



Survey on Consumption Behavior and
Consciousness

CODE BOOK

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Principal Investigator, Year of Collection, Title, Producer, Distributor, Data ID No, Version No

The bibliographic citation for this data collection is :

Kim, Soon-Heung 2007. Survey on Consumption Behavior and Consciousness. Producer: Korea Social Research Center. Distributor: KOSSDA. Year of Distribution: 2008. A1-2007-0032-Eng.

The bibliographic citation for this codebook is :

Korea Social Science Data Archive. 2008. *Survey on Consumption Behavior and Consciousness Code Book*. pp.1-22.

SURVEY ON THE QUALITY OF HOUSING AND LIFE OF THE ELDERLY CODE BOOK

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Study Description

<i>Study Title:</i>	Survey on Consumption Behavior and Consciousness
<i>Fieldwork Dates:</i>	17 June, 2007 ~ 20 June, 2007
<i>Principal Investigator:</i>	Kim, Soon-Heung
<i>Producers:</i>	Korea Social Research Center
<i>Sample Type:</i>	Multi-stage stratified random sampling
<i>Fieldwork Institute:</i>	Korea Social Research Center
<i>Fieldwork Methods:</i>	Telephone interview
<i>Number of Cases:</i>	400 (valid)
<i>Weighted</i>	Yes
<i>Geographic Coverage:</i>	Gwangju
<i>Universe:</i>	Persons over the age of 20 and under 60
<i>Distributor:</i>	Korea Social Science Data Archive (KOSSDA)

Please note

In the codebook, each frequency table consists of a variable name, question, and frequency table. The first column, RESPONSE, indicates response categories and the second column, PUNCH, is a value for each response category. The third and fourth columns, FREQ and PERCENT, show the number of individuals and percentage of individuals belonging to a specific response category. The last column VALID % is the percentage of individuals who are assigned to a specific response category without missing data, such as DK (Don't know), NA (No answer), and NAP (Not applicable).

area **Survey area**

1. Are you currently residing in ()?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Dong-gu	1	36	9	9
Seo-gu	2	86	21.5	21.5
Nam-gu	3	63	15.8	15.8
Buk-gu	4	132	33	33
Gwangsan-gu	5	83	20.8	20.8
Total		400	100.0	100.0

gender **Respondent: Sex**

2. Gender

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Male	1	200	50	50
Female	2	200	50	50
Total		400	100.0	100.0

age **Respondent: Age**

3. How old are you? : _____ years old

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
20 years old	20	10	2.5	2.5
21 years old	21	11	2.8	2.8
22 years old	22	4	1.1	1.1
23 years old	23	11	2.8	2.8
24 years old	24	4	1	1
25 years old	25	16	4	4
26 years old	26	12	2.9	2.9
27 years old	27	7	1.9	1.9
28 years old	28	11	2.9	2.9
29 years old	29	8	2.1	2.1
30 years old	30	10	2.4	2.4

31 years old	31	7	1.7	1.7
32 years old	32	6	1.4	1.4
33 years old	33	8	1.9	1.9
34 years old	34	4	0.9	0.9
35 years old	35	9	2.3	2.3
36 years old	36	11	2.8	2.8
37 years old	37	9	2.2	2.2
38 years old	38	20	4.9	4.9
39 years old	39	22	5.6	5.6
40 years old	40	13	3.2	3.2
41 years old	41	11	2.9	2.9
42 years old	42	5	1.2	1.2
43 years old	43	11	2.7	2.7
44 years old	44	7	1.8	1.8
45 years old	45	15	3.7	3.7
46 years old	46	9	2.3	2.3
47 years old	47	10	2.5	2.5
48 years old	48	11	2.8	2.8
49 years old	49	6	1.6	1.6
50 years old	50	9	2.2	2.2
51 years old	51	5	1.3	1.3
52 years old	52	5	1.2	1.2
53 years old	53	8	2.1	2.1
54 years old	54	3	0.8	0.8
55 years old	55	7	1.8	1.8
56 years old	56	5	1.2	1.2
57 years old	57	7	1.7	1.7
58 years old	58	5	1.2	1.2
59 years old	59	6	1.6	1.6
60 years old	60	10	2.5	2.5
61 years old	61	2	0.4	0.4
62 years old	62	2	0.6	0.6
63 years old	63	3	0.7	0.7
64 years old	64	5	1.2	1.2
65 years old	65	5	1.2	1.2
66 years old	66	4	1.1	1.1

