

GLOBAL FINDEX 2021

# Microdata Codebook

The Global Findex 2021 individual-level data is available in the World Bank Microdata Library, [here](#).

The complete questionnaire is available [here](#).

“Don’t know” and “Refused to answer” are coded as ‘no’ in the Global Findex 2021 country-level database, [here](#).

# GLOBAL INDEX 2021 MICRODATA CODEBOOK

## Variable names and definitions are listed below:

Variable name	Label	Definition
<b>Demographic and Income Information</b>		
economy	Economy	Name of the economy
economycode	Economy code	International Standards Organization (ISO) 3-digit alphabetic code for each economy
regionwb	Regional code	World Bank regional classifications East Asia & Pacific (excluding high income) Europe & Central Asia (excluding high income) High income Latin America & Caribbean (excluding high income) Middle East & North Africa (excluding high income) South Asia Sub-Saharan Africa (excluding high income)  Note: High income based on GNI per capita data from 2020. See more <a href="#">here</a> .
pop_adult	Population 15+, 2020, WDI	Adult (15+) population using 2020 World Development Indicators (WDI)
wpid_random	Gallup World Poll identifier	Individual-level identifier to merge with Gallup World Poll data
wgt	Weight	Weight assigned to each observation
female	Respondent is female	= 1 if the respondent is female = 2 if the respondent is male
age	Respondent age	Respondent's age (in years)
educ	Respondent education level	= 1 if the respondent has completed primary school or less = 2 if the respondent has completed secondary school = 3 if the respondent has completed tertiary education or more
inc_q	Within-economy household income quintile	Respondent's within-economy household income quintile (1 to 5)
emp_in	Respondent is in workforce	= 1 if the respondent is in the workforce = 2 if the respondent is out of the workforce
urbanicity_f2f	Respondent lives in rural area	= 1 if the respondent lives in a rural area = 2 if and the respondent lives in an urban area  Note: Rural and urban classifications rely on a joint OECD-EU <sup>1</sup> effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. This is different from Gallup's earlier measures of rurality which relied on a survey respondent's perception of the urbanicity of their residence. The Global Index Database 2021 uses the new estimate and provides account ownership averages for adults living in rural and urban areas. These averages are available only for those economies in which face-to-face surveys were conducted and are not compared with the 2011, 2014, and 2017 data, nor with regional or global averages. See more <a href="#">here</a> .

1 OECD/European Commission (2020), Cities in the World: A New Perspective on Urbanisation, OECD Urban Studies, OECD Publishing, Paris, <https://doi.org/10.1787/d0efcbda-en>.

Variable name	Label	Definition
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### Constructed Variables

#### Using responses from multiple questionnaire variables

account_fin	Has an account at a financial institution	<p>= 1 if the respondent had an account at a bank or at another type of financial institution, such as a credit union, a microfinance institution, a cooperative, or the post office (if applicable), or has a debit card</p> <p>= 0 if the respondent did not have an account</p> <p>Note: The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into an account (excluding mobile money) in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments to a card in the past year. The definition does not include non-bank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. Questions screened for account ownership in the questionnaire do not include these additional 3 percent of respondents.</p>
account_mob	Has a mobile money account	<p>= 1 if the respondent used mobile money services to pay bills or to send or receive money in the past year</p> <p>= 0 if the respondent did not use them</p> <p>Note: Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database. The data also includes an additional 2 percent of respondents in 2021 who received wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills or school fees through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service. Questions screened for account ownership in the questionnaire do not include these additional 2 percent of respondents.</p>
account	Has an account	<p>= 1 if the respondent has an account at a financial institution, a mobile money account, or both</p> <p>= 0 if the respondent does not have an account</p>
borrowed	Borrowed	<p>= 1 if the respondent, personally or together with someone else, borrowed money in the past year, including from a bank or similar financial institution, via a mobile money account, from family or friends, or from an informal savings group, or for any other reason</p> <p>= 0 if the respondent did not borrow</p>
saved	Saved	<p>= 1 if the respondent personally saved or set aside money in the past year, including using an account at a financial institution, via a mobile money account, a savings club or person outside the family, or for any reason</p> <p>= 0 if the respondent did not save</p>
receive_wages	Received a wage payment	<p>= 1 if the respondent received a wage payment into an account</p> <p>= 2 if the respondent received a wage payment in cash only</p> <p>= 3 if the respondent received a wage payment via some other method</p> <p>= 4 if the respondent did not receive a wage payment</p> <p>= 5 if the respondent does not know/refuses to answer</p> <p>Note: This includes adults who received a wage payment in the past year.</p>
receive_transfers	Received a government transfer payment	<p>= 1 if the respondent received government transfers into an account</p> <p>= 2 if the respondent received government transfers in cash only</p> <p>= 3 if the respondent received government transfers via some other method</p> <p>= 4 if the respondent did not receive government transfers</p> <p>= 5 if the respondent does not know/refuses to answer</p> <p>Note: This includes adults who received a government transfer payment in the past year.</p>

