

# Mexico - Large-Scale Financial Education Program Impact Evaluation 2011-2012

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# Sampling

## Sampling Procedure

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Researchers used three different approaches to obtain a sample for the experiment.

The first one was to send 40,000 invitation letters from a collaborating financial institution asking about interest in participating. However, only 42 clients (0.1 percent) expressed interest.

The second approach was to advertise through Facebook, with an ad displayed 16 million times to individuals residing in Mexico City, receiving 119 responses.

The third approach was to conduct screener surveys on streets in Mexico City and outside branches of the partner institution. Together this yielded a total sample of 3,503 people. Researchers divided this sample into a control group of 1,752 individuals, and a treatment group of 1,751 individuals, using stratified randomization. A key variable used in stratification was whether or not individuals were financial institution clients. The analysis of treatment impacts is based on the sample of 2,178 individuals who were financial institution clients.

The treatment group received an invitation to participate in the financial education course and the control group did not receive this invitation. Those who were selected for treatment were given a reminder call the day before their training session, which was at a day and time of their choosing.

## Response Rate

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72.8 percent of the sample was interviewed in the follow-up survey. The attrition rate was slightly higher in the treatment group (29 percent) than in the control group (25.3 percent).

# Questionnaires

## Overview

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The follow-up survey was conducted between February and July 2012 to measure post-training financial knowledge, behavior and outcomes. The questionnaire was relatively short (about 15 minutes) to encourage participation.

Interviewers first attempted to conduct the follow-up survey over the phone. If the person did not respond to the survey during the first attempt, researchers offered one a 500 pesos (US\$36) Walmart gift card for completing the survey during the second attempt. If the person was still unavailable for the phone interview, a surveyor visited his/her house to conduct a face-to-face interview. If the participant was not at home, the surveyor delivered a letter with information about the study and instructions for how to participate in the survey and to receive the Walmart gift card. Surveyors made two more attempts (three attempts in total) to conduct a face-to-face interview if a respondent was not at home.

## Data Collection

### Data Collection Dates

Start	End	Cycle
2011-04-01	2011-06-01	Baseline Survey
2012-02-01	2012-07-31	Follow-up Survey

### Data Collection Mode

Face-to-face [f2f]

#### DATA COLLECTION NOTES

The treatment group was contacted by telephone and invited to participate in the financial literacy training program. The overall attendance rate following these invitations for the 1,751 treatment group individuals who had been screened for interest in attending a financial literacy course was only 17.8 percent. In order to investigate the barriers to take-up, the treatment group was divided further into six different groups - one group who was invited to attend once more but received no further assistance, and the following five booster treatment groups:

1. Offered 1,000 pesos (US\$72) for completing the training; participants were given a Walmart gift card of 1,000 pesos if they attended,
2. Offered 500 pesos (US\$36) gift card for completing the training,
3. Offered 500 pesos (US\$36) gift card that they would receive one month after completing the training,
4. Offered a free taxi ride to and from the course location,
5. Provided a video CD containing positive testimonials from people who had attended the course.

The attendance rate after these efforts was 28.1 percent for clients of financial institutions, and 18.1 percent for non-clients. Given budget constraints and low power to detect impacts on the non-clients, the follow-up survey to measure impact was only administered to the 2,178 individuals who were clients of a financial institution.

### Data Collectors

Name	Abbreviation	Affiliation
Innovations for Poverty Action Mexico		

## Data Processing

No content available

## Data Appraisal

No content available

## **File Description**



## Variable List

## baseline\_randomization\_and\_attendance

Content

Cases 3503

Variable(s) 26

Structure Type:  
Keys: ()

