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| 5.4 Do you have another type of account? | P5\_4\_9 |  |
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| 5.5 How many other accounts do you have? | P5\_5\_9 |  |
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| 5.6 Do you have a debit card (plastic card with which you can withdraw money) with your other account? | P5\_6\_9 |  |
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| 5.7 From July 2020 to date, did you save or save in your other account? | P5\_7\_9 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_01 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_02 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_03 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_04 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_05 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_06 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_07 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_08 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_09 |  |
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| 5.8 What are the main reasons why you acquired this account(s)? | P5\_8\_10 |  |
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| FILTER 1: DID YOU KEEP MONEY IN ANY ACCOUNT (5.7 = 1 IN ANY OPTION)? | FILTRO\_1\_SECC5 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_01 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_02 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_03 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_04 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_05 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_06 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_07 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_08 |  |
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| 5.9 You told me that you did save or save money from July 2020 to date, please tell me, what did you use or plan to use that money for? | P5\_9\_09 |  |
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| 5.10 Is what you saved in this account(s) from July 2020 to date equal or equivalent to what you earn or receive in this account(s)... | P5\_10 |  |
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| FILTER 2: DO YOU HAVE AN ACCOUNT OR PAYROLL CARD (5.4.1 = 1)? | FILTRO\_2\_SECC5 |  |
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| 5.11 Do you know that you can change your account or payroll card to the bank of your choice for free? | P5\_11 |  |
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| FILTER 3: DO YOU HAVE A DEBIT CARD (5.6=1 IN ANY OPTION)? | FILTRO\_3\_SECC5 |  |
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| 5.12 Generally, how many times a month do you use your debit card to pay for purchases at commercial establishments, stores or restaurants? | P5\_12 |  |
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| 5.13 What is the main reason why you do not use your debit card to make purchases or payments? | P5\_13 |  |
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| 5.14 What is the main reason why you prefer to pay for your purchases in cash? | P5\_14 |  |
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| FILTER 4: IS THE ONLY SAVINGS PRODUCT YOU HAVE THE GOVERNMENT SUPPORT ACCOUNT (5.4.3=1 AND OTHER OPTIONS=2)? | FILTRO\_4\_SECC5 |  |
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| 5.15 Before taking out your (last) account, did you compare it with other products, at other banks or other financial institutions? | P5\_15 |  |
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| 5.16 To compare your account, did you use information provided by the bank or financial institution (branches, bank or institution's website, etc.)? | P5\_16\_1 |  |
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| 5.16 To compare your account, did you use recommendations from friends or acquaintances? | P5\_16\_2 |  |
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| 5.16 To compare your account, did you use sites or pages of institutions such as Condusef or Banco de México? | P5\_16\_3 |  |
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| 5.16 To compare your account, did you use commercial advertisements from banks or financial institutions? | P5\_16\_4 |  |
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| 5.16 To compare your account, did you use specialist or analyst recommendations? | P5\_16\_5 |  |
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| 5.17 Did you take out your (last) account... | P5\_17 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_01 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_02 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_03 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_04 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_05 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_06 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_07 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_08 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_09 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_10 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_11 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_12 |  |
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| 5.18 With which institution(s) or bank(s) do you have the account(s) you have contracted? | P5\_18\_99 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_1 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_2 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_3 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_4 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_5 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_6 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_7 |  |