Variable name	Label	Definition
receive_pensions	Received a government pension payment	<p>= 1 if the respondent received pension from the government into an account            = 2 if the respondent received pension from the government in cash only            = 3 if the respondent received pension from the government via some other method            = 4 if the respondent did not receive pension from the government            = 5 if the respondent does not know/refuses to answer</p> <p>Note: This includes adults who received a government pension payment in the past year.</p>
receive_agriculture	Received a payment for the sale of agricultural goods	<p>= 1 if the respondent received payment from the sale of agricultural products into an account            = 2 if the respondent received payment from the sale of agricultural products in cash only            = 3 if the respondent received payment from the sale of agricultural products via some other method            = 4 if the respondent did not receive payment from the sale of agricultural products            = 5 if the respondent does not know/refuses to answer</p> <p>Note: This includes adults who received a payment for the sale of agricultural goods in the past year.</p>
merchantpay_dig	Made a digital merchant payment	<p>=1 if respondent used a debit or credit card, or a mobile phone, to make a purchase in-store or to pay online for an internet purchase in the past year            =0 if respondent did not make a digital merchant payment</p>
pay_utilities	Paid a utility bill	<p>= 1 if the respondent made a utility payment from an account            = 2 if the respondent made a utility payment in cash only            = 3 if the respondent made a utility payment via some other method            = 4 if the respondent did not make a utility payment            = 5 if the respondent does not know/refuses to answer</p> <p>Note: This includes adults who paid a utility bill in the past year.</p>
remittances	Made or received a domestic remittance payment	<p>= 1 if the respondent sent or received domestic remittances via an account            = 2 if the respondent sent or received domestic remittances through an MTO service            = 3 if the respondent sent or received domestic remittances in cash only            = 4 if the respondent sent or received domestic remittances via other methods            = 5 if the respondent did not send or receive domestic remittances            = 6 if the respondent does not know/refuses to answer</p> <p>Note: This includes adults who made or received a domestic remittance payment in the past year.</p>
anydigpayment	Made or received a digital payment	<p>= 1 if respondent used mobile money, a debit or credit card, or a mobile phone to make a payment from an account, or used the internet to pay bills or to buy something online or in a store, or paid bills or sent or received remittances directly from or into a financial institution account or through a mobile money account in the past year. It also includes respondents who received payments for agricultural products, government transfers, wages, or a public sector pension into a financial institution account or through a mobile money account in the past year.            = 0 if the respondent did not make or receive a digital payment</p>
mobileowner	Owns a mobile phone	<p>= 1 if the respondent owns a mobile phone            =2 if no            =3 if don't know            =4 if refused to answer</p>
internetaccess	Internet access	<p>= 1 if the respondent has access to the Internet            =2 if no            =3 if don't know            =4 if refused to answer</p>