Version

Producer

Missing Data

## Variables

ID	Name	Label	Type	Format	Question
V1	folio	Unique identifier	discrete	character	
V175	age	Age of Participant	contin	numeric	
V3	occupation	Type of Job	discrete	numeric	
V4	other_job	Specify Other	discrete	character	
V5	income	Total Monthly Household Income	discrete	numeric	
V6	expend	Total Monthly Household Expenses	discrete	numeric	
V7	savings	Made a deposit on savings account last month	discrete	numeric	
V8	ccard	Fell behind on credit card payments last 6 months	discrete	numeric	
V9	minimum	Made only minimum payment on credit card last 6 months	discrete	numeric	
V10	branch	Screening survey conducted in bank branch	discrete	numeric	
V11	female	Respondent is female	discrete	numeric	
V12	bachelors	Respondent has at least a bachelors degree	discrete	numeric	
V13	client_partner	Respondent is a client of our partner financial institution	discrete	numeric	
V14	deposit	Made deposit into savings account during past month	discrete	numeric	
V15	has_card	Has a credit card	discrete	numeric	
V16	paid_more	Made more than min CC payment each month during past 6 mths	discrete	numeric	
V17	near	Lives closer than 8km away from training location	discrete	numeric	
V18	strata	Randomization strata	contin	numeric	
V19	treatment	Randomly assigned to treatment group	discrete	numeric	
V20	attended	Attended at least one course module before additional incentives were given	discrete	numeric	
V21	income_group	Monthly household income	discrete	numeric	
V22	status	Intervention status before additional incentives were given	discrete	numeric	
V23	strata_incentives	Randomization strata for incentives to boost attendance	contin	numeric	
V24	incentives_group	Randomly assigned additional incentive to boost attendance	discrete	character	
V25	attended_post	Attendance post incentives	discrete	numeric	
V26	encontrado	Found in admin data	discrete	numeric	

## followup\_survey

### Content

Cases 1586

Variable(s) 148

Structure Type:  
Keys: ()

Version

Producer

Missing Data

## Variables

ID	Name	Label	Type	Format	Question
V27	q1	Folio	discrete	character	
V28	q2	Name - Dropped for confidentiality reasons	discrete	numeric	
V29	q3	Gender	discrete	numeric	
V30	q4	Phone - Dropped for confidentiality reasons	discrete	numeric	
V31	q5	Do you freq check Bank Transaction	discrete	numeric	
V32	q6	Track/control expenses	discrete	numeric	
V33	q7	Have budget to plan month/biweek expenses	discrete	numeric	
V34	q8	Do you know what UDI means?	discrete	numeric	
V35	q81	Another answer from q8	discrete	character	
V36	q9	If the bank goes bankrupt...	discrete	numeric	
V37	q10	Have savings goal	discrete	numeric	
V38	q11	Have reduced expenses in last 3 mths	discrete	numeric	
V39	q111	Other answer for q11	discrete	character	
V40	q12	Have payroll account in bank	discrete	numeric	
V41	q13	Any payroll account with Bancomer	discrete	numeric	
V42	q14	Have saving account in bank	discrete	numeric	
V43	q15	Any saving account with Bancomer	discrete	numeric	
V44	q16	Participate in caja de ahorro	discrete	numeric	
V45	q17	What kind of caja de ahorro	discrete	numeric	
V46	q18	Times participated in tanda	discrete	numeric	
V47	q181	Number of times participated in tanda	discrete	character	
V48	q19	Besides saving/tanda, other way to save	discrete	numeric	
V49	q191	What other way to save	discrete	character	
V50	q20	Percentage of wages saved in last 6 mths	discrete	numeric	
V176	q201	Percentage of wage saved	contin	numeric	
V52	q21	Save more or less than last yr	discrete	numeric	
V53	q22	Know what credit report is	discrete	numeric	
V54	q221	Another ans for credit report	discrete	character	

