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Microdata from the Study on Cash Use Habits 2024. General Public
BELab User Guide

Cash Department

Available data: 2024

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1 Introduction

Banco de España conducts an annual study based on survey results from the general public, small retailers and restaurants and bars. This study gathers information on key topics related to cash, including its usage and accessibility — particularly in municipalities without a stable branch presence. It also explores the use of alternative payment methods, awareness of new cash withdrawal options (such as cash-back or Correos Cash), and knowledge of the digital euro project.

BELab provides the research community with access to the microdata from this study.

This document contains detailed information about the microdata from the survey targeting general public.

2 Technical sheet

- **Survey method:** face-to-face (CAPI).
- **Population scope:** resident population. Survey directed at people aged 18 or older.
- **Geographical scope:** the entire national territory, except Ceuta and Melilla, with special attention to municipalities without a stable bank office.
- **Field periods:** 21 weeks, from the third week of January to the second of June.
- **Sampling:** the study is conducted on two independent samples, the representative sample and an oversample, the latter focusing solely on municipalities with less than 10,000 inhabitants without a stable bank office. Both samples are constructed by proportional stratified sampling by Autonomous Community and these other two criteria:
 - **Habitat or municipality size:**
 - **Representative sample:** Less than 2,000, From 2,001 to 5,000, From 5,001 to 10,000, From 10,001 to 50,000, From 50,001 to 100,000, From 100,001 to 500,000, and More than 500,000
 - **Oversample:** Less than 500, From 501 to 1,000, From 1,001 to 2,000, From 2,001 to 5,000, From 5,001 to 10,000
 - **Age group:** From 18 to 24, From 25 to 34, From 35 to 44, From 45 to 54, From 55 to 64, Over 65 years old.

Important: the results of both samples cannot be aggregated, as they are independent.

- **Sample size:** 4,671 for the representative sample and 351 for the oversample.

3 Description of the files

- Questionnaire (PDF)
- Description of the variables (XLXS)
- Dataset (CSV). This file contains the data for both samples. Simply filter by the field Tipo_muestra (1: representative sample, 2: oversample) to obtain the data for each category.

4 Description of the dataset

Below are the characteristics of the available dataset.

Identification codes	Serial number (anonymized)
Time horizon	2024
FrecuenciaFrequency	Annual
Frequency of data delivery in BELab	Annual
Update procedure	Annually, at the end of the year, the data from the study conducted that same year will be incorporated.
Geographical coverage	Spain, except Ceuta and Melilla
Information format	CSV
Universe	Qualitative and quantitative information on the use of cash in the general public

5 Citations of the information

For any study or other document made available to the public that contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

“BELab. Banco de España. Cash Department. Microdata from the Study on cash use habits in 2024. DOI: 10.48719/BELab.EHUE24_01”

6 Description of the variables

Variable	Description/Question	Question type
Respondent_Serial	Identification code (anonymized) numeric	Not applicable
S1	Gender	Dichotomous
S2	Age	Numeric
S2b	Age group (recoded)	Simple
S0	Do you reside in the municipality?	Dichotomous
P1	Payment instruments you own	Multiple
P4_1_scale	Cash. Frequency of use	Simple
P4_2_scale	Cards (with pin and/or contactless). Includes debit, credit, and prepaid cards. Frequency of use	Simple

P4_3_scale	Mobile devices (phone or watch, with applications like Google, Samsung, Apple Pay or your own bank's app). Frequency of use	Simple
P4_5_scale	Bank transfer. Frequency of use	Simple
P4_6_scale	Bizum (for direct payment in stores, excluding payments between individuals). Frequency of use	Simple
P4_9_scale	Other means of payment. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc. Frequency of use	Simple
P2_1	Most commonly used payment method in physical stores.	Simple
P2_2	Second most common after P2_1	Simple
P2_3	Third most common after P2_2	Simple
P3a	Reason for using the most common payment method	Simple
P3aOtros	Another reason not specified in P3a	Simple
P3b	Reason for using the second most common payment method	Simple
P3bOtros	Another reason not specified in P3b	Simple
P3c	Reason for using the third most common payment method	Simple
P3cOtros	Another reason not specified in P3c	Simple
P57_1	Most commonly used payment method in payments between individuals	Simple
P57_2	Second most common after P57_1	Simple
P57_3	Third most common after P57_2	Simple
P49b	Do you know about crypto-assets, also known as cryptocurrencies? (like Bitcoin)	Simple
P49	Do you own crypto-assets, also known as cryptocurrencies? (like Bitcoin)	Simple
p49a	Purpose of owning crypto-assets	Multiple
P5	In physical stores, do you have an upper limit above which you prefer to pay with a means of payment other than cash?	Simple
P6	In the last year, how often have you found or been refused cash payment in any establishment?	Simple
P56	Do you know that stores, in general, are required to accept cash payments?	Simple
P7	In the last year, has your frequency of cash use increased or decreased?	Simple
p8	What is the reason for this decrease in cash use?	Multiple
P8Ot	Another reason not specified in P8	Simple
P8Ot2	Another reason not specified in P8 and P8Ot	Simple
P9	Cash usage outlook for the next year	Simple
P13	Do you consider it important to have the option to pay with cash in stores?	Simple
P14	How do you usually obtain cash?	Simple
P14_Ot	Another source of obtaining cash not specified in P14	Simple
P14a_1_scale	From a bank counter. Satisfaction level	Simple
P14a_2_scale	From an ATM. Satisfaction level	Simple
P14a_3_scale	Bank agent (rural areas). Satisfaction level	Simple