Variable name	Label	Definition
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#### Questionnaire variables

fin1_1a	Opened first account to receive a wage payment	<p>= 1 if the respondent opened their first account at a financial institution (excluding mobile money accounts) to receive a wage payment</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin1_1b	Opened first account to receive money from the government	<p>= 1 if the respondent opened their first account at a financial institution (excluding mobile money accounts) to receive money from the government</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin2	Has a debit card	<p>=1 if the respondent has an ATM/debit card</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin4	Used a debit card	<p>=1 if the respondent used an ATM/debit card in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.</p>
fin4a	Used a debit card in-store	<p>= 1 if the respondent used their ATM/debit card to pay for a purchase in a store in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts) that used an ATM/debit card.</p>
fin5	Used a mobile phone or internet to access account	<p>= 1 if the respondent has used a mobile phone or the Internet to make payments, buy things, or to send or receive money from or to their financial institution account (excluding mobile money accounts) in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin6	Used a mobile phone or internet to check account balance	<p>= 1 if the respondent has checked their account balance using a mobile phone or the Internet in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>

Variable name	Label	Definition
fin7	Has a credit card	<p>= 1 if the respondent has a credit card            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin8	Used a credit card	<p>= 1 if the respondent used their credit card in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts) who have a credit card.</p>
fin8a	Used a credit card in-store	<p>= 1 if the respondent has used their credit card to pay for a purchase in a store in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts) who used a credit card.</p>
fin8b	Paid credit card balances in full	<p>= 1 if the respondent paid off all their credit card balances in full by their due date in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts) who have a credit card.</p>
fin9	Made any deposit into the account	<p>= 1 if the respondent had money deposited into their account (excluding mobile money accounts) in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts). This includes cash or electronic deposits, or any time money is put into their account(s) by themselves, by an employer, or another person or institution.</p>
fin9a	Make deposits into the account two or more times per month	<p>= 1 if the respondent has money deposited into their account (excluding mobile money accounts) two or more times in a typical month            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin10	Withdraw from the account	<p>= 1 if the respondent had money withdrawn from their account (excluding mobile money accounts) in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts). This includes cash withdrawals made in person using a debit card or mobile phone, electronic payments or purchases, checks, or any other sanctioned circumstance in which money is removed from the account(s) either by the account owner or by another person or institution.</p>

Variable name	Label	Definition
fin10a	Withdrawn from the account two or more times per month	<p>= 1 if the respondent has money withdrawn from their account (excluding mobile money accounts) two or more times in a typical month            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin10b	Used account to store money	<p>= 1 if the respondent keeps money in their personal account (excluding mobile money accounts)            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners (excluding mobile money accounts).</p>
fin10_1a	Reason for inactive account: too far	<p>= 1 if the respondent does not use their account (excluding mobile money accounts) because their bank or financial institution is too far away            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners with an inactive account in India.</p>
fin10_1b	Reason for inactive account: no need	<p>= 1 if the respondent does not use their account (excluding mobile money accounts) because they have no need for an account            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners with an inactive account in India.</p>
fin10_1c	Reason for inactive account: lack money	<p>= 1 if the respondent does not use their account (excluding mobile money accounts) because they don't have enough money to use it            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners with an inactive account in India.</p>
fin10_1d	Reason for inactive account: not comfortable using it	<p>= 1 if the respondent does not use their account (excluding mobile money accounts) because they don't feel comfortable using it by themselves            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners with an inactive account in India.</p>
fin10_1e	Reason for inactive account: lack trust	<p>= 1 if the respondent does not use their account (excluding mobile money accounts) because they don't trust banks or financial institutions            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of account owners with an inactive account in India.</p>
fin11_1	Unbanked: use account without help	<p>= 1 if the respondent could use an account (excluding mobile money accounts) by themselves, without the help of another person, if they were to open one            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account (excluding mobile money account owners).</p>

Variable name	Label	Definition
fin11a	Reason for no account: too far	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because financial institutions are too far away            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin11b	Reason for no account: too expensive	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because financial services are too expensive            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin11c	Reason for no account: lack documentation	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't have the necessary documentation            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin11d	Reason for no account: lack trust	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't trust financial institutions            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin11e	Reason for no account: religious reasons	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because of religious reasons            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin11f	Reason for no account: lack money	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't have enough money to use one            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin11g	Reason for no account: family member already has one	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because someone else in the family already has an account            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>

