

# Global Financial Inclusion (Global Findex) Database 2021

**Development Research Group, Finance and Private Sector Development Unit**

report\_generated\_on: December 16, 2022

visit\_data\_catalog\_at: <https://microdata.worldbank.org/index.php>

## Identification

### SURVEY ID NUMBER

DEU\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Germany	DEU

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

The Global Index is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Index 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments. Phone surveys were not a viable option in 17 economies that had been part of previous Global Index surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

### ABSTRACT

The fourth edition of the Global Index offers a lens into how people accessed and used financial services during the COVID-19 pandemic, when mobility restrictions and health policies drove increased demand for digital services of all kinds.

The Global Index is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Index 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments.

The Global Index is an indispensable resource for financial service practitioners, policy makers, researchers, and development professionals.

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

This is the first update (Dec 2022) to the microdata originally released in Oct 2022. This release includes new variables, updated labels along with a detailed codebook allowing you to access the Global Index 2021 individual level data in a more meaningful way. Please also see Microdata\_update\_details.xlsx which details these updates.

## Scope

### NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 128,000 people in 123 economies, representing 91 percent of the world's population. Data is available for 2021, 2017, 2014, and 2011.

## Coverage

### GEOGRAPHIC COVERAGE

National coverage

## Producers and sponsors

### PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

### PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

### FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

## Sampling

### SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19 related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-

held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Sample size for Germany is 1000.

#### WEIGHTING

Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status.

## data\_collection

#### DATES OF DATA COLLECTION

Start	End
2021-10-18	2021-11-13

#### DATA COLLECTION MODE

Landline and mobile telephone

#### DATA COLLECTION NOTES

Data was collected in the following language(s): German

## questionnaires

#### QUESTIONNAIRES

Questionnaires are available on the website.

## data\_appraisal

#### ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothea Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

## Access policy

## CONTACTS

Name	Affiliation	Email	URL
Global Findex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>
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## CITATION REQUIREMENTS

Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

## ACCESS AUTHORITY

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>

## Disclaimer and copyrights

## DISCLAIMER

The user of the data acknowledges that the original collector of the data, the authorized distributor of the data, and the relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

## Metadata production

## DDI DOCUMENT ID

DDI\_DEU\_2021\_FINDEX\_v02\_M\_WB

## PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

## DATE OF METADATA PRODUCTION

2022-12-07

## DDI DOCUMENT VERSION

Version 02 (December 2022).

**data\_dictionary**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_deu.dta</b> 2021 Global Findex - Germany Microdata	1000	83



**Data file: micro\_deu.dta**

2021 Global Findex - Germany Microdata

Cases: 1000

variables: 83

**variables**

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	wpid_random	Gallup World Poll identifier	
V4	wgt	Weight	
V5	female	Respondent is female	
V6	age	Respondent age	
V7	educ	Respondent education level	
V8	inc_q	Within-economy household income quintile	
V9	emp_in	Respondent is in workforce	
V10	urbanicity_f2f	Respondent lives in rural area	
V11	account	Has an account	
V12	account_fin	Has an account at a financial institution	
V13	fin2	Has a debit card	
V14	fin4	Used a debit card	
V15	fin5	Used a mobile phone or internet to access account	
V16	fin6	Used a mobile phone or internet to check account balance	
V17	fin7	Has a credit card	
V18	fin8	Used a credit card	
V19	fin8b	Paid credit card balances in full	
V20	fin9	Made any deposit into the account	
V21	fin9a	Make deposits into the account two or more times per month	
V22	fin10	Withdrew from the account	
V23	fin10a	Withdrew from the account two or more times per month	
V24	fin10b	Used account to store money	
V25	fin11_1	Unbanked: use account without help	
V26	fin11a	Reason for no account: too far	
V27	fin11b	Reason for no account: too expensive	
V28	fin11c	Reason for no account: lack documentation	
V29	fin11d	Reason for no account: lack trust	
V30	fin11e	Reason for no account: religious reasons	
V31	fin11f	Reason for no account: lack money	
V32	fin11g	Reason for no account: family member already has one	
V33	fin11h	Reason for no account: no need for financial services	
V34	fin13a	Use mobile money account two or more times a month	
V35	fin13b	Use mobile money account to store money	
V36	fin13c	Use mobile money account to borrow money	
V37	fin13d	Use mobile money account without help	



