

Global Findex 2025

Microdata Codebook

The Global Findex 2025 individual-level data is available in the World Bank Microdata Library, [here](#).

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

“Don’t know” and “Refused to answer” are coded as ‘no’ in the Global Findex 2025 country-level database, [here](#).

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Variable names and definitions are listed below:

Variable name	Label	Definition
Demographic and Income Information		
economy	Economy	Name of the economy
economycode	Economy code	International Standards Organization (ISO) 3-digit alphabetic code for each economy
regionwb	Regional code	World Bank regional classifications (2024) East Asia & Pacific (excluding high income) Europe & Central Asia (excluding high income) High income Latin America & Caribbean (excluding high income) Middle East & North Africa (excluding high income) South Asia Sub-Saharan Africa (excluding high income) <u>Note:</u> High income based on GNI per capita data from 2024. See more here
pop_adult	Population 15+, 2023, WDI	Adult (15+) population using 2023 World Development Indicators (WDI)
wpid_random	Gallup World Poll identifier	Individual-level identifier to merge with Gallup World Poll data
wgt	Weight	Weight assigned to each observation
female	Respondent is female	= 1 if the respondent is female = 2 if the respondent is male
age	Respondent age	Respondent's age (in years)
educ	Respondent education level	= 1 if the respondent has completed primary school or less = 2 if the respondent has completed secondary school = 3 if the respondent has completed tertiary education or more
inc_q	Within-economy household income quintile	Respondent's within-economy household income quintile (1 to 5)

emp_in	Respondent is in workforce	= 1 if the respondent is in the workforce = 2 if the respondent is out of the workforce
urbanicity	Respondent lives in rural area	= 1 if the respondent lives in a rural area = 2 if and the respondent lives in an urban area

Note: Rural and urban classifications rely on a joint OECD-EU effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. See more [here](#).

Global Findex Constructed Variables
Using responses from multiple questionnaire variables

account_fin	Has an account at a financial institution	= 1 if the respondent had an account at a bank or at another type of financial institution, such as a credit union, a microfinance institution, a cooperative, or the post office (if applicable), or has a debit card = 0 if the respondent did not have an account
		Note: The data also includes an additional 2 percent of respondents in 2024 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; or paying utility bills 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 2 percent of respondents.
account_mob	Has a mobile money account	= 1 if the respondent used mobile money services to pay bills or to send or receive money in the past year = 0 if the respondent did not use them
		Note: Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database. The data also includes an additional 2 percent of respondents in 2024 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 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.
account	Has an account	= 1 if the respondent has an account at a financial institution, a mobile money account, or both = 0 if the respondent does not have an account

dig_account	Has a digitally enabled account	=1 if the respondent has a mobile money account or an account at a bank or similar financial institution that they make digital payments from using a card or phone =0 if the respondent does not have a mobile money account or an account at a bank or similar financial institution that they make digital payments from using a card or phone
borrowed	Borrowed	= 1 if the respondent, personally or together with someone else, borrowed money in the past year, including from a bank or similar financial institution, via a mobile money account, from family or friends, or from an informal savings group, or for any other reason = 0 if the respondent did not borrow
saved	Saved	= 1 if the respondent personally saved or set aside money in the past year, including using an account at a financial institution, via a mobile money account, a savings club or person outside the family, for any reason = 0 if the respondent did not save
receive_wages	Received a wage payment	= 1 if the respondent received a wage payment into an account in the past year = 2 if the respondent received a wage payment in cash only in the past year = 3 if the respondent received a wage payment via some other method in the past year = 4 if the respondent did not receive a wage payment in the past year = 5 if the respondent does not know/refuses to answer
receive_transfers	Received a government transfer payment	= 1 if the respondent received government transfers into an account in the past year = 2 if the respondent received government transfers in cash only in the past year = 3 if the respondent received government transfers via some other method in the past year = 4 if the respondent did not receive government transfers in the past year = 5 if the respondent does not know/refuses to answer
receive_pensions	Received a government pension payment	= 1 if the respondent received pension from the government into an account in the past year = 2 if the respondent received pension from the government in cash only in the past year = 3 if the respondent received pension from the government via some other method in the past year = 4 if the respondent did not receive pension from the government in the past year = 5 if the respondent does not know/refuses to answer
receive_agriculture	Received a payment for the sale of agricultural goods	= 1 if the respondent received payment from the sale of agricultural products into an account in the past year = 2 if the respondent received payment from the sale of agricultural products in cash only in the past year = 3 if the respondent received payment from the sale of agricultural products via some other method in the past year

