

**micro\_usa**

Content	2017 Global Findex - United States Microdata
Cases	1005
Variable(s)	81
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

**Variables**

ID	Name	Label	Type	Format	Question
V184	economy	Economy	discrete	character	
V185	economycode	Economy Code	discrete	character	
V186	wpid_random	Gallup World Poll identifier	contin	numeric	
V187	wgt	Weight	contin	numeric	
V188	female	Respondent is female	discrete	numeric	
V189	age	Respondent age	discrete	numeric	
V190	educ	Respondent education level	discrete	numeric	
V191	inc_q	Within-economy household income quintile	discrete	numeric	
V192	emp_in	Respondent is in the workforce	discrete	numeric	
V193	fin2	Has a debit card	discrete	numeric	A/An [local terminology for ATM/debit card] is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an [local terminology for ATM/debit card]? Yes or no?
V194	fin3	If has debit card: card in own name	discrete	numeric	Is this [local terminology for ATM/debit card] connected to an account with your name on it?
V195	fin4	If has debit card: used card in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you used your OWN [local terminology for ATM/debit card] DIRECTLY to make a purchase?
V196	fin5	Used mobile phone or internet to access FI account	discrete	numeric	In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?
V197	fin6	Used mobile phone or internet to check account balance	discrete	numeric	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
V198	fin7	Has a credit card	discrete	numeric	A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?
V199	fin8	If has credit card: used card in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, used your credit card?

ID	Name	Label	Type	Format	Question
V200	fin9	If has account: any deposit into account in past 12 months	discrete	numeric	In the PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.
V201	fin10	If has account: any withdrawal from account in past 12 months	discrete	numeric	In the PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or by another person or institution.
V202	fin11a	If does not have account: b/c too far away	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - FIN11A.Because financial institutions are too far away
V203	fin11b	If does not have account: b/c too expensive	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because financial services are too expensive
V204	fin11c	If does not have account: b/c lack documentation	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't have the necessary documentation (identity card, wage slip, etc.)
V205	fin11d	If does not have account: b/c lack trust	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't trust financial institutions
V206	fin11e	If does not have account: b/c religious reasons	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because of religious reasons
V207	fin11f	If does not have account: b/c lack of money	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't have enough money to use financial institutions
V208	fin11g	If does not have account: b/c family member already has one	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because someone else in the family already has an account

ID	Name	Label	Type	Format	Question
V209	fin11h	If does not have account: b/c no need for financial services	discrete	numeric	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____? (Randomly rotate FIN11A-FIN11H) - Because you have no need for financial services at a formal institution
V210	fin14a	Made bill payments online using the Internet	discrete	numeric	In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Make bill payments
V211	fin14b	Bought something online using the Internet	discrete	numeric	In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____? - Buy something online
V212	fin15	Saved in past 12 months: for farm/business purposes	discrete	numeric	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?
V213	fin16	Saved in past 12 months: for old age	discrete	numeric	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR OLD AGE?
V214	fin17a	Saved in past 12 months: using an account at a financial institution	discrete	numeric	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____? - Using an account at a bank or another type of formal financial institution (This can include using another person's account)
V215	fin19	Has loan from a financial institution for home, apartment, or land	discrete	numeric	BORROWING SECTION Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a HOME, APARTMENT, OR LAND?
V216	fin20	Borrowed in past 12 months: for medical purposes	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?
V217	fin21	Borrowed in past 12 months: for farm/business purposes	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?
V218	fin22a	Borrowed in past 12 months: from a financial institution	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From a bank or another type of formal financial institution
V219	fin22b	Borrowed in past 12 months: from family or friends	discrete	numeric	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From family, relatives, or friends
V220	fin24	Possibility of coming up with emergency funds	discrete	numeric	FINANCIAL RESILIENCE SECTION Now, imagine that you have an emergency and you need to pay [1/20 of GNI per capita in local currency]. Is it possible or not possible that you could come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?
V221	fin25	Main source of emergency funds	discrete	numeric	What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH? CIRCLE ONE RESPONSE
V222	fin30	Paid utility bills in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