ID	Name	Label	Question
V38	fin14_1	Use mobile phone to pay for a purchase in-store	
V39	fin14a	Made bill payments online using the Internet	
V40	fin14a1	Send money to a relative or friend online using the Internet	
V41	fin14b	Bought something online using the Internet	
V42	fin16	Saved for old age	
V43	fin17a	Saved using an account at a financial institution	
V44	fin17a1	Saved using a mobile money account	
V45	fin20	Borrowed for medical purposes	
V46	fin22a	Borrowed from a financial institution	
V47	fin22b	Borrowed from family or friends	
V48	fin24	Main source of emergency funds in 30 days	
V49	fin24a	Difficulty of emergency funds in 30 days	
V50	fin24b	Difficulty of emergency funds in 7 days	
V51	fin30	Paid a utility bill	
V52	fin31a	Paid a utility bill using an account	
V53	fin31b	Paid a utility bill using a mobile phone	
V54	fin31c	Paid a utility bill in cash	
V55	fin32	Received wage payments	
V56	fin33	Received public sector wage payments	
V57	fin34a	Received wage payments into an account	
V58	fin34b	Received wage payments to a mobile phone	
V59	fin34d	Received wage payments in cash	
V60	fin34e	Received wage payments to a card	
V61	fin37	Received a government transfer	
V62	fin38	Received a government pension	
V63	fin39a	Received a government transfer or pension into an account	
V64	fin39b	Received a government transfer or pension to a mobile phone	
V65	fin39d	Received a government transfer or pension in cash	
V66	fin39e	Received a government transfer or pension to a card	
V67	fin44a	Financially worried: old age	
V68	fin44b	Financially worried: medical cost	
V69	fin44c	Financially worried: bills	
V70	fin44d	Financially worried: education	
V71	fin45	Financially most worried	
V72	saved	Saved in the past year	
V73	borrowed	Borrowed in the past year	
V74	receive_wages	Received a wage payment	
V75	receive_transfers	Received a government transfer payment	
V76	receive_pension	Received a government pension payment	
V77	receive_agriculture	Received a payment for the sale of agricultural goods	
V78	pay_utilities	Paid a utility bill	
V79	remittances	Made or received a domestic remittance payment	
V80	mobileowner	Owns a mobile phone	
V81	internetaccess	Internet access	
V82	anydigpayment	Made or received a digital payment	

ID	Name	Label	Question
V83	merchantpay_dig	Made a digital merchant payment	

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total: 83



**ECONOMY: Economy****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 7    Range: -    Format: character

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**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_deu.dta**Overview**

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**Others****NOTES**

Rural and urban classifications rely on a joint OECD-EU 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 Findex 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 here - <https://ghsl.jrc.ec.europa.eu/degurba.php>

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**ECONOMYCODE: Economy Code****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0  
 Type: Discrete    Width: 3    Range: -    Format: character

**Others****NOTES**

International Standards Organization (ISO) 3-digit alphabetic code for each economy

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**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 111174074    Maximum: 211060944  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111174074 - 211060944    Format: Numeric

## Others

### NOTES

Individual-level identifier to merge with Gallup World Poll data

### WGT: Weight

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 0.234061838166849 Maximum: 4.68123676333698

Type: Continuous Decimal: 15 Width: 17 Range: 0.234061838166849 - 4.68123676333698 Format: Numeric

## Others

### NOTES

Weight assigned to each observation

### FEMALE: Respondent is female

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	female	468	46.8%
2	male	532	53.2%