ID	Name	Label	Type	Format	Question
V55	q231	Credit summary: included in credit report	discrete	numeric	
V56	q232	Credit paid on time: included in credit report	discrete	numeric	
V57	q233	Credit not paid on time: included in CR	discrete	numeric	
V58	q234	Important dates: included in CR	discrete	numeric	
V59	q235	Institutions who requested my CR: included in CR	discrete	numeric	
V60	q236	Another: included in CR	discrete	numeric	
V61	q2361	Which other data included in CR	discrete	character	
V62	q237	Don't know what is included in CR	discrete	numeric	
V63	q238	Prefer not to answer	discrete	numeric	
V64	q24	Way to erase/change negative CR	discrete	numeric	
V65	q25	Know how to ask for credit report?	discrete	numeric	
V66	q251	How do you ask for a CR?	discrete	character	
V67	q26	Asked for CR in last 6 mth	discrete	numeric	
V68	q27	CC statement: Days between each fecha de corte	discrete	numeric	
V177	q271	Fecha de corte: other answer	contin	numeric	
V70	q28	CC statement: days to pay for not incurring add'l charges	discrete	numeric	
V178	q281	Days before incurring add'l charges	contin	numeric	
V72	q29	Know what CAT means?	discrete	numeric	
V73	q291	CAT: other answer	discrete	character	
V74	q30	Been to pawn shop in last 6 mths	discrete	numeric	
V75	q31	Number of credit cards owned	discrete	numeric	
V179	q311	How many credit cards	discrete	numeric	
V77	q32	CC most often used, is it Bancomer?	discrete	numeric	
V78	q33	Know your credit card limit?	discrete	numeric	
V79	q34	Know what is the annual rate in CC?	discrete	numeric	
V180	q341	What is the annual rate in CC?	contin	numeric	
V81	q35	Know how much you owe in CC?	discrete	numeric	
V181	q351	How much do you owe?	contin	numeric	
V83	q36	Check credit card statement every month	discrete	numeric	
V84	q371	CC: Times paid all monthly debt, last 6 mth	discrete	numeric	
V85	q372	CC: Times paid only minimum, last 6 mth	discrete	numeric	
V86	q373	CC: Times withdrew cash from CC, last 6 mth	discrete	numeric	
V87	q374	CC: Times charged late payments, last 6 mth	discrete	numeric	
V88	q375	CC: Times charged for going over limit, last 6 mth	discrete	numeric	
V89	q38	Was CC was blocked by issuer in last 6 mths?	discrete	numeric	
V90	q39	In last 6 mth, did you have a CC you no longer have?	discrete	numeric	
V91	q40	Why do you not have the CC anymore?	discrete	numeric	
V92	q401	Other reason no longer have CC	discrete	character	
V93	q41	Applied for a loan in last 6 mths?	discrete	numeric	
V94	q421	Reason didn't borrow: didn't need it	discrete	numeric	

ID	Name	Label	Type	Format	Question
V95	q422	Reason didn't borrow: too many requirements	discrete	numeric	
V96	q423	Reason didn't borrow: didn't feel comfortable	discrete	numeric	
V97	q424	Reason didn't borrow: High interests	discrete	numeric	
V98	q425	Reason didn't borrow: No money to pay back	discrete	numeric	
V99	q426	Reason didn't borrow: don't think bank would lend \$	discrete	numeric	
V100	q427	Reason didn't borrow: didn't know how to	discrete	numeric	
V101	q428	Reason didn't borrow: don't like debts	discrete	numeric	
V102	q429	Reason didn't borrow: rather not answer	discrete	numeric	
V103	q42101	Other reason didn't borrow	discrete	character	
V104	q4210	Reason didn't borrow: another	discrete	numeric	
V105	q43	What kind of loan did you apply for?	discrete	numeric	
V106	q431	Type of credit requested: another	discrete	character	
V107	q44	Was the loan application approved?	discrete	numeric	
V108	q45	Reason loan wasn't approved	discrete	character	
V109	q451	Reason loan wasn't approved: other reason	discrete	character	
V110	q46	Have current loan that are paying off?	discrete	numeric	
V111	q47	Gave total HH debt as percentage of income	discrete	numeric	
V112	q471	% annual income debt represents	contin	numeric	
V113	q48	Stopped paying current debts, last 6 mth	discrete	numeric	
V114	q49	Know what AFORE means	discrete	numeric	
V115	q491	AFORE means: another answer	discrete	character	
V116	q50	Know at what age can a person retire	discrete	numeric	
V182	q501	Retirement age: another answer	contin	numeric	
V118	q51	Are you affiliated to an AFORE?	discrete	numeric	
V119	q511	AFORE affiliation	discrete	character	
V120	q521	AFORE choice: friend recommendation	discrete	numeric	
V121	q522	AFORE choice: co-worker recommendation	discrete	numeric	
V122	q523	AFORE choice: employer recommendation	discrete	numeric	
V123	q524	AFORE choice: low fees	discrete	numeric	
V124	q525	AFORE choice: other acct in bank	discrete	numeric	
V125	q526	AFORE choice: high yields	discrete	numeric	
V126	q527	AFORE choice: trust AFORE stability	discrete	numeric	
V127	q528	AFORE choice: bank has many branches	discrete	numeric	
V128	q529	AFORE choice: assigned by CONSAR	discrete	numeric	
V129	q5210	AFORE choice: good customer service	discrete	numeric	
V130	q5299	AFORE choice: prefer not answer	discrete	numeric	
V131	q5211	AFORE choice: another reason	discrete	numeric	
V132	q52111	AFORE choice: Other reason given	discrete	character	
V133	q53	Switched AFORE during last 6 mths?	discrete	numeric	
V134	q54	Checked AFORE account in last 6 mth?	discrete	numeric	