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| 5.19 In general, what means do you use to check or make transactions in your account(s)? | P5\_19\_9 |  |
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| 5.20 Have you ever had an account or card from a bank, financial institution, or government support institution? | P5\_20 |  |
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| 5.21 What is the main reason why you do not have an account or card? | P5\_21 |  |
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| 5.22 What is the main reason why you stopped having your account or card? | P5\_22 |  |
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| 5.23 Banks or financial institutions, like all companies, can close or fail, do you know if in that case savings would be protected? | P5\_23 |  |
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| 5.24 Could you tell me the name of the institution that insures or protects them? | P5\_24 |  |
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| **SECTION 6. INFORMAL AND FORMAL CREDIT** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 6.1 From July 2020 to date, did you borrow from a savings bank from work or acquaintances? | P6\_1\_1 |  |
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| 6.1 From July 2020 to date, did you borrow from a pawn shop? | P6\_1\_2 |  |
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| 6.1 From July 2020 to date, did you borrow from friends or acquaintances? | P6\_1\_3 |  |
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| 6.1 From July 2020 to date, did you borrow from your relatives? | P6\_1\_4 |  |
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| 6.1 Other | P6\_1\_5 |  |
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| 6.2 Do you have a department or convenience store credit card? | P6\_2\_1 |  |
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| 6.3 How many department or convenience store credit cards do you have? | P6\_3\_1 |  |
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| 6.4 From July 2020 to date, have you fallen behind on your department or convenience store credit card payment? | P6\_4\_1 |  |
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| 6.4 From July 2020 to date, have you fallen behind on your department or convenience store credit card payment? Yes | P6\_4A\_1 |  |
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| 6.2 Do you have a bank credit card? | P6\_2\_2 |  |
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| 6.3 How many bank credit cards do you have? | P6\_3\_2 |  |
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| 6.4 From July 2020 to date, have you fallen behind on your bank credit card payment? | P6\_4\_2 |  |
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| 6.4 From July 2020 to date, have you fallen behind on your bank credit card payment? Yes | P6\_4A\_2 |  |
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| 6.2 Do you have payroll credit? | P6\_2\_3 |  |
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| 6.3 How many payroll credits do you have? | P6\_3\_3 |  |
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| 6.4 From July 2020 to date, were you late in the payment of your payroll loan? | P6\_4\_3 |  |
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| 6.4 From July 2020 to date, were you late in the payment of your payroll loan? Yes | P6\_4A\_3 |  |
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| 6.2 Do you have personal credit? | P6\_2\_4 |  |
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| 6.3 How much personal credit do you have? | P6\_3\_4 |  |
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| 6.4 From July 2020 to date, were you late in the payment of your personal loan? | P6\_4\_4 |  |
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| 6.4 From July 2020 to date, were you late in the payment of your personal loan? Yes | P6\_4A\_4 |  |
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| 6.2 Do you have auto credit? | P6\_2\_5 |  |
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| 6.3 How many auto loans do you have? | P6\_3\_5 |  |
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| 6.4 From July 2020 to date, did you fall behind on your auto loan payment? | P6\_4\_5 |  |
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| 6.4 From July 2020 to date, did you fall behind on your auto loan payment? Yes | P6\_4A\_5 |  |
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| 6.2 Do you have housing credit such as INFONAVIT, FOVISSSTE, bank or other institution? | P6\_2\_6 |  |
|  |
| 6.3 How many housing loans do you have as INFONAVIT, FOVISSSTE, bank or other institution? | P6\_3\_6 |  |
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| 6.4 From July 2020 to date, were you late in the payment of your housing loan as INFONAVIT, FOVISSSTE, bank or other institution? | P6\_4\_6 |  |
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| 6.4 From July 2020 to date, were you late in the payment of your housing loan as INFONAVIT, FOVISSSTE, bank or other institution? Yes | P6\_4A\_6 |  |
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| 6.2 Do you have group, communal or solidarity credit (such as Compartamos)? | P6\_2\_7 |  |
|  |
| 6.3 How many group, communal or solidarity credits (such as Compartamos) do you have? | P6\_3\_7 |  |
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| 6.4 From July 2020 to date, have you fallen behind in the payment of your group, communal or solidarity loan (such as that of Compartamos)? | P6\_4\_7 |  |