67 years old	67	2	0.4	0.4
68 years old	68	3	0.9	0.9
69 years old	69	4	1	1
Total		400	100.0	100.0

v4 R asks for cash receipts when purchasing goods

4. Do you usually ask for cash receipts when you purchase goods or pay for food, and so on, for the purpose of year-end tax deduction?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Always ask for receipts	1	175	43.8	43.8
Keep only if given by the shop	2	67	16.7	16.7
Don't keep	3	158	39.5	39.5
Total		400	100.0	100.0

v5 Method R uses when sending money to others

5. When you send money to others, what kind of methods do you usually use?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Internet(online) banking	1	86	21.5	21.5
Phone banking	2	109	27.2	27.2
Automated Teller Machine	3	86	21.5	21.5
Directly from bank teller	4	115	28.7	28.7
I have never sent money	8	4	1.1	1.1
Total		400	100.0	100.0

v6 How R withdraws money from bank account

6. How do you usually withdraw money from your bank account?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Automated Teller Machine	1	300	75.1	75.1
Directly from bank teller	2	96	24	24
I have never withdrawn money	8	4	0.9	0.9
Total		400	100.0	100.0

v7_1 Type of store R purchases clothes

7. The following questions are regarding your daily consumption. Please tell us where you usually purchase the following goods.

1) Clothes (for going out)

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Bonded store	1	52	12.9	12.9
Brand shop	2	30	7.4	7.4
Major supermarket(Emart, Home plus, etc)	3	65	16.3	16.3
Outlet store	4	19	4.7	4.7
Department store	5	124	31.1	31.1
Market(conventional market)	6	57	14.2	14.2
Speciality store(shoes, sportswear, etc)	7	5	1.2	1.2
TV Home shopping	8	4	0.9	0.9
Internet shopping	9	32	7.9	7.9
Other/ Don't purchase	11	12	3.1	3.1
NA	1000	0	0.1	0.1
Total		400	100.0	100.0

v7_2 Type of store R purchases fashion items

7. The following questions are regarding your daily consumption. Please tell us where you usually purchase the following goods.

2) Fashion items such as shoes, bags, etc.

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Bonded store	1	43	10.8	10.8
Brand shop	2	29	7.3	7.3
Major supermarket(Emart, Home plus, etc)	3	62	15.5	15.5
Outlet store	4	11	2.8	2.8
Department store	5	123	30.9	30.9
Market(conventional market)	6	55	13.7	13.7
Speciality store(shoes, sportswear, etc)	7	18	4.4	4.4
TV Home shopping	8	2	0.5	0.5
Internet shopping	9	36	9	9
Other/ Don't purchase	11	16	3.9	3.9
NA	1000	5	1.2	1.2
Total		400	100.0	100.0

v8 Small stores vs. Large supermarkets

8. Between small neighborhood stores and large supermarkets such as Emart or Home plus, where do you usually purchase goods?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Small stores in the neighborhood	1	166	41.4	41.4
Large supermarkets	2	222	55.5	55.5
NA	1000	12	3.1	3.1
Total		400	100.0	100.0