### AGE: Respondent age

Data file: micro\_deu.dta

#### Overview

Valid: 995 Invalid: 5 Minimum: 17 Maximum: 93

Type: Discrete Decimal: 0 Width: 2 Range: 17 - 93 Format: Numeric

#### Questions and instructions

### CATEGORIES

Value	Category	Cases	
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15	15	0	0%
16	16	0	0%
17	17	1	0.1%
18	18	1	0.1%
19	19	2	0.2%
20	20	4	0.4%
21	21	4	0.4%
22	22	7	0.7%
23	23	7	0.7%
24	24	5	0.5%
25	25	6	0.6%
26	26	9	0.9%
27	27	7	0.7%
28	28	7	0.7%
29	29	3	0.3%
30	30	10	1%
31	31	12	1.2%
32	32	8	0.8%
33	33	20	2%
34	34	8	0.8%
35	35	15	1.5%
36	36	11	1.1%
37	37	13	1.3%
38	38	7	0.7%
39	39	8	0.8%
40	40	13	1.3%
41	41	12	1.2%
42	42	13	1.3%
43	43	17	1.7%
44	44	14	1.4%
45	45	33	3.3%
46	46	12	1.2%
47	47	10	1%
48	48	12	1.2%
49	49	20	2%
50	50	27	2.7%
51	51	18	1.8%
52	52	21	2.1%
53	53	18	1.8%

54	54	14	1.4%
55	55	25	2.5%
56	56	23	2.3%
57	57	19	1.9%
58	58	18	1.8%
59	59	24	2.4%
60	60	32	3.2%
61	61	25	2.5%
62	62	32	3.2%
63	63	37	3.7%
64	64	25	2.5%
65	65	45	4.5%
66	66	32	3.2%
67	67	21	2.1%
68	68	19	1.9%
69	69	16	1.6%
70	70	25	2.5%
71	71	19	1.9%
72	72	12	1.2%
73	73	5	0.5%
74	74	11	1.1%
75	75	7	0.7%
76	76	11	1.1%
77	77	10	1%
78	78	15	1.5%
79	79	3	0.3%
80	80	8	0.8%
81	81	9	0.9%
82	82	7	0.7%
83	83	6	0.6%
84	84	8	0.8%
85	85	6	0.6%
86	86	2	0.2%
87	87	0	0%
88	88	3	0.3%
89	89	2	0.2%
90	90	0	0%
91	91	1	0.1%
92	92	2	0.2%

93	93	1	0.1%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%
Sysmiss		5	

## EDUC: Respondent education level

Data file: micro\_deu.dta

### Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	completed primary school or less	26	2.6%
2	completed secondary school	673	67.3%
3	completed tertiary education or more	300	30%
4	(dk)	1	0.1%
5	(rf)	0	0%

## INC\_Q: Within-economy household income quintile

Data file: micro\_deu.dta

### Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Poorest 20%	146	14.6%
2	Second 20%	176	17.6%
3	Middle 20%	190	19%



4	Fourth 20%	224	22.4%
5	Richest 20%	264	26.4%

## Others

### NOTES

Respondent's within-economy household income quintile (1 to 5)

## EMP\_IN: Respondent is in workforce

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	in the workforce	543	54.3%
2	out of the workforce	457	45.7%

## ACCOUNT: Has an account

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	1	0.1%
1	yes	999	99.9%

## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete    Decimal: 0    Width: 1    Range: 0 - 1    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	1	0.1%
1	yes	999	99.9%

**Others**

## NOTES

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.

**FIN2: Has a debit card****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	942	94.2%
2	no	51	5.1%
3	(dk)	6	0.6%
4	(ref)	1	0.1%

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts).

**FIN4: Used a debit card****Data file:** micro\_deu.dta

**Overview**

Valid: 942 Invalid: 58 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	853	90.6%
2	no	87	9.2%
3	(dk)	2	0.2%
4	(ref)	0	0%
Sysmiss		58	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

**FIN5: Used a mobile phone or internet to access account**

Data file: micro\_deu.dta

**Overview**

Valid: 995 Invalid: 5 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	596	59.9%
2	no	391	39.3%
3	(dk)	8	0.8%
4	(ref)	0	0%
Sysmiss		5	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts).

**FIN6: Used a mobile phone or internet to check account balance****Data file:** micro\_deu.dta**Overview**

Valid: 995    Invalid: 5    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	608	61.1%
2	no	375	37.7%
3	(dk)	10	1%
4	(ref)	2	0.2%
Sysmiss		5	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts).