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V223	fin31a	If paid utility bills: using an account	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used an account at a bank or another type of formal financial institution to directly make a payment
V224	fin31b	If paid utility bills: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used a mobile phone to make a payment
V225	fin31c	If paid utility bills: in cash	discrete	numeric	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? (Read) You made a payment using cash.
V226	fin32	Received wage payments in past 12 months	discrete	numeric	Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers. CIRCLE ONE RESPONSE
V227	fin33	If received wage payments: work in public sector	discrete	numeric	In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?
V228	fin34a	If received wage payments: into an account	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V229	fin34b	If received wage payments: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments through a mobile phone
V230	fin34c1	If received wage payments: in cash	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments DIRECTLY in cash
V231	fin34c2	If received wage payments: to a card	discrete	numeric	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments to a card
V232	fin35	If received cashless wage payments: first account	discrete	numeric	Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?
V233	fin36	If received cashless wage payments: opened to receive payments	discrete	numeric	Did you open this account in order to receive payments from this employer?
V234	fin37	Received government transfers in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.
V235	fin38	Received government transfers in past 12 months: pension	discrete	numeric	In the PAST 12 MONTHS, have you, personally, received a pension from the government, military, or public sector?
V236	fin39a	If received government transfers: into an account	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V237	fin39b	If received government transfers: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments through a mobile phone

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V238	fin39c1	If received government transfers: in cash	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments DIRECTLY in cash
V239	fin39c2	If received government transfers: to a card	discrete	numeric	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments to a card
V240	fin40	If received cashless government transfers: first account	discrete	numeric	Thinking about the account you use to receive payments from the government, was it the first account you ever opened, or not? CIRCLE ONE RESPONSE
V241	fin41	If received cashless government transfers: opened to receive payments	discrete	numeric	Did you open this account in order to receive payments from the government? CIRCLE ONE RESPONSE
V242	fin46	Received self-employment payments: in past 12 months	discrete	numeric	In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work? CIRCLE ONE RESPONSE
V243	fin47a	If received self-employment payments: into an account	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
V244	fin47b	If received self-employment payments: through a mobile phone	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments through a mobile phone
V245	fin47c1	If received self-employment payments: in cash	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments DIRECTLY in cash
V246	fin47c2	If received self-employment payments: to a card	discrete	numeric	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments to a card
V247	fin47c3	Marginal: Used debit card in your own name	discrete	numeric	In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?
V248	fin47c4	Marginal: Used mobile phone or internet to access FI account	discrete	numeric	In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?
V249	fin47c5	Marginal: Used mobile phone or internet to check account balance	discrete	numeric	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
V250	mobileowner	Owns a mobile phone	discrete	numeric	
V251	account_fin	Has an account at a financial institution	discrete	numeric	
V252	account	Has an account	discrete	numeric	
V253	saved	Saved in the past year	discrete	numeric	
V254	borrowed	Borrowed in the past year	discrete	numeric	
V255	receive_wages	Payments: wage payments	discrete	numeric	

ID	Name	Label	Type	Format	Question
V256	receive_transfers	Payments: government transfers	discrete	numeric	
V257	receive_pension	Payments: government pension	discrete	numeric	
V258	receive_agriculture	Payments: selling agricultural goods	discrete	numeric	
V259	pay_utilities	Payments: utility bills	discrete	numeric	
V260	remittances	Domestic remittances	discrete	numeric	
V261	pay_online	Pay online [of adults]- F2F	discrete	numeric	
V262	pay_online_mobintbuy	Pay online [of buyers]- F2F	discrete	numeric	
V263	pay_cash	Pay in cash when order is delivered [of adults]- F2F	discrete	numeric	
V264	pay_cash_mobintbuy	Pay in cash when order is delivered [of buyers]- F2F	discrete	numeric	