		<p>= 4 if the respondent did not receive payment from the sale of agricultural products in the past year</p> <p>= 5 if the respondent does not know/refuses to answer</p>
merchantpay_dig	Made a digital merchant payment	<p>=1 if respondent used a card, or a mobile phone, to make a purchase in-store or to pay online for an internet purchase in the past year</p> <p>=0 if respondent did not make a digital merchant payment</p>
pay_utilities	Paid a utility bill	<p>= 1 if the respondent made a utility payment from an account in the past year</p> <p>= 2 if the respondent made a utility payment in cash only in the past year</p> <p>= 3 if the respondent made a utility payment via some other method in the past year</p> <p>= 4 if the respondent did not make a utility payment in the past year</p> <p>= 5 if the respondent does not know/refuses to answer</p>
domestic_remittances	Made or received a domestic remittance payment	<p>= 1 if the respondent sent or received domestic remittances via an account in the past year</p> <p>= 2 if the respondent sent or received domestic remittances via other methods in the past year</p> <p>= 3 if the respondent did not send or receive domestic remittances in the past year</p> <p>= 4 if the respondent does not know/refuses to answer</p>
anydigpayment	Made or received a digital payment	<p>= 1 if respondent used mobile money, a card, or a mobile phone to make a payment from an account, or used the internet to pay bills or to buy something online or in a store, or paid bills or sent or received remittances directly from or into a financial institution account or through a mobile money account in the past year. It also includes respondents who received payments for agricultural products, government transfers, wages, or a public sector pension into a financial institution account or through a mobile money account in the past year.</p> <p>= 0 if the respondent did not make or receive a digital payment</p>

Global Findex Questionnaire Variables

fin2	Has a debit card	<p>=1 if the respondent has an ATM/debit card</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>
fin3	Used a card or mobile phone to access account	<p>= 1 if the respondent has used a card or mobile phone to make payments, buy things, or to send or receive money from or to their financial institution account (excluding mobile money) in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>

fin4	Opened first account to receive a wage or salary payment or money from the government	<p>= 1 if the respondent opened their first account at a financial institution (excluding mobile money) to receive a wage or salary payment or money from the government</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money)</p>
fin5	Frequency of money deposited into accounts	<p>= 1 if money is deposited into the respondent's account(s) weekly</p> <p>=2 if money is deposited into the respondent's account(s) monthly</p> <p>=3 if money is deposited into the respondent's account less than once a month</p> <p>=4 if money is never deposited into the respondent's account</p> <p>=5 if don't know</p> <p>=6 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>
fin6	Frequency of money sent or taken out of accounts	<p>= 1 if money is deposited into the respondent's account weekly</p> <p>=2 if money is deposited into the respondent's account monthly</p> <p>=3 if money is deposited into the respondent's account less than once a month</p> <p>=4 if money is never deposited into the respondent's account</p> <p>=5 if don't know</p> <p>=6 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>
fin7	Any deposits or withdrawals	<p>=1 if any money was put into or taken out of respondent's account(s)</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts) who report deposits and withdrawals less than once a month or more infrequently.</p>
fin8	Store money in account	<p>=1 if any money is kept in respondent's account(s)</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>
fin9a	Receive account balance information using a mobile phone or the internet	<p>=1 if respondent received any information about account balance through email, SMS, or a text message on a mobile phone</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>

fin9b	Check account balance using a mobile phone or the internet	<p>=1 if respondent checked their account balance using a mobile phone or a computer =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>
fin10	Has a credit card	<p>= 1 if the respondent has a credit card =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>
fin11_0	Has a card that you can add money to and use to send and receive money or make purchases	<p>= 1 if the respondent has a card that you can add money to and use to send and receive money or make purchases =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without an account at a bank or similar financial institution.</p>
fin11_1	Ever had an account at a bank or similar financial institution	<p>=1 if respondent has ever had an account at a bank or similar financial institution =0 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without an account at a bank or similar financial institution.</p>
fin11a	Reason for no account: too far	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because financial institutions are too far away =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>
fin11b	Reason for no account: fees too expensive	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because financial service fees are too expensive =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>

fin11c	Reason for no account: lack documentation	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't have the necessary documentation =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>
fin11d	Reason for no account: lack money	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't have enough money to use one =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>
fin11e	Reason for no account: family member already has one	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because someone else in the family already has an account =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>
fin11f	Reason for no account: lack trust	<p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't trust financial institutions =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>
fin11_2	Could use account without help	<p>=1 if respondent could use a bank or similar financial institution account by themselves =2 if respondent would need the help of another person to open an account =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without an account at a bank or similar financial institution.</p>
fin13_1	Mobile money meets financial needs	<p>=1 if yes, mobile money meets all financial needs =2 if would like to open a bank account =3 if don't know</p>

=4 if refused to answer

Note: Asked only of respondents with a mobile money account but not a bank account.

fin13a Frequency of money deposited into mobile money accounts = 1 if money is deposited into the respondent's account(s) weekly
=2 if money is deposited into the respondent's account (s) monthly
=3 if money is deposited into the respondent's account less than once a month
=4 if money is never deposited into the respondent's account
=5 if don't know
=6 if refused to answer

Note: Asked only of mobile money account owners.

fin13b Frequency of money sent from mobile money accounts = 1 if money is sent from the respondent's account(s) weekly
=2 if money is sent from the respondent's account (s) monthly
=3 if money is sent from the respondent's account less than once a month
=4 if money is never sent from the respondent's account
=5 if don't know
=6 if refused to answer

Note: Asked only of mobile money account owners.