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| 6.4 From July 2020 to date, have you fallen behind in the payment of your group, communal or solidarity loan (such as that of Compartamos)? Yes | P6\_4A\_7 |  |
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| 6.2 Do you have credit contracted through the Internet or application such as Prestadero, Doopla or Playbusiness)? | P6\_2\_8 |  |
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| 6.3 How many credits do you have taken out on the Internet or in an application such as Prestadero, Doopla or Playbusiness? | P6\_3\_8 |  |
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| 6.4 From July 2020 to date, have you fallen behind in the payment of your credit contracted through the Internet or application such as Prestadero, Doopla or Playbusiness? | P6\_4\_8 |  |
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| 6.4 From July 2020 to date, have you fallen behind in the payment of your credit contracted through the Internet or application such as Prestadero, Doopla or Playbusiness? Yes | P6\_4A\_8 |  |
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| 6.2 Do you have other credit? | P6\_2\_9 |  |
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| 6.3 How many other types of credit do you have? | P6\_3\_9 |  |
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| 6.4 From July 2020 to date, were you late with the payment of the other type of credit? | P6\_4\_9 |  |
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| 6.4 From July 2020 to date, were you late with the payment of the other type of credit? Yes | P6\_4A\_9 |  |
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| 6.5 Regarding the (last) loan you contracted, did you use the Total Annual Cost (CAT) information to make your decision? | P6\_5 |  |
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| 6.6 Taking into account all the debts you have, do you consider... | P6\_6 |  |
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| 6.7 Did you take out your (last) credit or credit card... | P6\_7 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_01 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_02 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_03 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_04 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_05 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_06 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_07 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_08 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_09 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_10 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_11 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_12 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_13 |  |
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| 6.8 With which institution(s) or bank(s) do you have the credit(s) or credit card(s) you contracted? | P6\_8\_99 |  |
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| FILTER 1: DO YOU HAVE A DEPARTMENTAL OR BANK CREDIT CARD (6.2.1=1 or 6.2.2=1)? | FILTRO\_1\_SECC6 |  |
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| 6.9 Generally, how many times a month do you use your bank or departmental credit card? | P6\_9 |  |
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| 6.10 What is the main reason why you do not use your bank or departmental credit card(s)? | P6\_10 |  |
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| 6.11 Before taking out your (last) loan, did you compare it with other products, in other banks or in other financial institutions? | P6\_11 |  |
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| 6.12 To compare your credit, did you use information provided by the bank or financial institution (branches, bank or institution's website, etc.)? | P6\_12\_1 |  |
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| 6.12 To compare your credit, did you use recommendations from friends or acquaintances? | P6\_12\_2 |  |
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| 6.12 To compare your credit, did you use sites or pages of institutions such as Condusef or Banco de México? | P6\_12\_3 |  |
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| 6.12 To compare your credit, did you use commercial advertisements from banks or financial institutions? | P6\_12\_4 |  |
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| 6.12 To compare your credit, did you use recommendations from specialists or analysts? | P6\_12\_5 |  |
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| 6.13 Have you transferred your credit or credit card balance to another bank or financial institution? | P6\_13 |  |
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| 6.14 Have you ever had a loan, credit, or credit card at a bank, store, or financial institution? | P6\_14 |  |
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| 6.15 What is the main reason why you have never had a loan, credit or credit card? | P6\_15 |  |
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| 6.16 What is the main reason why you stopped having a credit or credit card? | P6\_16 |  |
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| 6.17 Have you ever been turned down for a credit application? | P6\_17 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_1 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_2 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_3 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_4 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_5 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_6 |  |