v8_1_1 Reason for using small stores: 1st

8.1.1. What is the most important reason for using small stores?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
It's close	1	138	34.4	83.3
It feels friendly	2	4	0.9	2.3
To buy from individual merchants	3	3	0.7	1.6
To avoid impulse shopping	4	3	0.7	1.7
It is cheaper	5	7	1.7	4
To save points	6	1	0.2	0.4
Fresh products	7	1	0.3	0.7
They give out freebies	8	1	0.2	0.4
To buy less	9	5	1.3	3.2
Shorter waiting time	10	1	0.2	0.6
They have everything I need	13	0	0.1	0.3
No special reason	17	2	0.6	1.5
NAP	888	234	58.6	
Total		400	100.0	100.0

v8_1_2 Reason for using small stores: 2nd

8.1.2. What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
It's close	1	7	1.8	4.4
It feels friendly	2	36	9	21.8
To buy from individual merchants	3	14	3.4	8.3

To avoid impulse shopping	4	7	1.8	4.4
It is cheaper	5	6	1.5	3.7
To save points	6	3	0.8	1.9
Fresh products	7	1	0.2	0.5
They give out freebies	8	1	0.2	0.4
Little difference of price from major supermarkets	11	5	1.2	3
Major supermarkets are too complex	12	1	0.3	0.6
They have everything I need	13	1	0.2	0.5
To purchase everything at once	14	1	0.4	0.8
Free delivery	15	1	0.3	0.6
It is convenient to exchange	18	1	0.2	0.4
NA	1000	81	20.1	48.7
NAP	888	234	58.6	
Total		400	100.0	100.0

v8_2_1 Reason for using large supermarkets: 1st

8.2.1. What is the most important reason for using large supermarkets?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Variety of goods	1	140	34.9	62.9
Better service	2	1	0.3	0.5
Fringe benefits	3	15	3.6	6.5
Extra attractions besides buying goods	4	5	1.2	2.2
It's close	5	8	2.1	3.7
Credit-cards are accepted	6	1	0.2	0.3
It's cheaper	7	39	9.7	17.5
To purchase everything I need at once	8	7	1.7	3
Parking is convenient	11	1	0.1	0.3
Pleasant environment	12	0	0.1	0.2
Fresh products	13	1	0.2	0.3
Convenient shopping	14	1	0.3	0.5
Reliable	16	1	0.3	0.5
Free delivery	17	2	0.4	0.8
No special reason	20	2	0.5	0.9
NAP	888	178	44.5	
Total		400	100.0	100.0

v8_2_2 Reason for using large supermakets: 2nd

8.2.2. What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Variety of goods	1	33	8.1	14.7
Better service	2	11	2.8	5
Fringe benefits	3	20	5	9.1
Extra attractions besides buying goods	4	25	6.2	11.2
It's close	5	8	2	3.7
Credit-cards are accepted	6	1	0.2	0.4
It's cheaper	7	38	9.5	17.2
To purchase everything I need at once	8	8	1.9	3.4
For exchanging or returning goods	9	2	0.4	0.8
They open till late	10	1	0.3	0.6
Parking is convenient	11	2	0.5	0.9
Pleasant environment	12	1	0.2	0.4
Fresh products	13	2	0.5	0.9
Convenient shopping	14	1	0.2	0.4
Reliable	16	2	0.6	1
Higher quality of goods	18	0	0.1	0.2
Hygienic	19	1	0.3	0.6
NA	1000	66	16.5	29.6
NAP	888	178	44.5	
Total		400	100.0	100.0

v9 Opinion about selling big-mart to large discount supermarket

9. Recently, Big-Mart, which had been the only local distributor, was sold out to a large discount supermarket from outside. Please tell us your opinion about this.