fin13c Frequency of money taken out of mobile money accounts = 1 if money is taken out of the respondent's account(s) weekly
=2 if money is taken out of the respondent's account (s) monthly
=3 if money is taken out of the respondent's account less than once a month
=4 if money is never taken out of the respondent's account
=5 if don't know
=6 if refused to answer

Note: Asked only of mobile money account owners.

fin13d Store money in mobile money account =1 if any money is kept in respondent's mobile money account(s)
=2 if no
=3 if don't know
=4 if refused to answer

Note: Asked only of mobile money account owners.

fin13e Asked for mobile money PIN or password =1 if respondent received a message from someone they didn't know asking for their mobile money PIN or password
=2 if no
=3 if don't know
=4 if refused to answer

Note: Asked only of mobile money account owners.

fin13f Sent money to the wrong number =1 if respondent sent money to the wrong number
=2 if no
=3 if don't know
=4 if refused to answer

		<u>Note:</u> Asked only of mobile money account owners.
Fin13f_1	Received money back after sending to the wrong number	<p>=1 if respondent received money back after sending to the wrong number =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of mobile money account owners who answered yes to sending money to the wrong number.</p>
fin14a	Reason for no mobile money account: too far	<p>= 1 if the respondent does not have a mobile money account because mobile money agents are too far away =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p>
fin14b	Reason for no mobile money account: too expensive	<p>= 1 if the respondent does not have a mobile money account because available mobile money products are too expensive =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p>
fin14c	Reason for no mobile money account: lack documentation	<p>= 1 if the respondent does not have a mobile money account because they don't have the necessary documentation =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p>
fin14d	Reason for no mobile money account: lack of money	<p>= 1 if the respondent does not have a mobile money account because they don't have enough money to use a mobile money account =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank</p>

displayed as a share of adults without an account are calculated excluding financial institution accounts.

fin14e	Reason for no mobile money account: worried about security	<p>= 1 if the respondent does not have a mobile money account because they are worried about the safety of money in their account =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p>
fin15	Used an agent or someone else to make a mobile money payment	<p>=1 if respondent ever used an agent or someone else to make a mobile money payment for them =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account.</p>
fin16	Ever had a mobile money account	<p>=1 if respondent ever had a mobile money account =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in.</p>
fin17a	Saved at a bank or similar financial institution	<p>=1 if respondent saved at a bank or similar financial institution =2 if no =3 if don't know =4 if refused</p>
fin17b	Saved using a mobile money account	<p>=1 if respondent saved using a mobile money account =2 if no =3 if don't know =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents with a mobile money account.</p>
fin17c	Saved using a savings club or a person outside the family	<p>=1 if respondent saved using a savings club or person outside of the family =2 if no =3 if don't know =4 if refused to answer</p>
fin17d	Formal saving frequency	<p>=1 if respondent saved using an account (bank or mobile money) weekly =2 if respondent saved using an account (bank or mobile money) monthly =3 if respondent saved using an account (bank or mobile money) less than once a month =4 if don't know =5 if refused</p>

		<u>Note:</u> Asked only of respondents who report saving using an account (bank or mobile money).
fin17e	Received interest	=1 if respondent received additional money for the savings in their account =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who report saving using an account (bank or mobile money)
fin17f	Saved formally for old age	=1 if respondent saved or set aside money for old age =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who report saving using an account (bank or mobile money)
fin18	Saved for any reason	=1 if respondent saved or set aside money for any reason =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who do not save using an account (bank or mobile money), using a savings group or club, or for old age.
fin19	Made regular payments to insurance agent or company	=1 if respondent made regular payments to an insurance agent or company =2 if no =3 if don't know =4 if refused
fin20	Applied for a loan using a mobile phone	=1 if respondent applied for a loan using a mobile phone =2 if no =3 if don't know =4 if refused
fin21	Received loan applied for using a mobile phone	=1 if respondent received a loan that they applied for using a mobile phone =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who report applying for a loan using a mobile phone
fin22a	Borrowed from a formal bank or similar financial institution	=1 if respondent borrowed from a bank or a similar financial institution =2 if no =3 if don't know =4 if refused

fin22a_1	Borrowed from a mobile money provider	= 1 if respondent borrowed from a bank or a similar financial institution =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who have a mobile money account.
fin22b	Borrowed from friends or family	= 1 if respondent borrowed from friends or family =2 if no =3 if don't know =4 if refused
fin22c	Borrowed from an informal savings club	=1 if respondent borrowed from an informal savings group or club =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who saved using an informal savings group or club
fin22d	Borrowed for health or medical purposes	=1 if respondent borrowed money for health or medical purposes =2 if no =3 if don't know =4 if refused
fin22e	Borrowed to start or operate a business	=1 if respondent borrowed money to start or operate a business =2 if no =3 if don't know =4 if refused
fin22f	Purchased food on credit	=1 if respondent purchased household food but paid for it at a later date =2 if no =3 if don't know =4 if refused
fin22g	Used a credit card	=1 if respondent used their credit card =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who have a credit card.
fin22h	Paid off all credit card balances in full by their due date	=1 if respondent paid off all of their credit card balances in full by their due date =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who used a credit card
fin23	Borrowed money for any reason	=1 if respondent borrowed money from any source for any reason =2 if no