ID	Name	Label	Type	Format	Question
V135	q55	What happens to \$ in AFORE in case of death?	discrete	numeric	
V136	q551	What happens to \$ in AFORE: another answer	discrete	character	
V137	q56	Other people help pay expenses in my retirement	discrete	numeric	
V138	q57	Have calculated \$ you need for retirement	discrete	numeric	
V139	q58	Currently has a plan for saving for retirement	discrete	numeric	
V140	q581	Reason have plans to save for retirement	discrete	character	
V141	q59	Age	contin	numeric	
V142	q60	Education	discrete	numeric	
V143	q61	Marital status	discrete	numeric	
V144	q62a	Number people older than 18 in hh	contin	numeric	
V145	q62b	Number people younger than 18 in hh	contin	numeric	
V146	q62c	Number people from hh living abroad	contin	numeric	
V147	q63	The house you live in is	discrete	numeric	
V148	q631	House live in - other ans	discrete	character	
V149	q64	How do you score your financ lit	contin	numeric	
V150	q65i	Have telephone at home	discrete	numeric	
V151	q65ii	Has cell phone	discrete	numeric	
V152	q65iii	Have cable at home	discrete	numeric	
V153	q65iv	Have internet at home	discrete	numeric	
V154	q65v	Owns car	discrete	numeric	
V183	q65vi	How many cars do you own?	contin	numeric	
V156	q66	Activity during last wk	discrete	numeric	
V157	q67	Occupation	discrete	character	
V158	q671	Occupation: other answer	discrete	character	
V159	q68	Gave household income	discrete	numeric	
V187	q681	Household income	contin	numeric	
V184	q69	Household income - brackets	contin	numeric	
V162	q70	Could you tell us your hh expenditures	discrete	numeric	
V185	q701	HH expenditures	contin	numeric	
V186	q71	Household expenditures - brackets	contin	numeric	
V165	q72	HH member received govt assistance program	discrete	numeric	
V166	q73	Did you attend Bancomer workshop	discrete	numeric	
V167	q74	Number of modules taken	discrete	character	
V168	q75	Opinion on workshop	discrete	character	
V169	q751	Why (opinion on workshop)?	discrete	character	
V170	q76	Score of workshop instructor (1-10)	discrete	character	
V171	q77	Score Workshop (1-10)	discrete	character	
V172	q78	Did you attend any fin lit course in last 6 mth	discrete	character	
V173	q781	Which fin lit course?	discrete	character	
V174	date_interview	Data of follow-up survey interview	discrete	character	