Variable name	Label	Definition
fin11h	Reason for no account: no need for financial services	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they have no need for financial services at a formal institution            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account. The country-level averages in the report and the databank are calculated excluding mobile money accounts.</p>
fin13_1a	Reason for no mobile money account: too far	<p>= 1 if the respondent does not have a mobile money account because mobile money agents are too far away            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account in Sub-Saharan Africa. The country-level averages in the report and the databank are calculated excluding financial institution accounts.</p>
fin13_1b	Reason for no mobile money account: too expensive	<p>= 1 if the respondent does not have a mobile money account because available mobile money products are too expensive            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account in Sub-Saharan Africa. The country-level averages in the report and the databank are calculated excluding financial institution accounts.</p>
fin13_1c	Reason for no mobile money account: lack documentation	<p>= 1 if the respondent does not have a mobile money account because they don't have the necessary documentation            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account in Sub-Saharan Africa. The country-level averages in the report and the databank are calculated excluding financial institution accounts.</p>
fin13_1d	Reason for no mobile money account: lack of money	<p>= 1 if the respondent does not have a mobile money account because they don't have enough money to use a mobile money account            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account in Sub-Saharan Africa. The country-level averages in the report and the databank are calculated excluding financial institution accounts.</p>
fin13_1e	Reason for no mobile money account: use agent	<p>= 1 if the respondent does not have a mobile money account because they use an agent or someone else to make payments for them            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account in Sub-Saharan Africa. The country-level averages in the report and the databank are calculated excluding financial institution accounts.</p>
fin13_1f	Reason for no mobile money account: no mobile phone	<p>= 1 if the respondent does not have a mobile money account because they do not own a mobile phone            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults without an account in Sub-Saharan Africa. The country-level averages in the report and the databank are calculated excluding financial institution accounts.</p>

Variable name	Label	Definition
fin13a	Use mobile money account two or more times a month	= 1 if the respondent used a mobile money account to make payments, buy things, or to send or receive money two or more times a month =2 if no =3 if don't know =4 if refused to answer  Note: Asked only of adults who use a mobile money account.
fin13b	Use mobile money account to store money	= 1 if the respondent kept any money in a mobile money account =2 if no =3 if don't know =4 if refused to answer  Note: Asked only of adults who use a mobile money account.
fin13c	Use mobile money account to borrow money	= 1 if the respondent borrowed money using a mobile money account =2 if no =3 if don't know =4 if refused to answer  Note: Asked only of adults who use a mobile money account.
fin13d	Use mobile money account without help	= 1 if the respondent can use their mobile money account by themselves, without the help of another person or mobile money agent =2 if no =3 if don't know =4 if refused to answer  Note: Asked only of adults who use a mobile money account.
fin14_1	Use mobile phone to pay for a purchase in-store	= 1 if the respondent used a mobile phone to pay for a purchase in a store in the past year =2 if no =3 if don't know =4 if refused to answer
fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	= 1 if the respondent exclusively used cash to pay for purchases in a store before the COVID-19 pandemic = 2 if the respondent used other methods, such as a card or mobile phone to pay for purchases in a store before the COVID-19 pandemic = 3 if the respondent does not know = 4 if the respondent refuses to answer  Note: Asked only of adults who used a mobile phone or a debit or a credit card to pay for an in-store purchase.
fin14a	Made bill payments online using the Internet	= 1 if the respondent used a mobile phone or the Internet to make bill payments in the past year =2 if no =3 if don't know =4 if refused to answer
fin14a1	Send money to a relative or friend online using the Internet	= 1 if the respondent used a mobile phone or the Internet to send money to a relative or friend in the past year =2 if no =3 if don't know =4 if refused to answer
fin14b	Bought something online using the Internet	= 1 if the respondent used a mobile phone or the Internet to buy something online in the past year =2 if no =3 if don't know =4 if refused to answer