=3 if don't know
=4 if refused

Note: Asked only of respondents who do not answer yes to fin22a, fin22a_1, fin22b, fin22c, and fin22g.

fin24 Main source of emergency money in 30 days

= 1 if the respondent's main source of emergency funds is savings
= 2 if the respondent's main source of emergency funds is family, relatives, or friends
= 3 if the respondent's main source of emergency funds is money from working
= 4 if the respondent's main source of emergency funds is borrowing from a bank, employer, or private lender
= 5 if the respondent's main source of emergency funds is sale of assets
= 6 if the respondent's main source of emergency funds is from some other source
= 7 if the respondent could not come up with the money
= 8 if don't know
= 9 if refused to answer

fin24a Difficulty of emergency funds in 30 days

= 1 if the respondent would find it very difficult to come up with emergency funds in the next 30 days
= 2 if the respondent would find it somewhat difficult to come up with emergency funds in the next 30 days
= 3 if the respondent would not have difficulty at all coming up with emergency funds in the next 30 days
= 4 if don't know
= 5 if refused to answer

Note: Asked only of respondents who reported a main source of emergency funds (that it would be possible to come up with emergency funds in the next 30 days).

fin24b How long household could cover expenses if main source of income was lost

=1 if household could last for less than two weeks if they lost their main source of income
=2 if household could last for about one month if they lost their main source of income
=3 if household could last for about two months if they lost their main source of income
=4 if household could last for more than two months if they lost their main source of income
=5 if don't know
=6 if refused

fin24c Experienced a natural disaster or severe weather event

=1 if respondent experienced a natural disaster or severe weather event in the past three years
=2 if no
=3 if don't know
=4 if refused

fin24d1	Natural disaster in the past three years: Income lost or unable to work, by self or household member	=1 if respondent or someone in their household lost income or were unable to work due to a natural disaster or severe weather event =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who experienced a natural disaster in the past three years.
fin24d2	Natural disaster in the past three years: Damage to home or livestock	=1 if respondent experienced damage to their home or livestock due to a natural disaster or severe weather event =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who experienced a natural disaster in the past three years.
fin24d3	Natural disaster in the past three years: Unable to access or use their account to withdraw cash or to send or receive money	=1 if respondent was unable to access or use their account to withdraw cash or send or receive money due to a natural disaster or severe weather event =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents who experienced a natural disaster in the past three years who have a bank or mobile money account.
fin25e1	Use a mobile phone or card to pay for household cleaning supplies	=1 if respondent used a mobile phone or card to pay for household cleaning supplies =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents with a bank or mobile money account.
fin25e2	Used a mobile phone or a card to pay for an in-store purchase	=1 if respondent used a mobile phone or a card to pay for an in-store purchase in the past 12 months =2 if no =3 if don't know =4 if refused <u>Note:</u> Asked only of respondents with a bank or mobile money account.
fin25e3	Frequency of digital in-store merchant payments	=1 if respondent used a card or a mobile phone to make an in-store merchant payment weekly =2 if respondent used a card or a mobile phone to make an in-store merchant payment monthly =3 if respondent used a card or a mobile phone to make an in-store merchant payment less than once a month =4 if don't know =5 if refused

		<p><u>Note:</u> Asked only of respondents who report making digital in-store merchant payments.</p>
fin25e4	Main reason for only using cash for in-store merchant payments	<p>=1 if respondent only uses cash for in-store merchant payments because the merchant only accepts cash =2 if respondent only uses cash for in-store merchant payments because its more expensive to pay using a card or phone =3 if respondent only uses cash for in-store merchant payments because they don't trust payments using a card or phone =4 if respondent only uses cash for in-store merchant payments because they're used to paying in cash =5 if respondent only uses cash for in-store merchant payments for some other reason =6 if don't know =7 if refused</p> <p><u>Note:</u> Asked only of respondents who don't make digital in-store merchant payments.</p>
fin26a	Used a mobile phone or computer to make a bill payment	<p>=1 if respondent personally used a mobile phone or computer to make a bill payment in the past 12 months =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents with a bank or mobile money account.</p>
fin26b	Used a mobile phone or the internet to buy something online	<p>=1 if respondent bought something online that was delivered to them in the past 12 months =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents with a bank or mobile money account.</p>
fin27	Online purchase mode of payment	<p>=1 if respondent bought something online that was delivered to them and paid online =2 if respondent bought something online that was delivered to them and paid in cash =3 if respondent bought something online that was delivered to them and paid both online and in cash =4 if don't know =5 if refused</p> <p><u>Note:</u> Asked only of respondents who report buying something online that was delivered</p>
fh1	Made a domestic remittance	<p>=1 if respondent gave or sent money to relatives or friends living in a different city in the same country =2 if no =3 if don't know =4 if refused</p>

