Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

report_generated_on: June 8, 2023

visit_data_catalog_at: https://microdata.worldbank.org/index.php

Identification

SURVEY ID NUMBER
MEX_2022_FINDEX_v01_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Mexico	MEX

STUDY TYPE
Other Household Survey [hh/oth]

SERIES INFORMATION
The Global Findex 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 Findex 2021 data were collected from national representative surveys of almost 145,000 adults in 139 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. Due to ongoing COVID-19 restrictions that were in place in 2021, Global Findex 2021 data for 16 countries were collected through face-to-face interviews in 2022 and released now.

ABSTRACT
The fourth edition of the Global Findex 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.

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

KIND OF DATA
Observation data/ratings [obs]

Version

VERSION DESCRIPTION
Version 01: Edited, anonymous dataset for public distribution.

VERSION DATE
2023-05-19

VERSION NOTES
This is the second update (May 2023) to the microdata originally released in Oct 2022 with the first update in Dec 2022. This includes 16 new countries that were surveyed in 2022 (Azerbaijan, Botswana, Chad, Comoros, Congo, Dem. Rep., Eswatini, Ethiopia, Gambia, The, Guatemala, Lesotho, Madagascar, Mauritania, Mexico, Niger, Vietnam, Yemen, Rep.). Please also see Microdata_update_details_2022.xlsx which details these updates.

Scope

NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 145,000 people in 139 economies, representing 97 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. Additionally, phone surveys were not a viable option in 16 economies in 2021, which were then surveyed in 2022.

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 Mexico 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
2022-07-08	2022-08-22

DATA COLLECTION MODE
Face-to-face [f2f]

DATA COLLECTION NOTES
Data was collected in the following language(s): Spanish

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, 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 policy

CONTACTS

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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
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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_MEX_2022_FINDEX_v01_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION
2023-05-23

DDI DOCUMENT VERSION
Version 01 (May 2023).

data_dictionary

Data file	Cases	variables
micro_mex.dta 2021 Global Findex - Mexico Microdata	1000	114

Data file	Cases	variables
micro_mex.dta 2021 Global Findex - Mexico Microdata	1000	114

Data file: micro_mex.dta

2021 Global Findex - Mexico Microdata

Cases:	1000
variables:	114

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	account_mob	Has a mobile money account	
V14	fin1_1a	Opened first account to receive a wage payment	
V15	fin1_1b	Opened first account to receive money from the government	
V16	fin2	Has a debit card	
V17	fin4	Used a debit card	
V18	fin4a	Used a debit card in-store	
V19	fin5	Used a mobile phone or internet to access account	
V20	fin6	Used a mobile phone or internet to check account balance	
V21	fin7	Has a credit card	
V22	fin8	Used a credit card	
V23	fin8a	Used a credit card in-store	
V24	fin8b	Paid credit card balances in full	
V25	fin9	Made any deposit into the account	
V26	fin9a	Make deposits into the account two or more times per month	
V27	fin10	Withdrew from the account	
V28	fin10a	Withdrew from the account two or more times per month	
V29	fin10b	Used account to store money	
V30	fin11_1	Unbanked: use account without help	
V31	fin11a	Reason for no account: too far	
V32	fin11b	Reason for no account: too expensive	
V33	fin11c	Reason for no account: lack documentation	
V34	fin11d	Reason for no account: lack trust	
V35	fin11e	Reason for no account: religious reasons	
V36	fin11f	Reason for no account: lack money	
V37	fin11g	Reason for no account: family member already has one	

ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13a	Use mobile money account two or more times a month	
V40	fin13b	Use mobile money account to store money	
V41	fin13c	Use mobile money account to borrow money	
V42	fin13d	Use mobile money account without help	
V43	fin14_1	Use mobile phone to pay for a purchase in-store	
V44	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V45	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V46	fin14a	Made bill payments online using the Internet	
V47	fin14a1	Send money to a relative or friend online using the Internet	
V48	fin14b	Bought something online using the Internet	
V49	fin14c	Paid online or in cash at delivery	
V50	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V51	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V52	fin16	Saved for old age	
V53	fin17a	Saved using an account at a financial institution	
V54	fin17a1	Saved using a mobile money account	
V55	fin17b	Saved using an informal savings club	
V56	fin20	Borrowed for medical purposes	
V57	fin22a	Borrowed from a financial institution	
V58	fin22b	Borrowed from family or friends	
V59	fin22c	Borrowed from an informal savings club	
V60	fin24	Main source of emergency funds in 30 days	
V61	fin24a	Difficulty of emergency funds in 30 days	
V62	fin24b	Difficulty of emergency funds in 7 days	
V63	fin26	Sent domestic remittances	
V64	fin27_1	Sent domestic remittances through an account	
V65	fin27c1	Sent domestic remittances in cash	
V66	fin27c2	Sent domestic remittances through an MTO	
V67	fin28	Received domestic remittances	
V68	fin29_1	Received domestic remittances through an account	
V69	fin29c1	Received domestic remittances in cash	
V70	fin29c2	Received domestic remittances through an MTO	
V71	fin30	Paid a utility bill	
V72	fin31a	Paid a utility bill using an account	
V73	fin31b	Paid a utility bill using a mobile phone	
V74	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V75	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V76	fin31c	Paid a utility bill in cash	
V77	fin32	Received wage payments	
V78	fin33	Received public sector wage payments	
V79	fin34a	Received wage payments into an account	
V80	fin34b	Received wage payments to a mobile phone	
V81	fin34d	Received wage payments in cash	
V82	fin34e	Received wage payments to a card	

ID	Name	Label	Question
V83	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V84	fin37	Received a government transfer	
V85	fin38	Received a government pension	
V86	fin39a	Received a government transfer or pension into an account	
V87	fin39b	Received a government transfer or pension to a mobile phone	
V88	fin39d	Received a government transfer or pension in cash	
V89	fin39e	Received a government transfer or pension to a card	
V90	fin42	Received an agricultural payment	
V91	fin42a	Grow own crops or raise livestock	
V92	fin43a	Received an agricultural payment into an account	
V93	fin43b	Received an agricultural payment to a mobile phone	
V94	fin43d	Received an agricultural payment in cash	
V95	fin43e	Received an agricultural payment to a card	
V96	fin44a	Financially worried: old age	
V97	fin44b	Financially worried: medical cost	
V98	fin44c	Financially worried: bills	
V99	fin44d	Financially worried: education	
V100	fin45	Financially most worried	
V101	fin45_1	Financially worried due to COVID-19	
V102	fin45_1_China	Financial worry	
V103	saved	Saved in the past year	
V104	borrowed	Borrowed in the past year	
V105	receive_wages	Received a wage payment	
V106	receive_transfers	Received a government transfer payment	
V107	receive_pension	Received a government pension payment	
V108	receive_agriculture	Received a payment for the sale of agricultural goods	
V109	pay_utilities	Paid a utility bill	
V110	remittances	Made or received a domestic remittance payment	
V111	mobileowner	Owns a mobile phone	
V112	internetaccess	Internet access	
V113	anydigpayment	Made or received a digital payment	
V114	merchantpay_dig	Made a digital merchant payment	

total: 114

ECONOMY: Economy

Data file: micro_mex.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 6   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_mex.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	Rural	300	30%
2	Urban	700	70%

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

ECONOMYCODE: Economy Code

Data file: micro_mex.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

WPID_RANDOM: Gallup World Poll identifier

Data file: micro_mex.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 111148872   Maximum: 211070238
Type: Continuous   Decimal: 0   Width: 9   Range: 111148872 - 211070238   Format: Numeric

Others

NOTES
Individual-level identifier to merge with Gallup World Poll data

WGT: Weight

Data file: micro_mex.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0.303108230659706   Maximum: 4.10469961223324
Type: Continuous   Decimal: 15   Width: 17   Range: 0.303108230659706 - 4.10469961223324   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_mex.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	613	61.3%
2	male	387	38.7%

AGE: Respondent age

Data file: micro_mex.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 89
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 89   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	17	1.7%
16	16	17	1.7%
17	17	8	0.8%
18	18	31	3.1%
19	19	17	1.7%
20	20	29	2.9%
21	21	22	2.2%
22	22	15	1.5%
23	23	20	2%
24	24	15	1.5%
25	25	31	3.1%
26	26	20	2%
27	27	20	2%
28	28	30	3%
29	29	19	1.9%
30	30	35	3.5%
31	31	16	1.6%
32	32	32	3.2%
33	33	14	1.4%
34	34	10	1%
35	35	26	2.6%
36	36	12	1.2%
37	37	15	1.5%
38	38	23	2.3%
39	39	15	1.5%
40	40	31	3.1%
41	41	15	1.5%
42	42	18	1.8%
43	43	9	0.9%
44	44	14	1.4%
45	45	27	2.7%
46	46	14	1.4%