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
It is better that way	1	26	6.4	6.4
It is a pity	2	272	67.9	67.9
I have no idea	3	97	24.3	24.3
NA	1000	6	1.4	1.4
Total		400	100.0	100.0

v9_1_1 Why selling big-mart to large discount supermarket is better: 1st

9.1.1. What is the most important reason for such an opinion?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
We can get better service in large discount supermarkets	1	7	1.7	27.1
We can buy a variety of goods more conveniently through the distribution network of the large discount supermarket	2	3	0.7	11.4
It is ineffective to maintain an insolvent company	3	9	2.3	36.1
It provides a good opportunity to renovate local business	4	1	0.3	5
Because of extended shopping hours	6	1	0.3	4.5
Big-Mart had earned enough in this area	7	4	0.9	13.7
DK	999	1	0.1	2.2
NAP	888	374	93.6	
Total		400	100.0	100.0

v9_1_2 Why selling big-mart to large discount supermarket is better: 2nd

9.1.2. What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
We can get better service in large discount supermarkets	1	2	0.6	9.2
We can buy a variety of goods more conveniently through the distribution network of the large discount supermarket	2	2	0.4	7
It provides a good opportunity to renovate local business	4	7	1.6	25.7
DK	999	15	3.7	58.1
NAP	888	374	93.6	
Total		400	100.0	100.0

v9_2_1 Why selling big-mart to large discount supermarket is pity: 1st

9.2.1. What is the most important reason for such an opinion?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Both the small supermarkets and conventional markets in the areas will suffer	1	46	11.4	16.8
The agricultural, livestock, and fishery markets in Gwangju and Jeollanam-do regions will be severely hit	2	18	4.5	6.6

Local economy is likely to dwindle due to the slippage of local capital to Seoul metropolitan area	3	143	35.7	52.6
Because it was the only local distributor in Jeollanam-do	4	34	8.4	12.4
There is a high chance that the existing subcontracting firms of Big-Mart will go bankrupt as well	5	7	1.6	2.4
Shopping will be inconvenient due to the disappearance of the store nearby	6	1	0.4	0.5
It was a long-standing firm	7	2	0.6	0.8
It was the main store I used to shop	8	1	0.2	0.3
DK	999	21	5.1	7.6
NAP	888	128	32.1	
Total		400	100.0	100.0

v9_2_2 Why selling big-mart to large discount supermarket is pity: 2nd

9.2.2. What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Both the small supermarkets and conventional markets in the areas will suffer	1	27	6.8	10
The agricultural, livestock, and fishery markets in Gwangju and Jeollanam-do regions will be severely hit	2	8	2.1	3.1
Local economy is likely to dwindle due to the slippage of local capital to Seoul metropolitan area	3	28	7.1	10.4
Because it was the only local distributor in Jeollanam-do	4	19	4.8	7
There is a high chance that the existing subcontracting firms of Big-Mart will go bankrupt as well	5	18	4.5	6.6
Shopping will be inconvenient due to the disappearance of the store nearby	6	2	0.6	0.8
Free delivery was possible at the Big-Mart	9	1	0.2	0.3
Because of the failure of employment succession	10	2	0.6	0.9
It was cheaper at Big-Mart	11	2	0.4	0.6
DK	999	164	41	60.3
NAP	888	128	32.1	
Total		400	100.0	100.0

v10 R owns a credit card

10. The following questions are regarding credit cards. Do you own a credit card?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	260	65.1	65.1
No	2	140	34.9	34.9
Total		400	100.0	100.0

v10_1 How many credit cards does R own

10.1. How many credit cards do you own? : _____ card(s)

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
1 card	1	62	15.5	23.8
2 cards	2	78	19.5	29.9
3 cards	3	63	15.7	24.1
4 cards	4	17	4.2	6.5
5 cards	5	23	5.7	8.7
6 cards	6	5	1.3	1.9
7 cards	7	4	0.9	1.4
8 cards	8	1	0.4	0.6
10 cards	10	4	0.9	1.4
20 cards	20	1	0.2	0.4
NA	1000	3	0.9	1.3
NAP	888	140	34.9	
Total		400	100.0	100.0

v10_2 How many credit cards does R use

10.2. Among the credit cards you own, how many of them do you use frequently?
 : _____ card(s)

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
0 card	0	12	2.9	4.5
1 card	1	135	33.8	51.9
2 cards	2	83	20.9	32.1
3 cards	3	19	4.8	7.3
4 cards	4	2	0.4	0.6