fin28	Made a digital domestic remittance	<p>=1 if respondent gave or sent money to relatives or friends in a different city in the same country directly from an account or phone =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who made a domestic remittance payment.</p>
fh2	Received a domestic remittance	<p>=1 if respondent received money from relatives or friends in a different city in the same country =2 if no =3 if don't know =4 if refused</p>
fin29	Received a digital domestic remittance	<p>=1 if respondent received money from relatives or friends in a different city in the same country directly into an account or phone =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a domestic remittance payment.</p>
fh2a	Received an international remittance payment	<p>=1 if respondent received money from relatives or friends living in a different country =2 if no =3 if don't know =4 if refused</p>
fin30	Made a utility payment	<p>=1 if respondent made regular payments for electricity, water, or trash collection =2 if no =3 if refused =4 if refused</p>
fin31a	Made a utility payment using a bank account	<p>=1 if respondent made a regular utility payment using a bank or similar financial institution account =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who made a utility payment.</p>
fin31b	Made a utility payment using a mobile phone	<p>=1 if respondent made a regular utility payment using a mobile phone =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who made a utility payment.</p>

fin31c	Made a utility payment by handing cash to a bank agent or staff	<p>=1 if respondent made a regular utility payment by handing cash to bank staff or an agent =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents without an account (bank or mobile money) and who make a utility payment either using a bank account or mobile money.</p>
fin31d	Made utility payments exclusively in cash	<p>=1 if respondent made a regular utility payment exclusively using cash =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who pay for utilities but not using a bank or mobile money account.</p>
fin32	Received a wage payment	<p>=1 if respondent received a salary or wages from an employer in the past 12 months =2 if no =3 if don't know =4 if refused</p>
fin33	Employed by the government, military, or public sector	<p>=1 if respondent has been employed by the government, military or public sector in the last 12 months =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a wage from an employer.</p>
fin34a	Received wage payment into a bank or similar institution account	<p>=1 if respondent received wage or salary payments into an account at a bank or similar financial institution =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a wage from an employer.</p>
fin34b	Received a wage payment through a mobile phone	<p>=1 if respondent received wage or salary payments through a mobile phone =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a wage from an employer.</p>
fin34c	Received a wage payment in cash	<p>=1 if respondent received wage or salary payments in cash =2 if no =3 if don't know =4 if refused</p>

fin39a	Received money from the government into a bank account	<p>=1 if respondent received money from the government directly into an account at a bank or similar financial institution =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension.</p>
fin39b	Received money from the government through a mobile phone	<p>=1 if respondent received money from the government through a mobile phone =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension.</p>
fin39c	Received money from the government only in cash	<p>=1 if respondent received money from the government only in cash =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension but not into an account or mobile phone.</p>
fin39d	Received money from the government into a card	<p>=1 if respondent received money from the government into a card =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension but not into an account or mobile phone or in cash.</p>
fin40	Mode of government money withdrawal from account	<p>=1 if respondent takes out money as cash at once =2 if respondent leaves some money in their account =3 if respondent transfers money to another personal account =4 if don't know =5 if refused</p> <p><u>Note:</u> Asked only of respondents who received money from the government into a bank account, mobile phone, or card.</p>
fin41	Paid an unexpected fee to withdraw government money from account	<p>=1 if respondent paid a fee that was more than expected when they withdrew money from the government from their account =2 if no =3 if don't know =4 if refused</p>

Note: Asked only of respondents who received money from the government into a bank account, mobile phone, or card.

fin41a Person withdrawing money from the government from account

=1 if respondent withdrew their money from the government from their account themselves
=2 if a friend or family member took out their money from the government from their account for them
=3 if respondent both withdrew their money from the government themselves AND had a friend or family withdraw them for them
=4 if don't know
=5 if refused

Note: Asked only of respondents who received a wage from an employer into a bank account, mobile phone, or card.

fin42 Received an agricultural payment

=1 if respondent received money for the sale of agricultural products, crops, produce, or livestock in the past 12 months
=2 if no
=3 if don't know
=4 if refused

fin43a Received an agricultural payment into a bank account

=1 if respondent received an agricultural payment into an account at a bank or similar financial institution
=2 if no
=3 if don't know
=4 if refused

Note: Asked only of respondents who receive money for the sale of agricultural products.

fin43b Received an agricultural payment through a mobile phone

=1 if respondent received an agricultural payment through a mobile phone
=3 if don't know
=4 if refused

Note: Asked only of respondents who receive money for the sale of agricultural products.

fin43c Received an agricultural payment only in cash

=1 if respondent received an agricultural payment only in cash
=2 if no
=3 if don't know
=4 if refused

Note: Asked only of respondents who receive money for the sale of agricultural products but not into an account or through a mobile phone.

fin43d Received an agricultural payment into a card

=1 if respondent received an agricultural payment into a card
=2 if no
=3 if don't know
=4 if refused

Note: Asked only of respondents who receive money for the sale of agricultural products but not into an account, through a mobile phone, or in cash.