Variable name	Label	Definition
fin14c	Paid online or in cash at delivery	<p>= 1 if the respondent used a mobile phone or the Internet to buy something online and paid online in the past year</p> <p>= 2 if the respondent used a mobile phone or the Internet to buy something online and paid in cash in the past year</p> <p>= 3 if the respondent used a mobile phone or the Internet to buy something online and paid both in cash and online in the past year</p> <p>= 4 if the respondent does not know</p> <p>= 5 if the respondent refuses to answer</p> <p>Note: Asked only of adults who used a mobile phone or the Internet to buy something online.</p>
fin14c_2	Paid online for an online purchase for the first time after COVID-19	<p>= 1 if the respondent only used cash to pay upon delivery for online purchases before the COVID-19 pandemic</p> <p>= 2 if the respondent had paid online for online purchases before the start of the COVID-19 pandemic</p> <p>= 3 if the respondent does not know</p> <p>= 4 if the respondent refuses to answer</p> <p>Note: Asked only of adults who used a mobile phone or the Internet to buy something online and paid for it online.</p>
fin16	Saved for old age	<p>= 1 if the respondent saved or set aside any money for old age in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin17a	Saved using an account at a financial institution	<p>= 1 if the respondent saved or set aside any money using an account at a bank or another type of formal financial institution (excluding mobile money accounts) in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin17a1	Saved using a mobile money account	<p>= 1 if the respondent saved or set aside any money using a mobile money account in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin17b	Saved using an informal savings club	<p>= 1 if the respondent saved or set aside any money using an informal savings club or a person outside the family in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin20	Borrowed for medical purposes	<p>= 1 if the respondent by themselves or together with someone else, borrowed money for health or medical purposes in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin22a	Borrowed from a financial institution	<p>= 1 if the respondent by themselves or together with someone else, borrowed money from a bank or another type of formal financial institution in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin22b	Borrowed from family or friends	<p>= 1 if the respondent by themselves or together with someone else, borrowed money from family, relatives, or friends in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin22c	Borrowed from an informal savings club	<p>= 1 if the respondent by themselves or together with someone else, borrowed money from an informal savings club in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>

Variable name	Label	Definition
fin24	Main source of emergency funds in 30 days	<p>= 1 if the respondent's main source of emergency funds is savings            = 2 if the main source of emergency funds is family, relatives, or friends            = 3 if the main source of emergency funds is money from working            = 4 if the main source of emergency funds is borrowing from a bank, employer, or private lender            = 5 if the main source of emergency funds is sale of assets            = 6 if the main source of emergency funds is from some other source            = 7 if the respondent could not come up with the money            = 8 if don't know            = 9 if refused to answer</p>
fin24a	Difficulty of emergency funds in 30 days	<p>= 1 if the respondent would find it very difficult to come up with emergency funds in the next 30 days            = 2 if the respondent would find it somewhat difficult to come up with emergency funds in the next 30 days            = 3 if the respondent would not have difficulty at all coming up with emergency funds in the next 30 days            = 4 if don't know            = 5 if refused to answer</p> <p>Note: Asked only of adults who reported a main source of emergency funds (that it would be possible to come up with emergency funds in the next 30 days).</p>
fin24b	Difficulty of emergency funds in 7 days	<p>= 1 if the respondent would find it very difficult to come up with emergency funds in the next 7 days            = 2 if the respondent would find it somewhat difficult to come up with emergency funds in the next 7 days            = 3 if the respondent would not have difficulty at all coming up with emergency funds in the next 7 days            = 4 if the respondent could not come up with the with emergency funds in the next 7 days            = 5 if don't know            = 6 if refused to answer</p> <p>Note: Asked only of adults who reported a main source of emergency funds (that it would be possible to come up with emergency funds in the next 30 days).</p>
fin26	Sent domestic remittances	<p>= 1 if the respondent gave or sent money to a relative or friend living in a different city or area inside the same country in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p>
fin27_1	Sent domestic remittances through an account	<p>= 1 if the respondent gave or sent money to a relative or friend living in a different city or area inside the same country using a bank account or a mobile money account in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who sent domestic remittances.</p>
fin27c1	Sent domestic remittances in cash	<p>= 1 if the respondent gave or sent money to a relative or friend living in a different city or area inside the same country by handing cash to this person or sent cash through someone they know in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who sent domestic remittances, but not through an account.</p>