5 cards	5	5	1.2	1.9
NA	1000	5	1.1	1.7
NAP	888	140	34.9	
Total		400	100.0	100.0

v10_2_1 Reason for not using credit card even if R has it: 1st

10.2.1. What is the most important reason for not using credit card even if you have them?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Because I suspect that it may cause unnecessary spending	1	4	1	35.2
I don't find cash payment particularly inconvenient	2	2	0.4	14.6
I cannot afford	4	1	0.2	6.5
I am not used to them	7	1	0.2	7.3
Although I got one by the advice of people around me, I don't feel the need to use it	8	2	0.4	13.1
I have bad credit	9	1	0.2	5.7
I use my spouse's card	10	1	0.2	6.6
Because of the annual fees	11	1	0.3	10.9
NAP	888	388	97.1	
Total		400	100.0	100.0

v10_2_2 Reason for not using credit card even if R has it: 2nd

10.2.2 What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Because I suspect that it may cause unnecessary spending	1	1	0.3	10.9
I don't find cash payment particularly inconvenient	2	2	0.4	14.9
It's cheaper buying in cash	3	0	0.1	2.8
I cannot trust them	6	1	0.2	7.3
I am not used to them	7	2	0.6	21.1
Although I got one by the advice of people around me, I don't feel the need to use it	8	1	0.3	10.9
NA	1000	4	0.9	32
NAP	888	388	97.1	
Total		400	100.0	100.0

v10_2_3 Reason for using credit card: 1st

10.2.3. What is the most important reason for using credit card?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
It is inconvenient to carry cash	1	121	30.4	48.8
Installment payment is possible	2	27	6.8	11
We can use money until the payment date	3	9	2.3	3.7
It is possible to receive a small loan	4	14	3.4	5.5
They can show my credit rating	5	3	0.7	1.1
To take advantage of other benefits	6	24	6.1	9.8
Interest-free installment	7	3	0.7	1.1
Tax deduction	8	14	3.6	5.8
Can be used when cash is short	9	6	1.6	2.6
Convenient payment procedure	10	11	2.7	4.4
Discount	11	1	0.3	0.5
My parents pay the bills	13	2	0.5	0.8
Used only when necessary	18	1	0.4	0.6
NA	1000	11	2.6	4.2
NAP	888	151	37.8	
Total		400	100.0	100.0

v10_2_4 Reason for using credit card: 2nd

10.2.4. What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
It is inconvenient to carry cash	1	32	8	12.9
Installment payment is possible	2	30	7.4	11.9
We can use money until the payment date	3	22	5.4	8.6
It is possible to receive a small loan	4	6	1.4	2.3
They can show my credit rating	5	3	0.8	1.3
To take advantage of other benefits	6	40	9.9	15.9
Interest-free installment	7	1	0.2	0.3
Tax deduction	8	10	2.4	3.8
Convenient payment procedure	10	6	1.5	2.4
Discount	11	4	0.9	1.4
It is my wage account	12	1	0.2	0.3

There are some expenses that I have to regularly pay	15	1	0.3	0.5
To regulate consumption	17	1	0.3	0.4
Not feeling burdened because they don't feel like money	19	1	0.2	0.3
Because I need my credit card when I'm going abroad	20	1	0.1	0.2
NA	1000	93	23.2	37.4
NAP	888	151	37.8	
Total		400	100.0	100.0

v10_2_51 When does R use credit card: 1st

10.2.5. When do you usually use credit card? : First

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
When I have no cash	1	84	21	33.8
When installment purchase is necessary	2	41	10.2	16.5
When benefits such as installment payment or point saving are offered	3	32	8.1	13
For paying for a high price	4	13	3.3	5.3
I always use credit card instead of cash(excluding when credit cards are not accepted)	5	61	15.3	24.6
When buying a specific product	6	1	0.2	0.3
When paying for company bills	7	1	0.1	0.2
Not specifically fixed	8	1	0.3	0.4
NA	1000	15	3.6	5.8
NAP	888	151	37.8	
Total		400	100.0	100.0