fin44	Use phone or internet to access weather or farming information	<p>=1 if respondent uses a phone or the internet to access information such as weather updates, pest control, or farming tips =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> Asked only of respondents who receive money for the sale of agricultural goods.</p>
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fin45	Greatest financial worry	<p>=1 if respondent is most worried about not having enough money for their old age =2 if respondent is most worried about not having enough money for their business =3 if respondent is most worried about not having enough money for medical costs in case of a serious illness or accident =4 if respondent is most worried about not having enough money for monthly expenses, such as food, housing, or bills =5 if respondent is most worried about not having enough money for school or education fees =6 if respondent is most worried about not having enough money for some other reason =7 if don't know =8 if refused</p> <p><u>Note:</u> Respondents can only select one reason.</p>
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Global Findex Digital Connectivity Tracker Constructed Variables
Using responses from multiple questionnaire variables

internet	Used the internet within the past three months	<p>=1 if respondent has used the internet in the past three months =0 if respondent has not used the internet in the past three months</p>
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Global Findex Digital Connectivity Tracker Questionnaire Variables

con1	Have a mobile phone	<p>=1 if respondent has a mobile phone that they use to make and receive personal calls =2 if no =3 if don't know =4 if refused</p>
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con2a	Reason for no phone: lack of money	=1 if respondent does not have a mobile phone because they do not have enough money to buy a mobile phone =2 if no =8 if don't know =9 if refused <u>Note:</u> Asked only of respondents without a mobile phone.
con2b	Reason for no phone: mobile minutes are too expensive	=1 if respondent does not have a mobile phone because buying minutes is too expensive =2 if no =8 if don't know =9 if refused <u>Note:</u> Asked only of respondents without a mobile phone.
con2c	Reason for no mobile phone: lack of reliable coverage	=1 if respondent does not have a mobile phone because there isn't reliable coverage where they live =2 if no =8 if don't know =9 if refused <u>Note:</u> Asked only of respondents without a mobile phone.
con2d	Reason for no mobile phone: difficulties reading or typing	=1 if respondent does not have a mobile phone because they have difficulties reading or typing on a mobile phone =2 if no =8 if don't know =9 if refused <u>Note:</u> Asked only of respondents without a mobile phone.
con2e	Reason for no mobile phone: family or community disapproval	=1 if respondent does not have a mobile phone because people in their family or community disapprove =2 if no =8 if don't know =9 if refused <u>Note:</u> Asked only of respondents without a mobile phone.
con2f	Reason for no mobile phone: worried about safety or security	=1 if respondent does not have a mobile phone because they are worried about their personal safety or security when using a mobile phone =2 if no =8 if don't know =9 if refused <u>Note:</u> Asked only of respondents without a mobile phone.
con2g	Reason for no mobile phone: used someone else's mobile phone	=1 if respondent does not have a mobile phone because they use someone else's mobile phone =2 if no =8 if don't know

=9 if refused

Note: Asked only of respondents without a mobile phone.

con3	Main reason for not having a mobile phone	<p>=1 if the main reason the respondent doesn't have a mobile phone is not having enough money to buy a mobile phone</p> <p>=2 if the main reason the respondent doesn't have a mobile phone is that buying minutes is too expensive</p> <p>=3 if the main reason the respondent doesn't have a mobile phone is that there is not reliable internet coverage where they live</p> <p>=4 if the main reason the respondent doesn't have a mobile phone is that they have difficulties reading or typing on a mobile phone</p> <p>=5 if the main reason the respondent doesn't have a mobile phone is that people in their family or community disapprove</p> <p>=6 if the main reason the respondent doesn't have a mobile phone is that they are worried about their personal safety or security when using a mobile phone</p> <p>=7 if the main reason the respondent doesn't have a mobile phone is that they use someone else's mobile phone</p> <p>=97 if the main reason the respondent doesn't have a mobile phone is some other reason or none of these reasons</p> <p>=98 if don't know</p> <p>=99 if refused</p> <p><u>Note:</u> Asked only of respondents without a mobile phone. Respondents are only asked about a reason if they responded "yes" to it above.</p>
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con4	Used someone else's mobile phone	<p>=1 if respondent used someone else's mobile phone in the past three months</p> <p>=2 if no</p> <p>=8 if don't know</p> <p>=9 if refused</p> <p><u>Note:</u> Asked only of respondents without a mobile phone.</p>
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con5	Type of phone used when using someone else's phone	<p>=1 if respondent used someone else's smartphone</p> <p>=2 if respondent used someone else's basic text phone</p> <p>=8 if don't know</p> <p>=9 if refused</p> <p><u>Note:</u> Asked only of respondents who report using someone else's phone.</p>
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con6	Personal SIM card used in someone else's phone	<p>=1 if respondent has a personal SIM card that they used in another person's mobile phone in the past 3 months</p> <p>=2 if no</p> <p>=8 if don't know</p> <p>=9 if refused</p> <p><u>Note:</u> Asked only of respondents who report using someone else's phone.</p>
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con7	Rules for using someone else's phone	<p>=1 if respondent has rules set for them about how they can use someone else's mobile phone</p>
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		<p>=2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who report using someone else's phone.</p>
con8	Someone in the household owns a mobile phone	<p>=1 if someone in the respondent's household owns a mobile phone =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who do not own a mobile phone and who have not used someone else's in the past 3 months</p>
con9	Type of phone	<p>=1 if the main phone the respondent uses is a smartphone =2 if the main phone the respondent uses is a basic text phone =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>
con10	Could use whatsapp on basic phone	<p>=1 if respondent could use WhatsApp on their basic phone if they wanted to =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who own a basic text phone.</p>
con11	SIM registered in own name	<p>=1 if SIM number in respondent's phone is registered in their name =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>
con12	Mobile phone use frequency	<p>=1 if respondent uses their mobile phone daily =2 if respondent uses their mobile phone weekly =3 if respondent uses their mobile phone monthly =4 if respondent uses their mobile phone less than once a month =7 if respondent uses their mobile phone never =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>
con13	Used a mobile phone in the past three months	<p>=1 if respondent used a mobile phone in the past three months =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a phone but did not use it daily, weekly, or monthly.</p>