47	47	19	1.9%
48	48	14	1.4%
49	49	10	1%
50	50	21	2.1%
51	51	9	0.9%
52	52	25	2.5%
53	53	13	1.3%
54	54	7	0.7%
55	55	11	1.1%
56	56	9	0.9%
57	57	20	2%
58	58	15	1.5%
59	59	11	1.1%
60	60	14	1.4%
61	61	9	0.9%
62	62	13	1.3%
63	63	11	1.1%
64	64	12	1.2%
65	65	11	1.1%
66	66	8	0.8%
67	67	8	0.8%
68	68	10	1%
69	69	9	0.9%
70	70	10	1%
71	71	7	0.7%
72	72	12	1.2%
73	73	6	0.6%
74	74	4	0.4%
75	75	1	0.1%
76	76	5	0.5%
77	77	4	0.4%
78	78	7	0.7%
79	79	3	0.3%
80	80	1	0.1%
81	81	4	0.4%
82	82	3	0.3%
83	83	1	0.1%
84	84	1	0.1%
85	85	1	0.1%

86	86	1	0.1%
87	87	0	0%
88	88	0	0%
89	89	3	0.3%
90	90	0	0%
91	91	0	0%
92	92	0	0%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%

EDUC: Respondent education level

Data file: micro_mex.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	298	29.8%
2	completed secondary school	605	60.5%
3	completed tertiary education or more	95	9.5%
4	(dk)	2	0.2%
5	(rf)	0	0%

INC_Q: Within-economy household income quintile

Data file: micro_mex.dta

Overview

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

Questions and instructions

Value	Category	Cases	
1	Poorest 20%	190	19%
2	Second 20%	192	19.2%
3	Middle 20%	206	20.6%
4	Fourth 20%	200	20%
5	Richest 20%	212	21.2%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_mex.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	709	70.9%
2	out of the workforce	291	29.1%

ACCOUNT: Has an account

Data file: micro_mex.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	567	56.7%

| 1 | yes | 433 | 43.3% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_mex.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	589	58.9%
1	yes	411	41.1%

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.

ACCOUNT_MOB: Has a mobile money account

Data file: micro_mex.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	861	86.1%
1	yes	139	13.9%

Others

NOTES

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.

▌FIN1_1A: Opened first account to receive a wage payment

Data file: micro_mex.dta

Overview

Valid: 247   Invalid: 753   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	171	69.2%
2	no	76	30.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		753	

Others

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

▌FIN1_1B: Opened first account to receive money from the government

Data file: micro_mex.dta

Overview

Valid: 247   Invalid: 753   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	39	15.8%
2	no	207	83.8%

3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		753	

Others

NOTES

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

FIN2: Has a debit card

Data file: micro_mex.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	293	29.3%
2	no	705	70.5%
3	(dk)	0	0%
4	(ref)	2	0.2%

Others

NOTES

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

FIN4: Used a debit card

Data file: micro_mex.dta

Overview

Valid: 293   Invalid: 707   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	193	65.9%

2	no	100	34.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		707	

Others

NOTES

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

FIN4A: Used a debit card in-store

Data file: micro_mex.dta

Overview

Valid: 193   Invalid: 807   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	178	92.2%
2	no	15	7.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		807	

Others

NOTES

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

FIN5: Used a mobile phone or internet to access account

Data file: micro_mex.dta

Overview

Valid: 344   Invalid: 656   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	175	50.9%
2	no	168	48.8%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		656	

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_mex.dta

Overview

Valid: 344   Invalid: 656   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	188	54.7%
2	no	156	45.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		656	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_mex.dta

Overview

Valid: 344   Invalid: 656   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	84	24.4%
2	no	260	75.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		656	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_mex.dta

Overview

Valid: 84   Invalid: 916   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	73	86.9%
2	no	11	13.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		916	