v10_2_52 When does R use credit card: 2nd

10.2.5. When do you usually use credit card? : Second

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
When I have no cash	1	9	2.2	3.5
When installment purchase is necessary	2	18	4.6	7.4
When benefits such as installment payment or point saving are offered	3	19	4.8	7.7
For paying for a high price	4	17	4.2	6.7
I always use credit card instead of cash(excluding when credit cards are not accepted)	5	16	4.1	6.6
When buying a specific product	6	2	0.5	0.8

NA	1000	167	41.8	67.2
NAP	888	151	37.8	
Total		400	100.0	100.0

v10_2_6 R pays in installments

10.2.6. Do you pay in installments?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	122	30.4	48.9
No	2	127	31.8	51.1
NAP	888	151	37.8	
Total		400	100.0	100.0

v10_2_7 From what amount does R pay in installments

10.2.7. From what amount do you pay in installments? : Over _____ Man Won

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Over 1 Man Won	1	3	0.9	2.8
Over 2 Man Won	2	1	0.2	0.6
Over 3 Man Won	3	1	0.2	0.6
Over 5 Man Won	5	34	8.5	27.8
Over 10 Man Won	10	34	8.6	28.1
Over 20 Man Won	20	17	4.3	14.1
Over 25 Man Won	25	3	0.8	2.5
Over 30 Man Won	30	5	1.2	3.9
Over 40 Man Won	40	4	0.9	3
Over 50 Man Won	50	5	1.2	4
Over 60 Man Won	60	1	0.2	0.8
Over 100 Man Won	100	5	1.3	4.3
Over 300 Man Won	300	1	0.1	0.5
Only for interest-free installment	301	6	1.4	4.8
Undecided	302	3	0.6	2.1
NAP	888	278	69.6	
Total		400	100.0	100.0

v10_2_8 How many months R plans for when paying in installments

10.2.8. When you pay in installments, how many months do you usually plan for?

: ____ month(s)

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
1 month	1	1	0.2	0.6
2 months	2	16	4.1	13.4
3 months	3	88	22	72.4
4 months	4	2	0.5	1.5
5 months	5	3	0.8	2.6
6 months	6	4	0.9	2.9
10 months	10	2	0.6	2
12 months	12	2	0.4	1.4
18 months	18	1	0.2	0.6
Only for interest-free period	19	3	0.8	2.5
NAP	888	278	69.6	
Total		400	100.0	100.0

v10_3_1 Reason for not having credit card: 1st

10.3.1. What is the most important reason for not having a credit card?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Because I suspect that it may cause unnecessary spending	1	34	8.5	24.4
I don't find cash payment particularly inconvenient	2	29	7.1	20.5
It's cheaper buying in cash	3	1	0.1	0.4
I cannot afford	4	18	4.6	13
I am not qualified to get a credit card	5	15	3.7	10.5
I cannot trust them	6	3	0.7	2.1
I am not used to them	7	6	1.5	4.3
I don't know how to get one	8	1	0.3	1
I don't feel the need	10	11	2.8	8.1
I feels like having to pay twice	11	1	0.3	0.9
I have bad credit	12	5	1.4	3.9
People ask me to lend them	15	1	0.2	0.6
Lost	16	11	2.8	8.1
I'm tired that my family has too many of them	17	1	0.2	0.5