con14	Read a text message	<p>=1 if respondent has read a text message on a mobile phone. This can include an SMS or text message or a message on a messaging app like WhatsApp. =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>
con15	Can understand a text message with English letters	<p>=1 if respondent could understand a text message in the language of the interview written using English letters like "A", "B", "C". =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who read a text message</p>
con16	Sent a text message	<p>=1 if the respondent has ever sent a text message on a mobile phone. This can include an SMS or text message or a message on a messaging app like WhatsApp. =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who read a text message.</p>
con17	Preferred mode of government communication	<p>=1 if respondent prefers to receive important news from the government by SMS or text message =2 if respondent prefers to receive important news from the government by a phone call with a recorded voice =3 if respondent prefers to receive important news from the government by neither a text message nor a voice call =4 if respondent prefers to receive important news from the government by both/either a text message or a voice call =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>
con18	Have a PIN or password on mobile phone	<p>=1 if respondent has lock on their mobile phone such as a PIN. Password, or fingerprint =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents with a mobile phone.</p>
con19	Can change PIN or password	<p>=1 if respondent is able to change the PIN or password on their mobile phone without help =2 if no =8 if don't know =9 if refused</p>

Note: Asked only of respondents who have a PIN/password on their mobile phone.

con20 Rules about using own phone =1 if someone such as a family member sets rules about how respondent can use their own phone
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents with a mobile phone.

con21 Received scam text or call =1 if respondent received a phone call or SMS or text message on their mobile phone from someone they don't know asking for money in the past 12 months
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents with a mobile phone.

con22 Sent money to scammer =1 if respondent sent money to person they did not know asking for money
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who received a text or call from someone they didn't know asking for money.

con23 Received unwanted or offensive messages =1 if respondent received unwanted and offensive messages, photos, or videos to their mobile phone in the past 12 months
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents with a mobile phone.

con24 Used the internet in the past 7 days =1 if respondent used the internet in the past 7 days
=2 if no
=8 if don't know
=9 if refused

con25 Used the internet in the past 3 months =1 if respondent used the internet in the past 3 months
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who do not report using the internet in the past 7 days.

con26 Frequency of internet use =1 if respondent uses the internet daily
=2 if respondent uses the internet weekly

=3 if respondent uses the internet monthly
=4 if respondent uses the internet less than once a month
=7 if respondent never uses the internet
=8 if don't know
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months.

con27

Purchase a data package

=1 if respondent buys a data package to use the internet
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months.

con28

Frequency of data package purchase

=1 if respondent purchases their data package daily
=2 if respondent purchases their data package weekly
=3 if respondent purchases their data package monthly
=4 if respondent purchases their data package less than once a month
=7 if respondent never purchases their data package
=8 if don't know
=9 if refused

Note: Asked only of respondents who purchased a data package.

con29

Connect to the internet only through free WiFi

=1 if respondent connects to the internet only through free WiFi
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who used the internet within the past three months but who did not purchase a data package.

con30a

Sent a voice message from a mobile phone

=1 if respondent sent a voice message from a mobile phone
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months or who have a smartphone.

con30b

Sent a photo from a mobile phone

=1 if respondent sent a photo from a mobile phone
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months or who have a smartphone.

con30c	Used social media on a mobile phone	<p>=1 if respondent used social media, like Facebook or TikTok, on a mobile phone =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>
con30d	Read about news or current events online	<p>=1 if respondent read about news or current events online =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>
con30e	Accessed educational information online	<p>=1 if respondent accessed information online to learn, train, or educate themselves or someone else =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>
con30f	Earned money online	<p>=1 if respondent used apps or websites to earn money, for example, by selling goods or services online =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>
con30g	Accessed government services or searched for government information online	<p>=1 if respondent accessed government services or searched for government information online =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>
con30h	Searched or applied for a job online	<p>=1 if respondent searched or applied for a job online =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>