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| 6.18 What are the reasons why you were denied credit? | P6\_18\_9 |  |
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| **SECTION 7. PAYMENTS** |  |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 7.1 What form of payment do you use most often when making purchases of 500 pesos or less? | P7\_1\_1 |  |
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| 7.1 What form of payment do you use most often when making purchases of 501 pesos or more? | P7\_1\_2 |  |
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| 7.2 Do you know or have you heard of Digital Collection or CoDi? | P7\_2 |  |
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| 7.3 Have you used it? | P7\_3 |  |
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| 7.4 In the event that you receive a payment or money transfer, would you prefer to receive it in a savings account or in cash? | P7\_4 |  |
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| 7.5 From July 2020 to date, have you received money from family members or acquaintances living in another country? | P7\_5 |  |
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| 7.6 Do you receive the money sent to you... | P7\_6 |  |
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| 7.7 From April 2021 to date, did you make purchases (payments) in markets or small stores? | P7\_7\_1 |  |
|  |
| 7.8 Tell me which ones did you use to pay in markets or small shops? Wire transfer or cellular app | P7\_8\_1\_1 |  |
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|  |
| 7.8 Tell me which ones did you use to pay in markets or small shops? Debit or credit card (physical use in the store or service) | P7\_8\_1\_2 |  |
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| 7.8 Tell me which ones did you use to pay in markets or small shops? Effective | P7\_8\_1\_3 |  |
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| 7.7 From April 2021 to date, did you make purchases (payments) in supermarkets, self-service stores, pharmacies or department stores? | P7\_7\_2 |  |
|  |
| 7.8 Tell me which ones you used to pay in supermarkets, self-service stores, pharmacies or department stores? Wire transfer or cellular app | P7\_8\_2\_1 |  |
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| 7.8 Tell me which ones you used to pay in supermarkets, self-service stores, pharmacies or department stores? Debit or credit card (physical use in the store or service) | P7\_8\_2\_2 |  |
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|  |
| 7.8Tell me which ones you used to pay in supermarkets, self-service stores, pharmacies or department stores? Effective. | P7\_8\_2\_3 |  |
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| 7.7 From April 2021 to date, did you make purchases (payments) of public or private services such as water, electricity, internet, among others? | P7\_7\_3 |  |
|  |
| 7.8 Tell me which ones did you use to pay for public or private services such as water, electricity, internet, among others? Wire transfer or cellular app | P7\_8\_3\_1 |  |
|  |
|  |
| 7.8 Tell me which ones did you use to pay for public or private services such as water, electricity, internet, among others? Debit or credit card (physical use in the store or service | P7\_8\_3\_2 |  |
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|  |
| 7.8 Tell me which ones did you use to pay for public or private services such as water, electricity, internet, among others? Effective | P7\_8\_3\_3 |  |
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| 7.7 From April 2021 to date, did you make purchases (payments) for public or private transportation such as taxis, Uber, Didi, bus, subway, among others? | P7\_7\_4 |  |
|  |
| 7.8 Tell me which ones did you use to pay for public or private transportation such as taxis, Uber, Didi, bus, subway, among others? Wire transfer or cellular app | P7\_8\_4\_1 |  |
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| 7.8 Tell me which ones did you use to pay for public or private transportation such as taxis, Uber, Didi, bus, subway, among others? Debit or credit card (physical use in the store or service). | P7\_8\_4\_2 |  |
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|  |
| 7.8 Tell me which ones did you use to pay for public or private transportation such as taxis, Uber, Didi, bus, subway, among others? Effective | P7\_8\_4\_3 |  |
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| **SECTION 8. INSURANCE** |  |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 8.1 Do you have any car, home, life, medical or other insurance (not considering Seguro Popular, INSABI (Institute of Health for Welfare), IMSS or ISSSTE)? | P8\_1 |  |
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| 8.2 Do you have insurance from the Welfare of Children of Working Mothers program, formerly Life Insurance for Heads of Household? | P8\_2 |  |
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| 8.3 Have you ever had auto, home, life, medical or other insurance? | P8\_3 |  |
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| 8.4 What is the main reason why you do not have any insurance? | P8\_4 |  |
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| 8.5 What is the main reason why you stopped having your insurance? | P8\_5 |  |
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| 8.6 Do you have life insurance? | P8\_6\_1 |  |
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| 8.7 Did you buy the life insurance directly? | P8\_7\_1 |  |
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| 8.6 Do you have health insurance? | P8\_6\_2 |  |
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| 8.7 Did you purchase health insurance directly? | P8\_7\_2 |  |