My spouse has one	18	1	0.3	1
I don't like annual fees	19	0	0.1	0.4
I have always hated credit cards	20	0	0.1	0.4
NAP	888	260	65.1	
Total		400	100.0	100.0

v10_3_2 Reason for not having credit card: 2nd

10.3.2. What is the next most important reason?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Because I suspect that it may cause unnecessary spending	1	9	2.3	6.6
I don't find cash payment particularly inconvenient	2	9	2.3	6.7
It's cheaper buying in cash	3	7	1.9	5.4
I cannot afford	4	13	3.2	9.1
I am not qualified to get a credit card	5	4	0.9	2.6
I cannot trust them	6	3	0.8	2.4
I am not used to them	7	6	1.5	4.4
I don't know how to get one	8	0	0.1	0.3
I don't feel the need	10	3	0.6	1.8
I feels like having to pay twice	11	1	0.2	0.6
It is cumbersome to meet payment due dates	13	1	0.3	0.7
My parents don't like it	14	1	0.3	0.7
Lost	16	0	0.1	0.2
NA	1000	82	20.4	58.4
NAP	888	260	65.1	
Total		400	100.0	100.0

v10_3_3 R feels the need for credit card

10.3.3. Do you usually feel the need for a credit card?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Certainly feel the need	1	6	1.5	4.2
Sometimes feel the need	2	27	6.8	19.6
Never feel the need	3	99	24.9	71.3

NA	1000	7	1.7	4.9
NAP	888	260	65.1	
Total		400	100.0	100.0

v10_3_4 R feels like getting credit card

10.3.4. Do you usually feel like getting a credit card?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Never	1	100	25	71.5
Not now, but some day	2	21	5.3	15.2
If allowed, would like to getting one right away	3	10	2.6	7.4
NA	1000	8	2	5.9
NAP	888	260	65.1	
Total		400	100.0	100.0

v11 R has been overdue in credit card payment

11. (If currently using credit card) When one uses credit cards, it is possible to fall behind in card payment. Have you ever been overdue in credit card payment?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	53	13.2	21.2
No	2	184	46	74
DK	1000	12	3	4.8
NAP	888	151	37.8	
Total		400	100.0	100.0

v11_1 Number of times R has been overdue

11.1. How many times have you been overdue? : _____ time(s)

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
1 time	1	15	3.7	27.8
2 times	2	16	3.9	29.7
3 times	3	12	3	22.6
4 times	4	2	0.6	4.5
5 times	5	2	0.4	3.3
14 times	14	1	0.2	1.5
DK	999	6	1.4	10.7

NAP	888	347	86.8	
Total		400	100.0	100.0

v11_2 R has been credit delinquent due to overdue payment

11.2 Have you ever been a credit delinquent due to overdue payment?

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	4	1.1	8.2
No	2	48	12.1	91.8
NAP	888	347	86.8	
Total		400	100.0	100.0

v12_1 Using credit card is more convenient than using cash

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.

1) It is more convenient to buy goods with credit card than in cash

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	255	63.9	63.9
No	2	128	32	32
Don't know/ Never thought about it	999	17	4.2	4.2
Total		400	100.0	100.0

v12_2 Credit cards make us buy unnecessary goods

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.

2) Credit cards make us buy unnecessary goods

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	254	63.5	63.5
No	2	134	33.6	33.6
Don't know/ Never thought about it	999	12	2.9	2.9
Total		400	100.0	100.0

v12_3 Credit cards are helpful for effective spending

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.
 3) Credit cards are helpful for effective spending

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	189	47.2	47.2
No	2	180	45	45
Don't know/ Never thought about it	999	31	7.8	7.8
Total		400	100.0	100.0

v12_4 Without credit cards, one would spend less

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.
 4) Without credit cards, one would spend less

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	277	69.2	69.2
No	2	104	26	26
Don't know/ Never thought about it	999	19	4.8	4.8
Total		400	100.0	100.0

v12_5 Using credit card is safer than using cash

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.
 5) It is safer to buy goods with credit card than in cash

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	154	38.5	38.5
No	2	204	50.9	50.9
Don't know/ Never thought about it	999	43	10.6	10.6
Total		400	100.0	100.0

v12_6 Credit cards are main cause for making credit delinquents

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.