con31a	Reason for no smartphone: not enough money	<p>=1 if respondent does not have a smartphone because they don't have enough money to buy one =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>
con31b	Reason for no smartphone: data plan is too expensive	<p>=1 if respondent does not have a smartphone because buying a mobile data plan is too expensive =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>
con31c	Reason for no smartphone: no reliable coverage	<p>=1 if respondent does not have a smartphone because of a lack of reliable internet coverage where they live =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>
con31d	Reason for no smartphone: difficulties reading or typing on a smartphone	<p>=1 if respondent does not have a smartphone because of difficulties reading or typing on a smartphone =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>
con31e	Reason for no smartphone: family or community disapproval	<p>=1 if respondent does not have a smartphone because of family or community disapproval =2 if no =8 if don't know =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>
con31f	Reason for no smartphone: worried about safety or security	<p>=1 if respondent does not have a smartphone because they are worried about their personal safety or security when using a smartphone =2 if no =8 if don't know =9 if refused</p>

Note: Asked only of respondents who have a mobile phone but not a smartphone.

con31g Reason for no smartphone: use someone else's smartphone
=1 if respondent does not have a smartphone because they use someone else's
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who have a mobile phone but not a smartphone.

con31h Reason for no smartphone: no need
=1 if respondent does not have a smartphone because they have no need for one
=2 if no
=8 if don't know
=9 if refused

Note: Asked only of respondents who have a mobile phone but not a smartphone.

con32 Main reason for not having a smartphone
=1 if main reason for respondent not having a smartphone is that they don't have enough money to buy a smartphone
=2 if main reason for respondent not having a smartphone is that buying a mobile data plan is too expensive
=3 if main reason for respondent not having a smartphone is that there isn't reliable internet coverage where they live
=4 if main reason for respondent not having a smartphone is that they have difficulties reading or typing
=5 if main reason for respondent not having a smartphone is family or community disapproval
=6 if main reason for respondent not having a smartphone is that they are worried about their personal safety or security when using a smartphone
=7 if main reason for respondent not having a smartphone is that they use someone else's smartphone
=8 if main reason for respondent not having a smartphone is that they have no need for one
=97 if main reason for respondent not having a smartphone is some other reason or none of these reasons
=98 if don't know
=99 if refused

Note: Asked only of respondents who have a mobile phone but not a smartphone. Respondents were only able to select from barriers to smartphone ownership that they listed above.

Identification for Development (ID4D)–Global Findex Database 2025 Questionnaire Variables

fin46	ID ownership	<p>=1 if respondent reports owning a foundational ID (national ID or similar credential) =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded.</p>
fin47	Foundational ID has been used without permission for illegal purposes	<p>=1 if respondent reports that their foundational ID has been used without their permission for illegal purposes =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults with foundational ID.</p>
fin48a	Reason no ID: Have another ID	<p>=1 if respondent does not have an ID because they have another form of identification issued by the government =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin48b	Reason no ID: Do not need an ID	<p>=1 if respondent does not have an ID because they do not need one =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin48c	Reason no ID: Too expensive	<p>=1 if respondent does not have an ID because getting an ID is too expensive =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin48d	Reason no ID: No documents	<p>=1 if respondent does not have an ID because they lack the necessary documents =2 if no =3 if don't know =4 if refused</p>

Note: If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.

fin48e Reason no ID: Travel too far =1 if respondent does not have an ID because they would need to travel too far to register
=3 if don't know
=4 if refused

Note: If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.

fin48f Reason no ID: Uncomfortable sharing information =1 if respondent does not have an ID because they feel uncomfortable sharing their personal information
=2 if no
=3 if don't know
=4 if refused

Note: If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.

fin49a Challenge: Receiving financial support from the government =1 if respondent reports being unable to receive financial support from the government because they lack an ID
=2 if no
=3 if don't know
=4 if refused

Note: If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.

fin49b Challenge: Using financial services =1 if respondent reports being unable to use financial services because they lack an ID
=2 if no
=3 if don't know
=4 if refused

Note: If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.

fin49c Challenge: Obtaining a SIM card =1 if respondent reports being unable to obtain a SIM card or mobile phone service because they lack an ID
=2 if no
=3 if don't know
=4 if refused

		<p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin49d	Challenge: Participating in elections	<p>=1 if respondent reports being unable to participate in elections because they lack an ID =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin49e	Challenge: Applying for a job	<p>=1 if respondent reports being unable to apply for a job because they lack an ID =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin49f	Challenge: Receiving medical care	<p>=1 if respondent reports being unable to receive medical care because they lack an ID =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults without foundational ID.</p>
fin50	Online digital ID ownership	<p>=1 if respondent reports owning an online digital ID =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded.</p>
fin51	Online digital ID has been used on phone or computer to confirm identity online	<p>=1 if respondent reports using their online digital ID to confirm their identity online =2 if no =3 if don't know =4 if refused</p> <p><u>Note:</u> If the minimum age for obtaining an ID in an economy is above 15, observations below the minimum age are excluded. Asked only of adults with an online digital ID.</p>

Note: For documentation of which questions are asked in each economy please refer to the indicator mapping document [here](#).