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| 8.8 Are you satisfied with the service provided by the insurer with the health insurance? | P8\_8\_2 |  |
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| 8.9 Why are you not satisfied with the health insurance service you received? | P8\_9\_2 |  |
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| 8.10 Have you ever claimed or collected health insurance? | P8\_10\_2 |  |
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| 8.6 Do you have auto insurance? | P8\_6\_3 |  |
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| 8.7 Did you buy car insurance directly? | P8\_7\_3 |  |
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| 8.8 Are you satisfied with the service provided by the insurer with car insurance? | P8\_8\_3 |  |
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| 8.9Why are you not satisfied with the service you received from the car insurance? | P8\_9\_3 |  |
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| 8.10 Have you ever claimed or collected car insurance? | P8\_10\_3 |  |
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| 8.6 Do you have personal accident insurance? | P8\_6\_4 |  |
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| 8.7 Did you buy personal accident insurance directly? | P8\_7\_4 |  |
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| 8.8 Are you satisfied with the service provided by the insurer with personal accident insurance? | P8\_8\_4 |  |
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| 8.9 Why are you not satisfied with the service you received from the personal accident insurance? | P8\_9\_4 |  |
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| 8.10 Have you ever claimed or collected personal accident insurance? | P8\_10\_4 |  |
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| 8.6 Do you have homeowners insurance? | P8\_6\_5 |  |
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| 8.7 Did you buy home insurance directly? | P8\_7\_5 |  |
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| 8.8 Are you satisfied with the service provided by the insurer with home insurance? | P8\_8\_5 |  |
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| 8.9 Why are you not satisfied with the service you received from the home insurance? | P8\_9\_5 |  |
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| 8.10 Have you ever claimed or collected homeowners insurance? | P8\_10\_5 |  |
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| 8.6 Do you have education insurance? | P8\_6\_6 |  |
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| 8.6 Do you have a private retirement plan (not Afore)? | P8\_6\_7 |  |
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| 8.6 Other | P8\_6\_8 |  |
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| 8.7 Did you directly buy another one? | P8\_7\_8 |  |
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| 8.8 Are you satisfied with the service provided by the other's insurer? | P8\_8\_8 |  |
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| 8.9 Why are you not satisfied with the service you received from the other? | P8\_9\_8 |  |
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| 8.10 Have you ever claimed or collected the other? | P8\_10\_8 |  |
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| FILTER 1: DID YOU DIRECTLY PURCHASE ANY INSURANCE (8.7=1 IN ANY OPTION)? | FILTRO\_1\_SECC8 |  |
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| 8.11 Before taking out your (last) insurance, did you compare it with other insurance, in other insurers or financial institutions? | P8\_11 |  |
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| 8.12 To compare your insurance, did you use information provided by the insurer or financial institution (branches, agents, bank or institution website, etc.)? | P8\_12\_1 |  |
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| 8.12 To compare your insurance, did you use recommendations from friends or acquaintances? | P8\_12\_2 |  |
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| 8.12 To compare your insurance, did you use sites or pages of institutions such as Condusef, the National Insurance and Bonding Commission, among others? | P8\_12\_3 |  |
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| 8.12 To compare your insurance, did you use commercial advertisements from insurers or financial institutions? | P8\_12\_4 |  |
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| 8.12 To compare your insurance, did you use recommendations from specialists or analysts? | P8\_12\_5 |  |
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| **SECTION 9. RETIREMENT SAVINGS ACCOUNT** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 9.1 Do you have a retirement savings account or Afore? | P9\_1 |  |
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| 9.1a Have you had a retirement savings account or Afore? | P9\_1A |  |
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| 9.2 What is the main reason why you don't have a retirement savings account? | P9\_2 |  |
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| 9.3 Did you register or register your retirement savings account... | P9\_3 |  |
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| 9.4 Do you make voluntary contributions to your retirement savings account or Afore? | P9\_4 |  |
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| 9.5 What is the main reason why you do not make voluntary contributions? | P9\_5 |  |
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| 9.6 Are you satisfied with the care provided by your Afore? | P9\_6 |  |