## Unique identifier (folio)

File: baseline\_randomization\_and\_attendance

**Overview**

Type: Discrete  
 Format: character  
 Width: 5

Valid cases: 3503  
 Invalid: 0

## Age of Participant (age)

File: baseline\_randomization\_and\_attendance

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 2  
 Decimals: 0

Valid cases: 3495  
 Invalid: 8  
 Minimum: 15  
 Maximum: 78

## Type of Job (occupation)

File: baseline\_randomization\_and\_attendance

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 0-99

Valid cases: 3503  
 Invalid: 0

## Specify Other (other\_job)

File: baseline\_randomization\_and\_attendance

**Overview**

Type: Discrete  
 Format: character  
 Width: 43

Valid cases: 505  
 Invalid: 0

## Total Monthly Household Income (income)

File: baseline\_randomization\_and\_attendance

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 3503  
 Invalid: 0

## Total Monthly Household Expenses (expend)

File: baseline\_randomization\_and\_attendance

**Overview**



## Total Monthly Household Expenses (expend)

File: baseline\_randomization\_and\_attendance

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-99

Valid cases: 3503  
Invalid: 0

## Made a deposit on savings account last month (savings)

File: baseline\_randomization\_and\_attendance

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-3

Valid cases: 3503  
Invalid: 0

## Fell behind on credit card payments last 6 months (ccard)

File: baseline\_randomization\_and\_attendance

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-3

Valid cases: 3503  
Invalid: 0

## Made only minimum payment on credit card last 6 months (minimum)

File: baseline\_randomization\_and\_attendance

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 3503  
Invalid: 0

## Screening survey conducted in bank branch (branch)

File: baseline\_randomization\_and\_attendance

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Respondent is female (female)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Respondent has at least a bachelors degree (bachelors)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Respondent is a client of our partner financial institution  
(client\_partner)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 0-99

Valid cases: 3503  
Invalid: 0

Made deposit into savings account during past month (deposit)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Has a credit card (has\_card)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Made more than min CC payment each month during past 6 mths  
(paid\_more)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 879  
Invalid: 2624

Lives closer than 8km away from training location (near)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Randomization strata (strata)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Continuous  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-94

Valid cases: 3503  
Invalid: 0  
Minimum: 1  
Maximum: 94

Randomly assigned to treatment group (treatment)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 3503  
Invalid: 0

Attended at least one course module before additional incentives  
were given (attended)

File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1751  
Invalid: 1752

## Monthly household income (income\_group)

### File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-3

Valid cases: 1751  
Invalid: 1752

## Intervention status before additional incentives were given (status)

### File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-4

Valid cases: 1751  
Invalid: 1752

## Randomization strata for incentives to boost attendance (strata\_incentives)

### File: baseline\_randomization\_and\_attendance

#### Overview

Type: Continuous  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-72

Valid cases: 1751  
Invalid: 1752  
Minimum: 1  
Maximum: 72

## Randomly assigned additional incentive to boost attendance (incentives\_group)

### File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: character  
Width: 14

Valid cases: 1751  
Invalid: 0

## Attendance post incentives (attended\_post)

### File: baseline\_randomization\_and\_attendance

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1751  
Invalid: 1752

Found in admin data (encontrado)

File: baseline\_randomization\_and\_attendance

**Overview**

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-1

Valid cases: 470  
Invalid: 3033

## Folio (q1)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 5

Valid cases: 1586  
 Invalid: 0

## Name - Dropped for confidentiality reasons (q2)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0

Valid cases: 0  
 Invalid: 1586

## Gender (q3)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 1-2

Valid cases: 1586  
 Invalid: 0

## Phone - Dropped for confidentiality reasons (q4)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0

Valid cases: 0  
 Invalid: 1586

## Do you freq check Bank Transaction (q5)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1586  
 Invalid: 0

## Track/control expenses (q6)

File: followup\_survey

**Overview**

## Track/control expenses (q6)

File: followup\_survey

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1586  
 Invalid: 0

## Have budget to plan month/biweek expenses (q7)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1586  
 Invalid: 0

## Do you know what UDI means? (q8)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1586  
 Invalid: 0

## Another answer from q8 (q81)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 102

Valid cases: 1586

## If the bank goes bankrupt... (q9)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1586  
 Invalid: 0

## Have savings goal (q10)

File: followup\_survey

**Overview**

## Have savings goal (q10)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-99

Valid cases: 1586  
Invalid: 0

## Have reduced expenses in last 3 mths (q11)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-99

Valid cases: 1586  
Invalid: 0

## Other answer for q11 (q111)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 46

Valid cases: 1586  
Invalid: 0

## Have payroll account in bank (q12)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Any payroll account with Bancomer (q13)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Have saving account in bank (q14)