P14a_4_scale	Mobile bank office (rural areas). Satisfaction level	Simple
P14a_5_scale	Post office. Satisfaction level	Simple
P14a_6_scale	Store withdrawal. Satisfaction level	Simple
P14a_11_scale	Post office home delivery service. Satisfaction level	Simple
P16	How often do you go to the cash withdrawal place to withdraw money?	Simple
P17	Each time you go to the cash withdrawal place, how much do you withdraw on average?	Simple
P21aNew_1_Q	Do you know about cash withdrawal at the post office (Correos-Cash)?	Simple
P21aNew_2_Q	Do you know about cash withdrawal in stores (cash-back or cash-in-shop)?	Simple
P21aNew_3_Q	Do you know about the post office home delivery service?	Simple
P21bNew_1_Q	Have you withdrawn cash at the post office (Correos-Cash) in the last year?	Simple
P21bNew_2_Q	Have you withdrawn cash in stores (cash-back or cash-in-shop) in the last year?	Simple
P21bNew_3_Q	Have you used the post office home delivery service in the last year?	Simple
P21cNew_1	Reasons for not withdrawing cash at the post office (Correos-Cash) in the last year	Multiple
P21cNew_1_Ot	Reasons for not withdrawing cash at the post office (Correos-Cash) in the last year. Another reason not specified in P21c	Simple
P21cNew_1_Ot2	Reasons for not withdrawing cash at the post office (Correos-Cash) in the last year. Another reason not specified in P21c	Simple
P21cNew_2	Reasons for not withdrawing cash in stores (cash-back or cash-in-shop) in the last year	Multiple
P21cNew_2_Ot	Reasons for not withdrawing cash in stores (cash-back or cash-in-shop) in the last year. Another reason not specified in P21c	Simple
P21cNew_2_Ot2	Reasons for not withdrawing cash in stores (cash-back or cash-in-shop) in the last year. Another reason not specified in P21c	Simple
P21cNew_3	Reasons for not using the post office home delivery service in the last year	Multiple
P21cNew_3_Ot	Reasons for not using the post office home delivery service in the last year. Another reason not specified in P21c	Simple
P22New_1_Q	Willingness to use cash withdrawal at the post office (Correos-Cash)	Simple
P22New_2_Q	Willingness to use cash withdrawal in stores (cash-back or cash-in-shop)	Simple
P22New_3_Q	Willingness to use the post office home delivery service	Simple
P23New_1_Q	Frequency of cash withdrawal at the post office (Correos-Cash)	Simple
P23New_2_Q	Frequency of cash withdrawal in stores (cash-back or cash-in-shop)	Simple
P23New_3_Q	Frequency of using the post office home delivery service	Simple
P50_1	In the last year, which channels have you mainly used for your banking transactions? The most used	Simple

P50_2	In the last year, which channels have you mainly used for your banking transactions? The second most used	Simple
P50_3	In the last year, which channels have you mainly used for your banking transactions? The third most used	Simple
P50CHECK	Confirmation of the response given to P14	Dichotomous
P50a	Regarding banking transactions, how do you prefer to carry them out?	Simple
P50a1	Reasons why you prefer to carry out your transactions online	Multiple
P50a1_Ot	Reasons why you prefer to carry out your transactions online. Another reason not indicated in P50a1	Simple
P50a1_Ot2	Reasons why you prefer to carry out your transactions online. Another reason not indicated in P50a1	Simple
P50a2	Reasons why you prefer to carry out your transactions in person	Multiple
P50a2_Ot	Reasons why you prefer to carry out your transactions in person. Another reason not indicated in P50a2	Simple
P50a2_Ot2	Reasons why you prefer to carry out your transactions in person. Another reason not indicated in P50a2	Simple
P50b	When carrying out your banking transactions, do you need to rely on family members or other people to help you?	Simple
P55_1_scale	Difficulty of banking transaction: Opening an online bank account	Simple
P55_2_scale	Difficulty of banking transaction: Using online banking	Simple
P55_3_scale	Difficulty of banking transaction: Paying with a card	Simple
P55_4_scale	Difficulty of banking transaction: Paying with a mobile	Simple
P55_5_scale	Difficulty of banking transaction: Withdrawing cash from an ATM	Simple
P51New	Regarding the services of your usual bank branch. Could you indicate if in the last year your usual branch...	Simple
P51Na_1_Q	Regarding the counter service provided at your branch: at least 5 hours a day	Simple
P51Na_2_Q	Regarding the counter service provided at your branch: at least two days a week	Simple
P51Na_3_Q	Regarding the counter service provided at your branch: at least one afternoon a week	Simple
P51Na_4_Q	Regarding the counter service provided at your branch: preferential attention to people over 65 years old	Simple
p18a	Major difficulties encountered when withdrawing or depositing cash at your usual branch counter	Multiple
P18aOt	Major difficulties encountered when withdrawing or depositing cash at your usual branch counter. Another difficulty not specified in P18a	Simple