Variable name	Label	Definition
fin27c2	Sent domestic remittances through an MTO	<p>= 1 if the respondent gave or sent money to a relative or friend living in a different city or area inside the same country through a money transfer service in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who sent domestic remittances, but not through an account.</p>
fin28	Received domestic remittances	<p>= 1 if the respondent received money from a relative or friend living in a different city or area inside the same country in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p>
fin29_1	Received domestic remittances through an account	<p>= 1 if the respondent received money from a relative or friend living in a different city or area inside the same country using a bank account or a mobile money account in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received domestic remittances.</p>
fin29c1	Received domestic remittances in cash	<p>= 1 if the respondent received money from a relative or friend living in a different city or area inside the same country in cash in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received domestic remittances, but not through an account.</p>
fin29c2	Received domestic remittances through an MTO	<p>= 1 if the respondent received money from a relative or friend living in a different city or area inside the same country through a money transfer service in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received domestic remittances, but not through an account.</p>
fin30	Paid a utility bill	<p>= 1 if the respondent made regular payments for electricity, water, or trash collection in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p>
fin31a	Paid a utility bill using an account	<p>= 1 if the respondent has made payments for electricity, water, or trash collection using an account at a bank or another type of formal financial institution in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who paid a utility bill.</p>
fin31b	Paid a utility bill using a mobile phone	<p>= 1 if the respondent has made payments for electricity, water, or trash collection using a mobile phone in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who paid a utility bill.</p>

Variable name	Label	Definition
fin31b1	Paid a utility bill from an account or mobile phone for the first time after the start of COVID-19	<p>= 1 if the respondent exclusively used cash to make payments for electricity, water, or trash collection before the COVID-19 pandemic</p> <p>= 2 if the respondent used other methods, such as an account or mobile phone to make payments for electricity, water, or trash collection before the COVID-19 pandemic</p> <p>= 3 if the respondent does not know</p> <p>= 4 if the respondent refuses to answer</p> <p>Note: Asked only of adults who paid a utility bill using an account or a mobile phone.</p>
fin31c	Paid a utility bill in cash	<p>= 1 if the respondent has made regular payments for electricity, water, or trash collection using cash in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who paid a utility bill, but not using an account or a mobile phone.</p>
fin32	Received wage payments	<p>= 1 if the respondent received any money from an employer, in the form of salary or wages for doing work in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin33	Received public sector wage payments	<p>= 1 if the respondent received any money from the government, military, or public sector, in the form of salary or wages for doing work in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a wage payment. Adults not employed by the public sector are assumed to work for the private sector.</p>
fin34a	Received wage payments into an account	<p>= 1 if the respondent received any money from an employer, in the form of salary or wages for doing work, directly into an account at a bank or another type of formal financial institution in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a wage payment.</p>
fin34b	Received wage payments to a mobile phone	<p>= 1 if the respondent received any money from an employer, in the form of salary or wages for doing work through a mobile phone in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a wage payment.</p>
fin34d	Received wage payments in cash	<p>= 1 if the respondent received any money from an employer, in the form of salary or wages for doing work in cash in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a wage payment, but not into an account or to a mobile phone.</p>
fin34e	Received wage payments to a card	<p>= 1 if the respondent received any money from an employer, in the form of salary or wages for doing work to a card in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a wage payment, but not into an account nor to a mobile phone nor in cash</p>