**FIN7: Has a credit card****Data file:** micro\_deu.dta**Overview**

Valid: 995    Invalid: 5    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	577	58%
2	no	414	41.6%
3	(dk)	2	0.2%
4	(ref)	2	0.2%
Sysmiss		5	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts).

**FIN8: Used a credit card****Data file:** micro\_deu.dta**Overview**

Valid: 577    Invalid: 423    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	464	80.4%
2	no	111	19.2%
3	(dk)	1	0.2%
4	(ref)	1	0.2%
Sysmiss		423	

**Others**

## NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

**FIN8B: Paid credit card balances in full****Data file:** micro\_deu.dta**Overview**

Valid: 577    Invalid: 423    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	512	88.7%
2	no	56	9.7%
3	(dk)	9	1.6%
4	(ref)	0	0%
Sysmiss		423	

## Others

### NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

## FIN9: Made any deposit into the account

Data file: micro\_deu.dta

### Overview

Valid: 995 Invalid: 5 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	850	85.4%
2	no	134	13.5%
3	(dk)	11	1.1%
4	(ref)	0	0%
Sysmiss		5	

## Others

### NOTES

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.

## FIN9A: Make deposits into the account two or more times per month

Data file: micro\_deu.dta

### Overview

Valid: 850 Invalid: 150 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	261	30.7%
2	no	565	66.5%
3	(dk)	22	2.6%

4	(ref)	2	0.2%
Sysmiss		150	

## Others

### NOTES

Asked only of account owners (excluding mobile money accounts).

## FIN10: Withdrew from the account

Data file: micro\_deu.dta

### Overview

Valid: 995 Invalid: 5 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	892	89.6%
2	no	96	9.6%
3	(dk)	7	0.7%
4	(ref)	0	0%
Sysmiss		5	

## Others

### NOTES

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.

## FIN10A: Withdrew from the account two or more times per month

Data file: micro\_deu.dta

### Overview

Valid: 892 Invalid: 108 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	698	78.3%
2	no	176	19.7%
3	(dk)	17	1.9%
4	(ref)	1	0.1%
Sysmiss		108	

## Others

### NOTES

Asked only of account owners (excluding mobile money accounts).

## FIN10B: Used account to store money

Data file: micro\_deu.dta

### Overview

Valid: 995    Invalid: 5    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	914	91.9%
2	no	73	7.3%
3	(dk)	8	0.8%
4	(ref)	0	0%
Sysmiss		5	

## FIN11\_1: Unbanked: use account without help

Data file: micro\_deu.dta

### Overview

Valid: 1    Invalid: 999    Minimum: 1    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 1    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	1	100%



2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		999	

### FIN11A: Reason for no account: too far

Data file: micro\_deu.dta

#### Overview

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	1	20%
2	no	4	80%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		995	

### FIN11B: Reason for no account: too expensive

Data file: micro\_deu.dta

#### Overview

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	3	60%
2	no	2	40%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		995	

**FIN11C: Reason for no account: lack documentation****Data file:** micro\_deu.dta**Overview**

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	2	40%
2	no	2	40%
3	(dk)	0	0%
4	(ref)	1	20%
Sysmiss		995	

**FIN11D: Reason for no account: lack trust****Data file:** micro\_deu.dta**Overview**

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	1	20%
2	no	3	60%
3	(dk)	1	20%
4	(ref)	0	0%
Sysmiss		995	

**FIN11E: Reason for no account: religious reasons****Data file:** micro\_deu.dta**Overview**

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	2	40%
2	no	3	60%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		995	

### FIN11F: Reason for no account: lack money

Data file: micro\_deu.dta

#### Overview

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	2	40%
2	no	1	20%
3	(dk)	1	20%
4	(ref)	1	20%
Sysmiss		995	

### FIN11G: Reason for no account: family member already has one

Data file: micro\_deu.dta

#### Overview

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	1	20%
2	no	2	40%

3	(dk)	1	20%
4	(ref)	1	20%
Sysmiss		995	

### FIN11H: Reason for no account: no need for financial services

Data file: micro\_deu.dta

#### Overview

Valid: 5   Invalid: 995   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	2	40%
2	no	1	20%
3	(dk)	2	40%
4	(ref)	0	0%
Sysmiss		995	