Others

NOTES

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

FIN8A: Used a credit card in-store

Data file: micro_mex.dta

Overview

Valid: 73   Invalid: 927   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	61	83.6%
2	no	12	16.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		927	

Others

NOTES

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

▌ FIN8B: Paid credit card balances in full

Data file: micro_mex.dta

Overview

Valid: 84   Invalid: 916   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	63	75%
2	no	21	25%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		916	

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_mex.dta

Overview

Valid: 344   Invalid: 656   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	252	73.3%
2	no	92	26.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		656	

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_mex.dta

Overview

Valid: 252   Invalid: 748   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	191	75.8%
2	no	61	24.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		748	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_mex.dta

Overview

Valid: 344   Invalid: 656   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	257	74.7%
2	no	87	25.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		656	

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_mex.dta

Overview

Valid: 257   Invalid: 743   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	215	83.7%
2	no	42	16.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		743	

Others

FIN10B: Used account to store money

Data file: micro_mex.dta

Overview

Valid: 344   Invalid: 656   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	185	53.8%
2	no	159	46.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		656	

FIN11_1: Unbanked: use account without help

Data file: micro_mex.dta

Overview

Valid: 567   Invalid: 433   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	345	60.8%
2	no	211	37.2%
3	(dk)	11	1.9%
4	(ref)	0	0%
Sysmiss		433	

FIN11A: Reason for no account: too far

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	221	33.7%
2	no	427	65.1%
3	(dk)	7	1.1%
4	(ref)	1	0.2%
Sysmiss		344	

FIN11B: Reason for no account: too expensive

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	375	57.2%
2	no	251	38.3%
3	(dk)	29	4.4%
4	(ref)	1	0.2%
Sysmiss		344	

FIN11C: Reason for no account: lack documentation

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	188	28.7%
2	no	460	70.1%
3	(dk)	4	0.6%
4	(ref)	4	0.6%
Sysmiss		344	

FIN11D: Reason for no account: lack trust

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	258	39.3%
2	no	378	57.6%
3	(dk)	18	2.7%
4	(ref)	2	0.3%
Sysmiss		344	

FIN11E: Reason for no account: religious reasons

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	53	8.1%
2	no	599	91.3%

3	(dk)	3	0.5%
4	(ref)	1	0.2%
Sysmiss		344	

FIN11F: Reason for no account: lack money

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	338	51.5%
2	no	316	48.2%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		344	

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

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	135	20.6%
2	no	512	78%
3	(dk)	8	1.2%
4	(ref)	1	0.2%
Sysmiss		344	

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

Data file: micro_mex.dta

Overview

Valid: 656   Invalid: 344   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	226	34.5%
2	no	419	63.9%
3	(dk)	9	1.4%
4	(ref)	2	0.3%
Sysmiss		344	

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

Data file: micro_mex.dta

Overview

Valid: 120   Invalid: 880   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	91	75.8%
2	no	29	24.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		880	

FIN13B: Use mobile money account to store money

Data file: micro_mex.dta

Overview

Valid: 120   Invalid: 880   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	54.2%
2	no	55	45.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		880	

FIN13C: Use mobile money account to borrow money

Data file: micro_mex.dta

Overview

Valid: 120   Invalid: 880   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	17.5%
2	no	99	82.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		880	

FIN13D: Use mobile money account without help

Data file: micro_mex.dta

Overview

Valid: 121   Invalid: 879   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	93	76.9%
2	no	28	23.1%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		879	

FIN14_1: Use mobile phone to pay for a purchase in-store

Data file: micro_mex.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	161	16.1%
2	no	839	83.9%
3	(dk)	0	0%
4	(ref)	0	0%

FIN14_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro_mex.dta

Overview

Valid: 247   Invalid: 753   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	107	43.3%
2	Used other methods, such as a card or mobile phone	139	56.3%
3	(dk)	0	0%
4	(ref)	1	0.4%
Sysmiss		753	

FIN14_2_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro_mex.dta

Overview

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

FIN14A: Made bill payments online using the Internet

Data file: micro_mex.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%

FIN14A1: Send money to a relative or friend online using the Internet

Data file: micro_mex.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	152	15.2%
2	no	848	84.8%
3	(dk)	0	0%
4	(ref)	0	0%