Variable name	Label	Definition
fin35	Received wage payments into an account or to a phone or a card and paid higher than expected bank fees	<p>= 1 if the respondent paid higher fees than expected to receive salary or wages digitally in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received a wage payment to an account, a mobile phone, or to a card.</p>
fin37	Received a government transfer	<p>= 1 if the respondent received any financial support from the government in the past year.            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments.</p>
fin38	Received a government pension	<p>= 1 if the respondent received a pension from the government, military, or public sector in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p>
fin39a	Received a government transfer or pension into an account	<p>= 1 if the respondent received money from the government directly into an account at a bank or another type of formal financial institution in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received a government payment.</p>
fin39b	Received a government transfer or pension to a mobile phone	<p>= 1 if the respondent received money from the government via a mobile phone in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received a government payment.</p>
fin39d	Received a government transfer or pension in cash	<p>= 1 if the respondent received money from the government in cash in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received a government payment, but not into an account or to a mobile phone.</p>
fin39e	Received a government transfer or pension to a card	<p>= 1 if the respondent received money from the government to a card in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p> <p>Note: Asked only of adults who received a government payment, but not into an account nor to a mobile phone nor in cash.</p>
fin42	Received an agricultural payment	<p>= 1 if the respondent received money from any source for the sale of agricultural products, crops, produce, or livestock in the past year            =2 if no            =3 if don't know            =4 if refused to answer</p>

Variable name	Label	Definition
fin42a	Grow own crops or raise livestock	<p>= 1 if the respondent's household grows these crops or raises the livestock</p> <p>= 2 if the respondent's household does not grow these crops or raise the livestock</p> <p>= 3 if the respondent does both</p> <p>= 4 if the respondent does not know</p> <p>= 5 if the respondent refuses to answer</p> <p>Note: Asked only of adults who received a payment for the sale of an agricultural product.</p>
fin43a	Received an agricultural payment into an account	<p>= 1 if the respondent received money from any source for the sale of agricultural products, crops, produce, or livestock directly into an account at a bank or another type of formal financial institution in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a payment for the sale of an agricultural product.</p>
fin43b	Received an agricultural payment to a mobile phone	<p>= 1 if the respondent received money from any source for the sale of agricultural products, crops, produce, or livestock through a mobile phone in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a payment for the sale of an agricultural product.</p>
fin43d	Received an agricultural payment in cash	<p>= 1 if the respondent received money from any source for the sale of agricultural products, crops, produce, or livestock in cash in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a payment for the sale of an agricultural product, but not into an account or to a mobile phone.</p>
fin43e	Received an agricultural payment to a card	<p>= 1 if the respondent received money from any source for the sale of agricultural products, crops, produce, or livestock to a card in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p>Note: Asked only of adults who received a payment for the sale of an agricultural product, but not into an account nor to a mobile phone nor in cash.</p>
fin44a	Financially worried: old age	<p>= 1 if the respondent is very worried about not having enough money for old age</p> <p>= 2 if the respondent is somewhat worried about not having enough money for old age</p> <p>= 3 if the respondent is not worried at all about not having enough money for old age</p> <p>= 4 if the question does not apply to the respondent</p> <p>= 5 if don't know</p> <p>= 6 if refused to answer</p>
fin44b	Financially worried: medical cost	<p>= 1 if the respondent is very worried about not being able to pay for medical costs in case of a serious illness or accident</p> <p>= 2 if the respondent is somewhat worried about not being able to pay for medical costs in case of a serious illness or accident</p> <p>= 3 if the respondent is not worried at all about not being able to pay for medical costs in case of a serious illness or accident</p> <p>= 4 if the question does not apply to the respondent</p> <p>= 5 if don't know</p> <p>= 6 if refused to answer</p>