### FIN13A: Use mobile money account two or more times a month

Data file: micro\_deu.dta

#### Overview

Valid: 0   Invalid: 1000   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

### FIN13B: Use mobile money account to store money

Data file: micro\_deu.dta

#### Overview

Valid: 0   Invalid: 1000   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

### FIN13C: Use mobile money account to borrow money

Data file: micro\_deu.dta

#### Overview

Valid: 0   Invalid: 1000   Minimum: \*   Maximum: \*

Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

### FIN13D: Use mobile money account without help

Data file: micro\_deu.dta

#### Overview

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

### FIN14\_1: Use mobile phone to pay for a purchase in-store

Data file: micro\_deu.dta

#### Overview

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	75	7.5%
2	no	917	91.7%
3	(dk)	8	0.8%
4	(ref)	0	0%

### FIN14A: Made bill payments online using the Internet

Data file: micro\_deu.dta

#### Overview

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	566	56.6%
2	no	431	43.1%
3	(dk)	3	0.3%
4	(ref)	0	0%

**FIN14A1: Send money to a relative or friend online using the Internet****Data file:** micro\_deu.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	315	31.5%
2	no	681	68.1%
3	(dk)	4	0.4%
4	(ref)	0	0%

**FIN14B: Bought something online using the Internet****Data file:** micro\_deu.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	569	56.9%
2	no	426	42.6%
3	(dk)	5	0.5%
4	(ref)	0	0%

**FIN16: Saved for old age****Data file:** micro\_deu.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	650	65%
2	no	342	34.2%
3	(dk)	7	0.7%
4	(ref)	1	0.1%

### FIN17A: Saved using an account at a financial institution

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	590	59%
2	no	401	40.1%
3	(dk)	6	0.6%
4	(ref)	3	0.3%

### FIN17A1: Saved using a mobile money account

Data file: micro\_deu.dta

#### Overview

Valid: 0 Invalid: 1000 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### FIN20: Borrowed for medical purposes

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	83	8.3%
2	no	908	90.8%
3	(dk)	8	0.8%
4	(ref)	1	0.1%

### FIN22A: Borrowed from a financial institution

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	172	17.2%
2	no	827	82.7%
3	(dk)	1	0.1%
4	(ref)	0	0%

### FIN22B: Borrowed from family or friends

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	125	12.5%
2	no	871	87.1%
3	(dk)	4	0.4%
4	(ref)	0	0%



**FIN24: Main source of emergency funds in 30 days****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 9  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 9    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Main source: Savings	573	57.3%
2	Main source: Family or friends	123	12.3%
3	Main source: Money from working	38	3.8%
4	Main source: Borrowing from a bank, employer, or private lender	107	10.7%
5	Main source: Selling assets	11	1.1%
6	Main source: Some other source	41	4.1%
7	(I could not come up with the money)	82	8.2%
8	(dk)	23	2.3%
9	ref	2	0.2%

**FIN24A: Difficulty of emergency funds in 30 days****Data file:** micro\_deu.dta**Overview**

Valid: 893    Invalid: 107    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very difficult	82	9.2%
2	Somewhat difficult	210	23.5%
3	Not difficult at all	599	67.1%
4	(DK)	2	0.2%
5	(ref)	0	0%
Sysmiss		107	

**FIN24B: Difficulty of emergency funds in 7 days****Data file:** micro\_deu.dta**Overview**

Valid: 893    Invalid: 107    Minimum: 1    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 5    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very difficult	110	12.3%
2	Somewhat difficult	155	17.4%
3	Not difficult at all	577	64.6%
4	(I could not come up with the money)	50	5.6%
5	(DK)	1	0.1%
6	(ref)	0	0%
Sysmiss		107	

**FIN30: Paid a utility bill****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	921	92.1%
2	no	77	7.7%
3	(dk)	2	0.2%
4	(ref)	0	0%