6) Credit cards are the main cause for spawning credit delinquents

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	262	65.5	65.5
No	2	107	26.9	26.9
Don't know/ Never thought about it	999	31	7.6	7.6
Total		400	100.0	100.0

v12_7 Credit cards are beneficial for domestic economy

12. Please say 'yes' if the statement describes your usual opinion, and say 'no' if it does not.

7) Credit cards are beneficial for domestic economy

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
Yes	1	195	48.8	48.8
No	2	137	34.3	34.3
Don't know/ Never thought about it	999	68	17	17
Total		400	100.0	100.0

edu Respondent: Years of education

13. What is the highest level of education you attained? : ____ year(s)

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
0 year	0	8	2.1	2.1
6 years	6	21	5.2	5.2
7 years	7	1	0.3	0.2
8 years	8	2	0.6	0.6
9 years	9	26	6.4	6.4
10 years	10	1	0.3	0.3
11 years	11	1	0.3	0.3
12 years	12	120	30	30
13 years	13	5	1.1	1.1
14 years	14	56	14.1	14.1
15 years	15	12	3.1	3.1
16 years	16	129	32.2	32.2
17 years	17	1	0.3	0.3

18 years	18	7	1.7	1.7
21 years	21	3	0.8	0.8
NA	1000	6	1.6	1.6
Total		400	100.0	100.0

income Monthly household income

14. Would you please tell us the total average monthly income of your household?
: _____ Man Won

RESPONSE	PUNCH	FREQ.	PERCENT	VALID %
0 Man Won	0	7	1.8	1.8
7 Man Won	7	1	0.2	0.2
10 Man Won	10	1	0.3	0.3
20 Man Won	20	1	0.3	0.3
30 Man Won	30	1	0.2	0.2
40 Man Won	40	2	0.5	0.5
42 Man Won	42	1	0.2	0.2
50 Man Won	50	5	1.4	1.4
60 Man Won	60	3	0.8	0.8
70 Man Won	70	3	0.7	0.7
80 Man Won	80	4	0.9	0.9
100 Man Won	100	22	5.5	5.5
120 Man Won	120	1	0.3	0.3
130 Man Won	130	1	0.2	0.2
150 Man Won	150	18	4.6	4.6
160 Man Won	160	4	1	1
170 Man Won	170	3	0.8	0.8
180 Man Won	180	4	1.1	1.1
200 Man Won	200	37	9.2	9.2
220 Man Won	220	2	0.4	0.4
230 Man Won	230	1	0.2	0.2
240 Man Won	240	1	0.2	0.2
250 Man Won	250	24	6	6
260 Man Won	260	2	0.5	0.5
290 Man Won	290	1	0.2	0.2
300 Man Won	300	54	13.6	13.6
330 Man Won	330	1	0.1	0.1

333 Man Won	333	1	0.2	0.2
340 Man Won	340	3	0.7	0.7
350 Man Won	350	16	4.1	4.1
370 Man Won	370	1	0.4	0.4
375 Man Won	375	2	0.5	0.5
400 Man Won	400	39	9.6	9.6
450 Man Won	450	9	2.1	2.1
470 Man Won	470	1	0.4	0.4
500 Man Won	500	29	7.2	7.2
550 Man Won	550	5	1.3	1.3
600 Man Won	600	12	2.9	2.9
700 Man Won	700	3	0.8	0.8
750 Man Won	750	1	0.2	0.2
800 Man Won	800	4	0.9	0.9
850 Man Won	850	1	0.2	0.2
900 Man Won	900	1	0.2	0.2
1000 Man Won	1000	8	2	2
1200 Man Won	1200	1	0.2	0.2
1500 Man Won	1500	1	0.3	0.3
3000 Man Won	3000	2	0.6	0.6
5000 Man Won	5000	6	1.5	1.5
DK	9999	17	4.4	4.4
NA	10000	33	8.2	8.2
Total		400	100.0	100.0