Variable name	Label	Definition
fin44c	Financially worried: bills	<ul style="list-style-type: none"> <li>= 1 if the respondent is very worried about not having enough money to pay for monthly expenses or bills</li> <li>= 2 if the respondent is somewhat worried about not having enough money to pay for monthly expenses or bills</li> <li>= 3 if the respondent is not worried at all about not having enough money to pay for monthly expenses or bills</li> <li>= 4 if the question does not apply to the respondent</li> <li>= 5 if don't know</li> <li>= 6 if refused to answer</li> </ul>
fin44d	Financially worried: education	<ul style="list-style-type: none"> <li>= 1 if the respondent is very worried about not being able to pay school fees or fees for education</li> <li>= 2 if the respondent is somewhat worried about not being able to pay school fees or fees for education</li> <li>= 3 if the respondent is not worried at all about not being able to pay school fees or fees for education</li> <li>= 4 if the question does not apply to the respondent</li> <li>= 5 if don't know</li> <li>= 6 if refused to answer</li> </ul>
fin45	Financially most worried	<ul style="list-style-type: none"> <li>= 1 if the respondent is most worried about not having enough money for old age</li> <li>= 2 if the respondent is most worried about paying for medical costs in case of a serious illness or accident</li> <li>= 3 if the respondent is most worried about money to pay for monthly expenses or bills</li> <li>= 4 if the respondent is most worried about paying school or education fees</li> <li>= 5 if don't know</li> <li>= 6 if refused to answer</li> </ul> <p>Note: Asked only of adults who are very or somewhat worried about two or more financial issues – old age, monthly bills, medical bills or school fees.</p>
fin45_1	Financially worried due to COVID-19	<ul style="list-style-type: none"> <li>= 1 if the respondent is very worried that they will experience, or continue to experience, severe financial hardship as a result of the disruption caused by the COVID-19 pandemic</li> <li>= 2 if the respondent is somewhat worried that they will experience, or continue to experience, severe financial hardship as a result of the disruption caused by the COVID-19 pandemic</li> <li>= 3 if the respondent is not worried at all that they will experience, or continue to experience, severe financial hardship as a result of the disruption caused by the COVID-19 pandemic</li> <li>= 4 if don't know</li> <li>= 5 if refused to answer</li> </ul>

Note1: Variables fin1\_1a, fin1\_1b, fin4a, fin8a, fin14\_2, fin14c, fin14c\_2, fin17b, fin22c, fin26, fin27\_1, fin27c1, fin27c2, fin28, fin29\_1, fin29c1, fin29c2, fin31b1, fin35, fin42, fin42a, fin43a, fin43b, fin43d, fin43e, fin45\_1 were only surveyed in Afghanistan, Albania, Algeria, Argentina, Armenia, Bangladesh, Benin, Bolivia, Bosnia and Herzegovina, Brazil, Bulgaria, Burkina Faso, Cambodia, Cameroon, Chile, China, Colombia, Congo, Rep., Costa Rica, Côte d'Ivoire, Croatia, Czechia, Dominican Republic, Ecuador, Egypt, Arab Rep., El Salvador, Estonia, Gabon, Georgia, Ghana, Greece, Guinea, Honduras, Hungary, India, Indonesia, Iraq, Israel, Jamaica, Jordan, Kazakhstan, Kenya, Kosovo, Kyrgyz Republic, Lao PDR, Latvia, Lebanon, Liberia, Lithuania, Malawi, Malaysia, Mali, Mauritius, Moldova, Mongolia, Morocco, Mozambique, Myanmar, Namibia, Nepal, Nicaragua, Nigeria, North Macedonia, Pakistan, Panama, Paraguay, Peru, Philippines, Poland, Romania, Russian Federation, Senegal, Serbia, Sierra Leone, Singapore, Slovak Republic, South Africa, South Sudan, Sri Lanka, Tajikistan, Tanzania, Thailand, Togo, Tunisia, Türkiye, Uganda, Ukraine, Uruguay, Uzbekistan, Venezuela, RB, West Bank and Gaza, Zambia, Zimbabwe.

Note2: Variables fin14\_2, fin14c\_2, fin31b1, fin45\_1 were asked differently in China. Please refer to questionnaire variables fin14\_2\_China, fin14c\_2\_China, fin31b1\_China and fin45\_1\_China respectively for exact wording. See China's questionnaire [here](#).