**FIN31A: Paid a utility bill using an account****Data file:** micro\_deu.dta**Overview**

Valid: 921    Invalid: 79    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	871	94.6%
2	no	47	5.1%
3	(dk)	2	0.2%
4	(ref)	1	0.1%
Sysmiss		79	

### FIN31B: Paid a utility bill using a mobile phone

Data file: micro\_deu.dta

#### Overview

Valid: 921 Invalid: 79 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	83	9%
2	no	836	90.8%
3	(dk)	2	0.2%
4	(ref)	0	0%
Sysmiss		79	

### FIN31C: Paid a utility bill in cash

Data file: micro\_deu.dta

#### Overview

Valid: 43 Invalid: 957 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	14	32.6%
2	no	28	65.1%

3	(dk)	1	2.3%
4	(ref)	0	0%
Sysmiss		957	

## FIN32: Received wage payments

Data file: micro\_deu.dta

### Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	499	49.9%
2	no	501	50.1%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN33: Received public sector wage payments

Data file: micro\_deu.dta

### Overview

Valid: 499   Invalid: 501   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	124	24.8%
2	no	370	74.1%
3	(dk)	5	1%
4	(ref)	0	0%
Sysmiss		501	

## FIN34A: Received wage payments into an account

Data file: micro\_deu.dta

## Overview

Valid: 499 Invalid: 501 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	431	86.4%
2	no	64	12.8%
3	(dk)	4	0.8%
4	(ref)	0	0%
Sysmiss		501	

### FIN34B: Received wage payments to a mobile phone

Data file: micro\_deu.dta

## Overview

Valid: 0 Invalid: 1000 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### FIN34D: Received wage payments in cash

Data file: micro\_deu.dta

## Overview

Valid: 68 Invalid: 932 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	6	8.8%
2	no	60	88.2%
3	(dk)	2	2.9%
4	(ref)	0	0%
Sysmiss		932	

### FIN34E: Received wage payments to a card

Data file: micro\_deu.dta

## Overview

Valid: 62   Invalid: 938   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	11	17.7%
2	no	49	79%
3	(dk)	2	3.2%
4	(ref)	0	0%
Sysmiss		938	

## FIN37: Received a government transfer

Data file: micro\_deu.dta

## Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	196	19.6%
2	no	794	79.4%
3	(dk)	8	0.8%
4	(ref)	2	0.2%

## FIN38: Received a government pension

Data file: micro\_deu.dta

## Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	yes	236	23.6%
2	no	748	74.8%
3	(dk)	16	1.6%
4	(ref)	0	0%

### FIN39A: Received a government transfer or pension into an account

Data file: micro\_deu.dta

#### Overview

Valid: 384    Invalid: 616    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	224	58.3%
2	no	151	39.3%
3	(dk)	9	2.3%
4	(ref)	0	0%
Sysmiss		616	

### FIN39B: Received a government transfer or pension to a mobile phone

Data file: micro\_deu.dta

#### Overview

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

### FIN39D: Received a government transfer or pension in cash

Data file: micro\_deu.dta

#### Overview

Valid: 160    Invalid: 840    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	yes	10	6.3%
2	no	150	93.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		840	

## FIN39E: Received a government transfer or pension to a card

Data file: micro\_deu.dta

### Overview

Valid: 150 Invalid: 850 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	15	10%
2	no	132	88%
3	(dk)	3	2%
4	(ref)	0	0%
Sysmiss		850	

## FIN44A: Financially worried: old age

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very worried	191	19.1%
2	Somewhat worried	357	35.7%
3	Not worried at all	367	36.7%
4	(Does not apply)	71	7.1%
5	(DK)	13	1.3%
6	(ref)	1	0.1%



**FIN44B: Financially worried: medical cost****Data file:** micro\_deu.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	113	11.3%
2	Somewhat worried	317	31.7%
3	Not worried at all	491	49.1%
4	(Does not apply)	58	5.8%
5	(DK)	20	2%
6	(ref)	1	0.1%

**FIN44C: Financially worried: bills****Data file:** micro\_deu.dta**Overview**

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	78	7.8%
2	Somewhat worried	231	23.1%
3	Not worried at all	612	61.2%
4	(Does not apply)	65	6.5%
5	(DK)	13	1.3%
6	(ref)	1	0.1%