File: followup\_survey

### Overview



## Have saving account in bank (q14)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Any saving account with Bancomer (q15)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Participate in caja de ahorro (q16)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## What kind of caja de ahorro (q17)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Times participated in tanda (q18)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Number of times participated in tanda (q181)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Besides saving/tanda, other way to save (q19)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## What other way to save (q191)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 145

Valid cases: 1586

## Percentage of wages saved in last 6 mths (q20)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## Percentage of wage saved (q201)

File: followup\_survey

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 3  
 Decimals: 0

Valid cases: 1421  
 Invalid: 165  
 Minimum: 0  
 Maximum: 777

## Save more or less than last yr (q21)

File: followup\_survey

**Overview**

## Save more or less than last yr (q21)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Know what credit report is (q22)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Another ans for credit report (q221)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 92

Valid cases: 1586  
Invalid: 0

## Credit summary: included in credit report (q231)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Credit paid on time: included in credit report (q232)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Credit not paid on time: included in CR (q233)

File: followup\_survey

### Overview

## Credit not paid on time: included in CR (q233)

File: followup\_survey

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Important dates: included in CR (q234)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Institutions who requested my CR: included in CR (q235)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Another: included in CR (q236)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Which other data included in CR (q2361)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 120

Valid cases: 1586

## Don't know what is included in CR (q237)

File: followup\_survey

**Overview**

## Don't know what is included in CR (q237)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Prefer not to answer (q238)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Way to erase/change negative CR (q24)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Know how to ask for credit report? (q25)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## How do you ask for a CR? (q251)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 71

Valid cases: 1586  
Invalid: 0

## Asked for CR in last 6 mth (q26)

File: followup\_survey

### Overview

## Asked for CR in last 6 mth (q26)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## CC statement: Days between each fecha de corte (q27)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Fecha de corte: other answer (q271)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 154  
Invalid: 1432  
Minimum: 2  
Maximum: 777

## CC statement: days to pay for not incurring add'l charges (q28)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Days before incurring add'l charges (q281)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 363  
Invalid: 1223  
Minimum: 0  
Maximum: 777

## Know what CAT means? (q29)

File: followup\_survey

### Overview

## Know what CAT means? (q29)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## CAT: other answer (q291)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 66

Valid cases: 1586  
Invalid: 0

## Been to pawn shop in last 6 mths (q30)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Number of credit cards owned (q31)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## How many credit cards (q311)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 762  
Invalid: 824

## CC most often used, is it Bancomer? (q32)

File: followup\_survey

### Overview

## CC most often used, is it Bancomer? (q32)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Know your credit card limit? (q33)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Know what is the annual rate in CC? (q34)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## What is the annual rate in CC? (q341)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 326  
Invalid: 1260  
Minimum: 0  
Maximum: 777

## Know how much you owe in CC? (q35)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## How much do you owe? (q351)

File: followup\_survey



## How much do you owe? (q351)

File: followup\_survey

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 6  
 Decimals: 0

Valid cases: 592  
 Invalid: 994  
 Minimum: 0  
 Maximum: 300000

## Check credit card statement every month (q36)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## CC: Times paid all monthly debt, last 6 mth (q371)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 0-1000

Valid cases: 1586  
 Invalid: 0

## CC: Times paid only minimum, last 6 mth (q372)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 0-1000

Valid cases: 1586  
 Invalid: 0

## CC: Times withdrew cash from CC, last 6 mth (q373)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 0-1000

Valid cases: 1586  
 Invalid: 0

## CC: Times charged late payments,last 6 mth (q374)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 0-1000

Valid cases: 1586  
 Invalid: 0

## CC: Times charged for going over limit, last 6 mth (q375)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 0-1000

Valid cases: 1586  
 Invalid: 0

## Was CC was blocked by issuer in last 6 mths? (q38)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## In last 6 mth, did you have a CC you no longer have? (q39)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## Why do you not have the CC anymore? (q40)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Other reason no longer have CC (q401)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 78