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| 9.7 What is the main reason why you are not satisfied? | P9\_7 |  |
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| 9.8 In your old age, do you plan to cover your expenses with what you receive from government support for the elderly? | P9\_8\_1 |  |
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| 9.8 In your old age, do you plan to cover your expenses with what you receive from your pension, retirement, Afore or private retirement plan? | P9\_8\_2 |  |
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| 9.8 In your old age, do you intend to cover your expenses with what you receive from selling or renting goods or property (vehicles, houses, livestock, etc.)? | P9\_8\_3 |  |
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| 9.8 In your old age, do you plan to cover your expenses with money from your spouse or partner, children, or other family members? | P9\_8\_4 |  |
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| 9.8 In your old age, do you intend to cover your expenses with what you receive from continuing to work? | P9\_8\_5 |  |
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| 9.8 Other Specify | P9\_8\_6 |  |
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| **SECTION 10. USE OF FINANCIAL CHANNELS** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 10.1 From July 2020 to date, have you used any bank branches or other financial institution branches? | P10\_1 |  |
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| 10.2 What is the main reason why you have not used a branch? | P10\_2 |  |
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| 10.3 How long does the branch you use regularly remain? | P10\_3\_1 |  |
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| 10.3 How long does the branch you use regularly remain? | P10\_3\_2 |  |
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| 10.4 From July 2020 to date, have you used the ATMs of any bank or financial institution? | P10\_4 |  |
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| 10.5 What is the main reason why you have not used ATMs? | P10\_5 |  |
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| 10.6 How long do you have left with the ATM you use regularly? | P10\_6\_1 |  |
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| 10.6 How long do you have left with the ATM you use regularly? | P10\_6\_2 |  |
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| 10.7 From July 2020 to date, have you used a store or business like Oxxo to withdraw money, deposit cash, pay a loan or services (electricity, water, property tax, etc.)? | P10\_7 |  |
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| 10.8 What is the main reason why you have not used these stores or businesses to carry out financial transactions? | P10\_8 |  |
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| 10.9 How long does the store or business you use regularly have left? | P10\_9\_1 |  |
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| 10.9 How long does the store or business you use regularly have left? | P10\_9\_2 |  |
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| **SECTION 11. TRUST AND PROTECTION OF USERS OF FINANCIAL SERVICES** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 11.1 If you were to request the services of a bank, cooperative or any other financial institution, do you consider that you would receive all the necessary information? | P11\_1\_1 |  |
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| 11.1 If you were to request the services of a bank, cooperative or any other financial institution, do you think they would solve your need or economic problem? | P11\_1\_2 |  |
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| 11.1 If you were to request the services of a bank, cooperative or any other financial institution, do you consider that your money would be safe? | P11\_1\_3 |  |
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| 11.1 If you were to request the services of a bank, cooperative or any other financial institution, do you think they would resolve your complaints and claims? | P11\_1\_4 |  |
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| 11.1 If you were to request the services of a bank, cooperative or any other financial institution, do you consider that they would protect your personal data? | P11\_1\_5 |  |
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| 11.2 In the last three years, from July 2018 to date, have you had your debit or credit card cloned or made to use without your authorization? | P11\_2\_1 |  |
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| 11.2 In the last three years, from July 2018 to date, have your personal data been used, without your authorization, to withdraw money, take out a loan or other service (identity theft)? | P11\_2\_2 |  |
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| 11.2 In the last three years, from July 2018 to date, did you invest or put your money in a product or activity that turned out to be worthless or a fraud (a pyramid, "The Flower of Abundance", "The Little Tree", etc.)? | P11\_2\_3 |  |
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| 11.2 In the last three years, from July 2018 to date, have you been defrauded by offering you a financial product or requesting to deposit money to obtain a prize? | P11\_2\_4 |  |
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| 11.3 If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), which institution would you go to file your complaint? | P11\_3\_1 |  |