FIN14B: Bought something online using the Internet

Data file: micro_mex.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	179	17.9%
2	no	820	82%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN14C: Paid online or in cash at delivery

Data file: micro_mex.dta

Overview

Valid: 179   Invalid: 821   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	130	72.6%
2	In cash	38	21.2%
3	(both)	11	6.1%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		821	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19

Data file: micro_mex.dta

Overview

Valid: 179   Invalid: 821   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	77	43%
2	Paid online	99	55.3%
3	(dk)	2	1.1%
4	(ref)	1	0.6%
Sysmiss		821	

FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020

Data file: micro_mex.dta

Overview

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

FIN16: Saved for old age

Data file: micro_mex.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	148	14.8%
2	no	852	85.2%
3	(dk)	0	0%
4	(ref)	0	0%

FIN17A: Saved using an account at a financial institution

Data file: micro_mex.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	102	10.2%
2	no	898	89.8%
3	(dk)	0	0%
4	(ref)	0	0%

FIN17A1: Saved using a mobile money account

Data file: micro_mex.dta

Overview

Valid: 127   Invalid: 873   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	30	23.6%
2	no	97	76.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

FIN17B: Saved using an informal savings club

Data file: micro_mex.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	108	10.8%
2	no	892	89.2%
3	(dk)	0	0%
4	(ref)	0	0%

FIN20: Borrowed for medical purposes

Data file: micro_mex.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	164	16.4%
2	no	836	83.6%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22A: Borrowed from a financial institution

Data file: micro_mex.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	93	9.3%
2	no	907	90.7%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22B: Borrowed from family or friends

Data file: micro_mex.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	194	19.4%
2	no	805	80.5%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN22C: Borrowed from an informal savings club

Data file: micro_mex.dta

Overview

Valid: 108   Invalid: 892   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	43	39.8%
2	no	65	60.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		892	

FIN24: Main source of emergency funds in 30 days

Data file: micro_mex.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	126	12.6%
2	Main source: Family or friends	488	48.8%
3	Main source: Money from working	111	11.1%
4	Main source: Borrowing from a bank, empoyer, or private lender	91	9.1%
5	Main source: Selling assets	22	2.2%
6	Main source: Some other source	36	3.6%

7	(I could not come up with the money)	64	6.4%
8	(dk)	48	4.8%
9	ref	14	1.4%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_mex.dta

Overview

Valid: 874   Invalid: 126   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	366	41.9%
2	Somewhat difficult	390	44.6%
3	Not difficult at all	110	12.6%
4	(DK)	8	0.9%
5	(ref)	0	0%
Sysmiss		126	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_mex.dta

Overview

Valid: 874   Invalid: 126   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	549	62.8%
2	Somewhat difficult	243	27.8%
3	Not difficult at all	75	8.6%
4	(I could not come up with the money)	2	0.2%
5	(DK)	4	0.5%
6	(ref)	1	0.1%
Sysmiss		126	

FIN26: Sent domestic remittances

Data file: micro_mex.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	105	10.5%
2	no	894	89.4%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN27_1: Sent domestic remittances through an account

Data file: micro_mex.dta

Overview

Valid: 105   Invalid: 895   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	67	63.8%
2	no	38	36.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		895	

FIN27C1: Sent domestic remittances in cash

Data file: micro_mex.dta

Overview

Valid: 38   Invalid: 962   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20	52.6%
2	no	18	47.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		962	

▌FIN27C2: Sent domestic remittances through an MTO

Data file: micro_mex.dta

Overview

Valid: 38   Invalid: 962   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	34.2%
2	no	25	65.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		962	

▌FIN28: Received domestic remittances

Data file: micro_mex.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	144	14.4%
2	no	856	85.6%

3	(dk)	0	0%
4	(ref)	0	0%

FIN29_1: Received domestic remittances through an account

Data file: micro_mex.dta

Overview

Valid: 144   Invalid: 856   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	79	54.9%
2	no	64	44.4%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		856	

FIN29C1: Received domestic remittances in cash

Data file: micro_mex.dta

Overview

Valid: 65   Invalid: 935   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	28	43.1%
2	no	37	56.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		935	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_mex.dta

Overview

Valid: 65   Invalid: 935   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	26.2%
2	no	48	73.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		935	