p18b	Major difficulties encountered when withdrawing or depositing cash through an ATM	Multiple
P18bOt	Major difficulties encountered when withdrawing or depositing cash through an ATM. Another difficulty not specified in P18b	Simple
P18bOt2	Major difficulties encountered when withdrawing or depositing cash through an ATM. Another difficulty not specified in P18b	Simple
P20b	In the last year, have you been charged a fee when withdrawing money from an ATM?	Simple
P20	What did you do when you were charged a fee when withdrawing money from the ATM?	Simple
P20Ot	What did you do when you were charged a fee when withdrawing money from the ATM? Another option not specified in P20	Simple
P20aComisionTotal	Fee for ATM withdrawal	Numeric
P20aNew_ImporteRetirado	Amount withdrawn from ATM	Numeric
P20a_CComision	If the fee applied to the withdrawal is greater than 5%, request for confirmation.	Simple
P20a_CComision_Ot	Reason given in the confirmation of P20a_CComision	Text
P20a_ClImporte	If the amount withdrawn exceeds €600, request for confirmation.	Simple
P20a_ClImporte_Ot	Reason given in the confirmation of P20a_ClImporte	Text
P52b	In the last year, have you been charged a fee when depositing money at your usual branch?	Simple
P52	What did you do when you were charged a fee when depositing money at a bank branch?	Simple
P52Ot	What did you do when you were charged a fee when depositing money at a bank branch? Another action not specified in P52	Simple
P52aComisionTotal	Fee for deposit at a bank branch	Numeric
P52aNew_ImporteIngresado	Amount deposited at a bank branch	Numeric
P52a_CComision	If the fee applied to the deposit is greater than 5%, request for confirmation.	Simple
P52a_CComision_Ot	Reason given in the confirmation of P52a_CComision	Text
P52a_ClImporte	If the amount deposited exceeds €600, request for confirmation.	Simple
P52a_ClImporte_Ot	Reason given in the confirmation of P52a_ClImporte	Text
P24	What is the total amount in banknotes you usually carry?	Simple
P27	Amount of cash kept	Simple
P29	Comparison with the previous year of the cash kept	Simple
P33	Are you in favor of a cashless society?	Simple
P34New	What do you think are the main advantages of cash compared to other means of payment?	Multiple
P34Ot	What do you think are the main advantages of cash compared to other means of payment? Another advantage not specified in P34New	Simple
p53	What are the main disadvantages of cash compared to electronic means of payment?	Simple

P53Ot	What are the main disadvantages of cash compared to electronic means of payment? Another disadvantage not specified in P53	Simple
P35	Do you know that the European Central Bank is considering issuing a “digital euro”?	Simple
P36	Use of the digital euro	Simple
P37New	Do you check the authenticity of the banknotes you receive?	Simple
p38	Why don't you check the authenticity?	Multiple
p38ot	Why don't you check the authenticity? Another reason not specified in P38	Simple
P39	What element do you check first when verifying the authenticity of a banknote?	Simple
P39Ot	What element do you check first when verifying the authenticity of a banknote? Another element not specified in P39	Simple
p39r	And what other elements do you also check?	Simple
P39ROt	And what other elements do you also check? Another element not specified in P39r	Simple
P40	In the last 12 months, have you been aware of receiving any banknote or coin that seemed counterfeit?	Simple
P42New	What did you do with the supposedly counterfeit banknote or coin?	Simple
P42New_Ot	What did you do with the supposedly counterfeit banknote or coin? Another action not specified in P42New	Simple
P43	Would you be interested in receiving training from the Bank of Spain on the security features of euro banknotes and coins?	Simple
P54	Have you noticed a lower quality of preservation in any of the following types of banknotes this year compared to the previous year?	Multiple
D1	Number of household members	Numeric
D3_1_scale	Net monthly income level of the respondent (recoded)	Numeric
D3_2_scale	Net monthly income level of the household (recoded)	Numeric
D4	What is the highest level of education you have completed?	Simple
D5	Occupation/profession of the respondent	Simple
Habitat	Municipality size	Simple
Tipo_muestra	Representative sample or oversample	Dichotomous
CCAA	Autonomous Community	Simple