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Financial literacy and use of payday loans in the United States

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Disclosure statement

No potential conflict of interest was reported by the authors.


Notes

¹ With respect to financial literacy variables, we dropped cases where the respondent chose 'prefer not to say' as the answer to the objective financial knowledge questions and where the respondent answered 'prefer not to say' or 'don't know' to the subjective knowledge question. And all other 'prefer not to say' responses to the control variables are also excluded.

² Full results are available from the authors upon request.

³ Full results are available from the authors upon request.

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