**FIN44D: Financially worried: education****Data file:** micro\_deu.dta

## Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very worried	60	6%
2	Somewhat worried	81	8.1%
3	Not worried at all	510	51%
4	(Does not apply)	333	33.3%
5	(DK)	16	1.6%
6	(ref)	0	0%

## FIN45: Financially most worried

Data file: micro\_deu.dta

## Overview

Valid: 435 Invalid: 565 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Old age	215	49.4%
2	Medical cost	126	29%
3	Bills	60	13.8%
4	Education	19	4.4%
5	(DK)	15	3.4%
6	(ref)	0	0%
Sysmiss		565	

## SAVED: Saved in the past year

Data file: micro\_deu.dta

## Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	163	16.3%
1	yes	837	83.7%

## **BORROWED: Borrowed in the past year**

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	351	35.1%
1	yes	649	64.9%

## **RECEIVE\_WAGES: Received a wage payment**

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	received payments into an account	442	44.2%
2	received payments in cash only	6	0.6%
3	received payments using other methods	51	5.1%
4	did not receive payments	501	50.1%
5	dk/ref	0	0%

## Others

## NOTES

This includes adults who received a wage payment in the past year.

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	116	11.6%
2	received payments in cash only	4	0.4%
3	received payments using other methods	76	7.6%
4	did not receive payments	794	79.4%
5	dk/ref	10	1%

### Others

## NOTES

This includes adults who received a government transfer payment in the past year.

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro\_deu.dta

### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	155	15.5%
2	received payments in cash only	7	0.7%
3	received payments using other methods	74	7.4%
4	did not receive payments	748	74.8%
5	dk/ref	16	1.6%

**RECEIVE\_AGRICULTURE: Received a payment for the sale of agricultural goods****Data file:** micro\_deu.dta**Overview**

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**Others****NOTES**

This includes adults who received a payment for the sale of agricultural goods in the past year.

**PAY\_UTILITIES: Paid a utility bill****Data file:** micro\_deu.dta**Overview**

Valid: 1000    Invalid: 0    Minimum: 1    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 5    Format: Numeric

**Questions and instructions****CATEGORIES**

Value	Category	Cases	
1	made payments from an account	871	87.1%
2	made payments in cash only	14	1.4%
3	made payments using other methods	36	3.6%
4	did not make payments	77	7.7%
5	dk/ref	2	0.2%

**Others****NOTES**

This includes adults who paid a utility bill in the past year.

**REMITTANCES: Made or received a domestic remittance payment****Data file:** micro\_deu.dta**Overview**

Valid: 0    Invalid: 1000    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

## Others

### NOTES

This includes adults who made or received a domestic remittance payment in the past year.

### MOBILEOWNER: Owns a mobile phone

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	931	93.1%
2	no	67	6.7%
3	(dk)	2	0.2%
4	(ref)	0	0%

### INTERNETACCESS: Internet access

Data file: micro\_deu.dta

#### Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	921	92.1%
2	no	76	7.6%
3	(dk)	3	0.3%
4	(ref)	0	0%

### ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_deu.dta

**Overview**

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	5	0.5%
1	yes	995	99.5%

**MERCHANTPAY\_DIG: Made a digital merchant payment**

Data file: micro\_deu.dta

**Overview**

Valid: 0   Invalid: 1000   Minimum: \*   Maximum: \*  
 Type: Discrete   Width: 1   Range: \* - \*   Format: Numeric

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

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title 2021 Global Findex Questionnaire  
 language English  
 filename questionnaire\_globalfindex.pdf

---

## reports

### The Global Findex Database 2021

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title The Global Findex Database 2021  
 authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar  
 language English  
 filename FINDEX\_2021\_report.pdf

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
 language English  
 filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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title Microdata update details  
 language English  
 filename microdata\_update\_details.xlsx

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## other\_materials

### Micro 2021 Indicator Stata do-file

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title Micro 2021 Indicator Stata do-file  
 language English  
 filename micro2021\_indicators.do

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