Valid cases: 1586  
 Invalid: 0

## Applied for a loan in last 6 mths? (q41)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: didn't need it (q421)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: too many requirements (q422)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: didn't feel comfortable (q423)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: High interests (q424)

File: followup\_survey

## Reason didn't borrow: High interests (q424)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: No money to pay back (q425)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: don't think bank would lend \$ (q426)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: didn't know how to (q427)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: don't like debts (q428)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: rather not answer (q429)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Other reason didn't borrow (q42101)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 83

Valid cases: 1586  
 Invalid: 0

## Reason didn't borrow: another (q4210)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## What kind of loan did you apply for? (q43)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Type of credit requested: another (q431)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 57

Valid cases: 1586  
 Invalid: 0

## Was the loan application approved? (q44)

File: followup\_survey

**Overview**

## Was the loan application approved? (q44)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Reason loan wasn't approved (q45)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 3

Valid cases: 1586  
Invalid: 0

## Reason loan wasn't approved: other reason (q451)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 66

Valid cases: 1586  
Invalid: 0

## Have current loan that are paying off? (q46)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Gave total HH debt as percentage of income (q47)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## % annual income debt represents (q471)

File: followup\_survey

### Overview

## % annual income debt represents (q471)

File: followup\_survey

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 0-777

Valid cases: 1231  
Invalid: 355  
Minimum: 0  
Maximum: 777

## Stopped paying current debts, last 6 mth (q48)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Know what AFORE means (q49)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## AFORE means: another answer (q491)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 104

Valid cases: 1586

## Know at what age can a person retire (q50)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Retirement age: another answer (q501)

File: followup\_survey

### Overview

## Retirement age: another answer (q501)

File: followup\_survey

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 185  
Invalid: 1401  
Minimum: 2  
Maximum: 777

## Are you affiliated to an AFORE? (q51)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## AFORE affiliation (q511)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 31

Valid cases: 1586  
Invalid: 0

## AFORE choice: friend recommendation (q521)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## AFORE choice: co-worker recommendation (q522)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## AFORE choice: employer recommendation (q523)

File: followup\_survey

### Overview



## AFORE choice: employer recommendation (q523)

File: followup\_survey

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: low fees (q524)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: other acct in bank (q525)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: high yields (q526)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: trust AFORE stability (q527)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: bank has many branches (q528)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: assigned by CONSAR (q529)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: good customer service (q5210)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: prefer not answer (q5299)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: another reason (q5211)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## AFORE choice: Other reason given (q52111)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 186

Valid cases: 1586

## Switched AFORE during last 6 mths? (q53)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## Checked AFORE account in last 6 mth? (q54)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## What happens to \$ in AFORE in case of death? (q55)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1-1000

Valid cases: 1586  
 Invalid: 0

## What happens to \$ in AFORE: another answer (q551)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 67

Valid cases: 1586  
 Invalid: 0

## Other people help pay expenses in my retirement (q56)

File: followup\_survey

**Overview**

## Other people help pay expenses in my retirement (q56)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Have calculated \$ you need for retirement (q57)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Currently has a plan for saving for retirement (q58)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 0  
Range: 1-1000

Valid cases: 1586  
Invalid: 0

## Reason have plans to save for retirement (q581)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 138

Valid cases: 1586

## Age (q59)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 18-777

Valid cases: 1586  
Invalid: 0  
Minimum: 18  
Maximum: 777

## Education (q60)

File: followup\_survey

### Overview

## Education (q60)

### File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Marital status (q61)

### File: followup\_survey

#### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Number people older than 18 in hh (q62a)

### File: followup\_survey

#### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 0-777

Valid cases: 1586  
Invalid: 0  
Minimum: 0  
Maximum: 777

## Number people younger than 18 in hh (q62b)

### File: followup\_survey

#### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 0-777

Valid cases: 1586  
Invalid: 0  
Minimum: 0  
Maximum: 777

## Number people from hh living abroad (q62c)

### File: followup\_survey

#### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 0-777

Valid cases: 1586  
Invalid: 0  
Minimum: 0  
Maximum: 777

## The house you live in is (q63)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## House live in - other ans (q631)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 25