FIN30: Paid a utility bill

Data file: micro_mex.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	538	53.8%
2	no	458	45.8%
3	(dk)	4	0.4%
4	(ref)	0	0%

FIN31A: Paid a utility bill using an account

Data file: micro_mex.dta

Overview

Valid: 538   Invalid: 462   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	97	18%
2	no	440	81.8%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		462	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_mex.dta

Overview

Valid: 538   Invalid: 462   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	91	16.9%
2	no	447	83.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		462	

FIN31B1: Paid a utility bill from an account or mobile phone for the first time after the

Data file: micro_mex.dta

Overview

Valid: 129   Invalid: 871   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	63	48.8%
2	Used other methods, such as a card or mobile phone	66	51.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		871	

FIN31B1_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro_mex.dta

Overview

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

FIN31C: Paid a utility bill in cash

Data file: micro_mex.dta

Overview

Valid: 409   Invalid: 591   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	388	94.9%
2	no	20	4.9%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		591	

FIN32: Received wage payments

Data file: micro_mex.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	246	24.6%
2	no	753	75.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN33: Received public sector wage payments

Data file: micro_mex.dta

Overview

Valid: 246   Invalid: 754   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	33	13.4%
2	no	212	86.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		754	

FIN34A: Received wage payments into an account

Data file: micro_mex.dta

Overview

Valid: 246   Invalid: 754   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	110	44.7%
2	no	136	55.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		754	

FIN34B: Received wage payments to a mobile phone

Data file: micro_mex.dta

Overview

Valid: 246   Invalid: 754   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26	10.6%
2	no	220	89.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		754	

█ FIN34D: Received wage payments in cash

Data file: micro_mex.dta

Overview

Valid: 126   Invalid: 874   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	112	88.9%
2	no	14	11.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		874	

█ FIN34E: Received wage payments to a card

Data file: micro_mex.dta

Overview

Valid: 14   Invalid: 986   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4	28.6%
2	no	10	71.4%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		986	

FIN35: Received wage payments into an account or to a phone or a card and paid higher t

Data file: micro_mex.dta

Overview

Valid: 124   Invalid: 876   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	19	15.3%
2	no	105	84.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		876	

FIN37: Received a government transfer

Data file: micro_mex.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	111	11.1%
2	no	887	88.7%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN38: Received a government pension

Data file: micro_mex.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	94	9.4%
2	no	903	90.3%
3	(dk)	3	0.3%
4	(ref)	0	0%

FIN39A: Received a government transfer or pension into an account

Data file: micro_mex.dta

Overview

Valid: 159   Invalid: 841   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	70	44%
2	no	89	56%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		841	

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

Data file: micro_mex.dta

Overview

Valid: 159   Invalid: 841   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	15	9.4%
2	no	144	90.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		841	

FIN39D: Received a government transfer or pension in cash

Data file: micro_mex.dta

Overview

Valid: 81   Invalid: 919   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	44	54.3%
2	no	37	45.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		919	

FIN39E: Received a government transfer or pension to a card

Data file: micro_mex.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	45.9%
2	no	20	54.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		963	

FIN42: Received an agricultural payment

Data file: micro_mex.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	24	2.4%
2	no	975	97.5%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN45: Financially most worried

Data file: micro_mex.dta

Overview

Valid: 765   Invalid: 235   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Old age	157	20.5%
2	Medical cost	359	46.9%
3	Bills	89	11.6%
4	Education	154	20.1%
5	(DK)	5	0.7%
6	(ref)	1	0.1%
Sysmiss		235	

FIN42A: Grow own crops or raise livestock

Data file: micro_mex.dta

Overview

Valid: 24   Invalid: 976   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	21	87.5%
2	No	3	12.5%
3	(Both)	0	0%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		976	

FIN43A: Received an agricultural payment into an account

Data file: micro_mex.dta

Overview

Valid: 24   Invalid: 976   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	6	25%
2	no	18	75%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		976	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_mex.dta

Overview

Valid: 24   Invalid: 976   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	4.2%
2	no	23	95.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		976	

FIN43D: Received an agricultural payment in cash

Data file: micro_mex.dta

Overview

Valid: 18   Invalid: 982   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12	66.7%
2	no	6	33.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		982	