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| 11.3 If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), which institution would you go to file your complaint? | P11\_3\_2 |  |
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| 11.3 If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), which institution would you go to file your complaint? | P11\_3\_3 |  |
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| 11.3 If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), which institution would you go to file your complaint? | P11\_3\_4 |  |
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| 11.3 If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), which institution would you go to file your complaint? | P11\_3\_9 |  |
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| 11.4 Have you filed any complaints, claims or demands with a bank or financial institution? | P11\_4 |  |
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| **SECTION 12. ECONOMIC EFFECTS OF COVID-19** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 12.1 As a result of Covid-19, did you have any economic impact? | P12\_1 |  |
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| 12.2 Did you have a reduction in what you earn or receive? | P12\_2\_1 |  |
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| 12.2 Did you have health or funeral expenses? | P12\_2\_2 |  |
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| 12.2 Did you lose your job or source of income? | P12\_2\_3 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you borrow from family members or acquaintances? | P12\_3\_1 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you use the money you had saved? | P12\_3\_2 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you reduce your expenses? | P12\_3\_3 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you sell or pawn any property? | P12\_3\_4 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you use your credit card or request a loan from a bank or financial institution? | P12\_3\_5 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you fall behind in the payment of any bank loan or from a financial institution? | P12\_3\_6 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you accept the extension of the time (extension) of interest payments offered by your financial institution? | P12\_3\_7 |  |
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| 12.3 To face this economic emergency derived from COVID-19, did you work overtime, do temporary work or request a salary advance? | P12\_3\_8 |  |
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| 12.4 How many months did it take you to recover from this economic emergency caused by COVID-19? | P12\_4 |  |
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| **SECTION 13. FINANCIAL CAPABILITIES** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 13.1 If you lend 25 pesos to a friend and the following week you return the 25 pesos, how much did you pay in interest? | P13\_1 |  |
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| 13.2 Suppose you deposit 100 pesos in a savings account that gives you a profit of 2% per year. If you do not make deposits or withdrawals, including interest, you will have at the end of the year | P13\_2 |  |
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| 13.3 If you deposit 100 pesos in a savings account that gives you a profit of 2% per year and you do not make deposits or withdrawals, including interest, you will have at the end of five years | P13\_3 |  |
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| 13.4 If you are given $1,000 pesos, but you have to wait a year to spend it and in that year inflation is 5%, could you buy... | P13\_4 |  |
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| **SECTION 14. DECISION-MAKING AND ASSET OWNERSHIP IN THE HOME** | |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| 14.1 Do decisions about how money is spent or saved in your home make them... | P14\_1 |  |
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| 14.2 Do you own any home or apartment? | P14\_2\_1 |  |
|  |
| 14.3 Did you buy or acquire your home or apartment? mainly with... | P14\_3\_1 |  |
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| 14.4 Any decision about selling, renting or lending your home or apartment? | P14\_4\_1 |  |
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| 14.2 Do you own any cars, vans, trucks, trailers or motorcycles? | P14\_2\_2 |  |
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| 14.3 Did you purchase or acquire your car, van, truck, trailer, or motorcycle? mainly with | P14\_3\_2 |  |
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| 14.4 Any decision to sell, lease or lend any car, van, truck, trailer or motorcycle? | P14\_4\_2 |  |
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| 14.2 Do you own any farmland or land? | P14\_2\_3 |  |
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| 14.3 Did you purchase or acquire any farmland or land? mainly with... | P14\_3\_3 |  |
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| 14.4 Any decision to sell, lease or lend any farmland or land? | P14\_4\_3 |  |
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| 14.2 Do you own other properties? | P14\_2\_4 |  |
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| **DERIVATIVE VARIABLES** |  |  |
| Question | Mnemonic |  |
| [1] | [2] |  |
| Location size | TLOC |  |
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| Region | REGION |  |
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| Sex of the chosen one | SEX |  |
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| Age of the chosen one | AGE |  |
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