Valid cases: 1586  
 Invalid: 0

## How do you score your financ lit (q64)

File: followup\_survey

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0  
 Minimum: 1  
 Maximum: 777

## Have telephone at home (q65i)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## Has cell phone (q65ii)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## Have cable at home (q65iii)

File: followup\_survey

## Have cable at home (q65iii)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Have internet at home (q65iv)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Owns car (q65v)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## How many cars do you own? (q65vi)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 819  
Invalid: 767  
Minimum: 1  
Maximum: 777

## Activity during last wk (q66)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Occupation (q67)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Occupation: other answer (q671)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 75

Valid cases: 1586  
 Invalid: 0

## Gave household income (q68)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 3  
 Decimals: 0  
 Range: 1-777

Valid cases: 1586  
 Invalid: 0

## Household income (q681)

File: followup\_survey

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 6  
 Decimals: 0

Valid cases: 1175  
 Invalid: 411  
 Minimum: 0  
 Maximum: 400000

## Household income - brackets (q69)

File: followup\_survey

**Overview**

Type: Continuous  
 Format: numeric  
 Width: 3  
 Decimals: 0

Valid cases: 446  
 Invalid: 1140  
 Minimum: 1  
 Maximum: 777

## Could you tell us your hh expenditures (q70)

File: followup\_survey

**Overview**



## Could you tell us your hh expenditures (q70)

File: followup\_survey

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## HH expenditures (q701)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 6  
Decimals: 0

Valid cases: 1261  
Invalid: 325  
Minimum: 16  
Maximum: 100000

## Household expenditures - brackets (q71)

File: followup\_survey

### Overview

Type: Continuous  
Format: numeric  
Width: 3  
Decimals: 0

Valid cases: 357  
Invalid: 1229  
Minimum: 1  
Maximum: 777

## HH member received govt assistance program (q72)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Did you attend Bancomer workshop (q73)

File: followup\_survey

### Overview

Type: Discrete  
Format: numeric  
Width: 3  
Decimals: 0  
Range: 1-777

Valid cases: 1586  
Invalid: 0

## Number of modules taken (q74)

File: followup\_survey

### Overview

## Number of modules taken (q74)

File: followup\_survey

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Opinion on workshop (q75)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Why (opinion on workshop)? (q751)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 200

Valid cases: 1586

## Score of workshop instructor (1-10) (q76)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Score Workshop (1-10) (q77)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Did you attend any fin lit course in last 6 mth (q78)

File: followup\_survey

**Overview**

Type: Discrete  
 Format: character  
 Width: 3

Valid cases: 1586  
 Invalid: 0

## Which fin lit course? (q781)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 56

Valid cases: 1586  
Invalid: 0

## Data of follow-up survey interview (date\_interview)

File: followup\_survey

### Overview

Type: Discrete  
Format: character  
Width: 10

Valid cases: 1586  
Invalid: 0

## Related Materials

### Questionnaires

#### Follow-up Questionnaire

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Title Follow-up Questionnaire  
 Language Spanish  
 Filename followup\_questionnaire.pdf

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### Reports

#### The Minimal Impact of a Large-Scale Financial Education Program in Mexico City

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Title The Minimal Impact of a Large-Scale Financial Education Program in Mexico City  
 Author(s) Miriam Bruhn, World Bank Gabriel Lara Ibarra, World Bank David McKenzie, World Bank  
 Language English  
 Filename jderevision2mexicov2.pdf

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#### The Minimal Impact of a Large-Scale Financial Education Program in Mexico City, Online Appendices

---

Title The Minimal Impact of a Large-Scale Financial Education Program in Mexico City, Online Appendices  
 Language English  
 Filename jderevisionappendices\_2ndrevision.pdf

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#### Why is Voluntary Financial Education So Unpopular? Evidence from Mexico

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Title Why is Voluntary Financial Education So Unpopular? Evidence from Mexico  
 Author(s) Miriam Bruhn, Gabriel Lara Ibarra and David McKenzie  
 Date 2013-06-01  
 Language English  
 Filename in25.pdf

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