FIN43E: Received an agricultural payment to a card

Data file: micro_mex.dta

Overview

Valid: 6   Invalid: 994   Minimum: 2   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	6	100%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		994	

FIN44A: Financially worried: old age

Data file: micro_mex.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	288	28.8%
2	Somewhat worried	415	41.5%
3	Not worried at all	290	29%
4	(Does not apply)	0	0%
5	(DK)	5	0.5%
6	(ref)	2	0.2%

FIN44B: Financially worried: medical cost

Data file: micro_mex.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	405	40.5%
2	Somewhat worried	367	36.7%
3	Not worried at all	221	22.1%
4	(Does not apply)	1	0.1%
5	(DK)	6	0.6%
6	(ref)	0	0%

FIN44C: Financially worried: bills

Data file: micro_mex.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	277	27.7%
2	Somewhat worried	408	40.8%
3	Not worried at all	308	30.8%
4	(Does not apply)	2	0.2%
5	(DK)	5	0.5%
6	(ref)	0	0%

FIN44D: Financially worried: education

Data file: micro_mex.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	247	24.7%
2	Somewhat worried	279	27.9%
3	Not worried at all	456	45.6%
4	(Does not apply)	12	1.2%
5	(DK)	6	0.6%
6	(ref)	0	0%

FIN45_1: Financially worried due to COVID-19

Data file: micro_mex.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	387	38.7%
2	Somewhat worried	377	37.7%
3	Not worried at all	228	22.8%
4	(DK)	7	0.7%
5	(ref)	1	0.1%

FIN45_1_CHINA: Financial worry

Data file: micro_mex.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_mex.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	647	64.7%
1	yes	353	35.3%

BORROWED: Borrowed in the past year

Data file: micro_mex.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	661	66.1%
1	yes	339	33.9%

▌RECEIVE_WAGES: Received a wage payment

Data file: micro_mex.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	124	12.4%
2	received payments in cash only	112	11.2%
3	received payments using other methods	10	1%
4	did not receive payments	753	75.3%
5	dk/ref	1	0.1%

Others

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

▌RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_mex.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	66	6.6%

2	received payments in cash only	36	3.6%
3	received payments using other methods	9	0.9%
4	did not receive payments	887	88.7%
5	dk/ref	2	0.2%

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_mex.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	58	5.8%
2	received payments in cash only	25	2.5%
3	received payments using other methods	11	1.1%
4	did not receive payments	903	90.3%
5	dk/ref	3	0.3%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_mex.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	6	0.6%
2	received payments in cash only	12	1.2%
3	received payments using other methods	6	0.6%

4	did not receive payments	975	97.5%
5	dk/ref	1	0.1%

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_mex.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	129	12.9%
2	made payments in cash only	388	38.8%
3	made payments using other methods	21	2.1%
4	did not make payments	458	45.8%
5	dk/ref	4	0.4%

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_mex.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	sent/received through an account	104	10.4%

2	sent/received through an otc transaction	22	2.2%
3	sent/received in cash only	30	3%
4	sent/received using other methods	30	3%
5	did not send/receive	813	81.3%
6	dk/ref	1	0.1%

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_mex.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	776	77.6%
2	no	220	22%
3	(dk)	0	0%
4	(ref)	4	0.4%

INTERNETACCESS: Internet access

Data file: micro_mex.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	611	61.1%
2	no	388	38.8%
3	(dk)	0	0%

| 4 | (ref) | 1 | 0.1% |

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_mex.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	618	61.8%
1	yes	382	38.2%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_mex.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	763	76.3%
1	yes	237	23.7%

study_resources

questionnaires

2021 Global Findex Questionnaire

title	2021 Global Findex Questionnaire
language	English
filename	questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

title	The Global Findex Database 2021
subtitle	Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19
authors	Asli Demirgüç-Kunt Leora Klapper Dorothe Singer Saniya Ansar
language	English
filename	FINDEX_2021_report.pdf

technical_documents

Microdata Codebook

title	Microdata Codebook
language	English
filename	globalfindex2021_microdatacodebook.pdf

Microdata update details

title	Microdata update details
language	English
filename	microdata_update_details_2022.xlsx

other_materials

Micro 2021 Indicator Stata do-file

title	Micro 2021 Indicator Stata do-file
language	English
filename	micro2021_indicators.do