ATTACHMENT 7
Supplement Record Layout
Current Population Survey
Jun 2015 Unbanked_Underbanked Supplement

NAME	SIZE	DESCRIPTION
HES1	2	Which of the following best describes your household finances? Do adults…

EDITED UNIVERSE:

PRESUP=1 and HUNUMHOU15>1

VALID ENTRIES:

-9 No Response
-3 Refused
-2 Don't Know
-1 Not in Universe
1 Share all finances
2 Share some finances
3 Share no finances at all
4 I am the only adult in the household (Volunteered)

HES1A	2	How much do you participate in making financial decisions for your household?

EDITED UNIVERSE:

S1=1,2, DK, RF

VALID ENTRIES:

-9 No Response
-3 Refused
-2 Don't Know
-1 Not in Universe
1 A lot
2 Some
3 Not at all

HES2	2	Do (you/ or does anyone in your household) have a checking or savings account now?

EDITED UNIVERSE:

(PRESUP=1 and HUNUMHOU15=1) or (S1=3,4)
or (S1a=entry)

VALID ENTRIES:

-9 No Response
-3 Refused
-2 Don't Know
-1 Not in Universe
1 Yes
2 No

PES2A   2   Who is that?

EDITED UNIVERSE:

S2 = 1

VALID ENTRIES:

-1 Not in Universe
0 This person does not have a bank account
1 This person has a bank account

PES2B   2   What type or types of accounts
(do you/does Name) have?

EDITED UNIVERSE:

S2a=1

VALID ENTRIES:

-1 Not in Universe
1 Only checking accounts
2 Only savings accounts
3 Or both checking and savings accounts
4 Other (Volunteered)

HES2E   2   In the past 12 months, that is since June 2014, was there
any time when no one in your household had an account?

EDITED UNIVERSE:

S2=1 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G1	2	In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

Bank teller

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G2	2	In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

ATM or bank kiosk

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G3	2	In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

Telephone Banking through phone call or automated voice/touch tone

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G4   2   In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

Online Banking with a laptop, desktop computer,
or tablet such as an iPad

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G5   2   In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

Mobile banking with text messaging, mobile app, or
Internet browser or email on a mobile phone

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G6   2   In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

Other (Specify)

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2G7   2

In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways?

Did not access an account in the past 12 months

EDITED UNIVERSE:

S2e=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES2H   2

What was the most common way that
(you/ or anyone in your household) accessed
an account?

EDITED UNIVERSE:

S2g1=1 or S2g2=1 or S2g3=1 or S2g4=1 or S2g5=1 or S2g6=1

VALID ENTRIES:

-1 Not in Universe
1 Bank teller
2 ATM or bank kiosk
3 Telephone Banking through phone call or automated
 voice/touch tone
4 Online Banking with a laptop, desktop computer,
 or tablet such as an iPad
5 Mobile banking with text messaging, mobile app, or Internet

browser or email on a mobile phone
6 Other (Specify)

| HES3 | 2 | Have (you/ or anyone in your household) ever had a checking or savings account? |

EDITED UNIVERSE:

S2=2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES4 | 2 | Have (you/ or anyone in your household) had a checking or savings account in the past 12 months, that is since June 2014? |

EDITED UNIVERSE:

S3=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5A1 | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Because bank hours are inconvenient

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5A2 | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Because bank locations are inconvenient

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5B1 | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Because bank account fees are too high

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5B2 | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Because bank account fees are unpredictable

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5C | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Banks do not offer products or services you need

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5D | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Don't trust banks

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES5E | 2 | There are different reasons people might not have a checking or savings account. Do any of the following reasons apply to (you/ or others in your household)? Do you not have an account… |

Because you do not have enough money to keep
in an account

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES5F   2   There are different reasons people might not have a checking
                          or savings account. Do any of the following reasons apply
                           to (you/ or others in your household)? Do you not have an account…

                          Avoiding a bank gives more privacy

                          EDITED UNIVERSE:

                          S3=1,2

                          VALID ENTRIES:

                          -1 Not in Universe
                          1 Yes
                          2 No

HES5G   2   There are different reasons people might not have a checking
                          or savings account. Do any of the following reasons apply
                           to (you/ or others in your household)? Do you not have an account…

                          Because you cannot open an account due to personal
                          identification, credit, or former bank account problems

                          EDITED UNIVERSE:

                          S3=1,2

                          VALID ENTRIES:

                          -1 Not in Universe
                          1 Yes
                          2 No

HES5H   2   There are different reasons people might not have a checking
                          or savings account. Do any of the following reasons apply
                           to (you/ or others in your household)? Do you not have an account…

Was there some other reason? (Specify)

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES6   2   What is the main reason why (you don't have/
no one in your household has) an account?

EDITED UNIVERSE:

S5a1=1 or S5a2=1 or S5b1=1 or S5b2=1 or S5c=1 or S5d=1 or S5e=1 or S5f=1 or S5g
S5h=1

VALID ENTRIES:

-1 Not in Universe
1 Bank hours are inconvenient
2 Bank locations are inconvenient
3 Bank account fees are too high
4 Bank account fees are unpredictable
5 Banks do not offer products or services you need
6 Don't trust banks
7 Do not have enough money to keep in an account
8 Avoiding banks gives more privacy
9 Cannot open an account due to personal identification,
 credit, or former bank account problems
10 Some other reason (Specify)

HES7   2   How likely is it that (you/ or someone in your household)
will open a checking or savings account within the
next 12 months?

EDITED UNIVERSE:

S3=1,2

VALID ENTRIES:

-1 Not in Universe
1 Very likely
2 Somewhat likely
3 Not very likely
4 Not likely at all

HES101   2   The next question is about your household. How interested
are banks in serving households like yours? Would you
say very interested, somewhat interested, not at all
interested?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-2 Don't Know
-1 Not in Universe
1 Very interested
2 Somewhat interested
3 Not at all interested

HES110   2   Now I have a question about prepaid cards. I am not asking
about gift cards or debit cards linked to a checking account.
Prepaid cards allow you or others, like relatives or a
government agency, to load funds that can later be spent.
Prepaid cards also allow you to withdraw cash from ATMs.

In the past 12 months, that is since June 2014, did (you/
or anyone else in your household) use any prepaid cards
like these?

EDITED UNIVERSE:

S101=-2,1,2,3

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES1111 | 2 | Where did the prepaid cards that you used in the past 12 months come from? |

A bank location or bank's website

EDITED UNIVERSE:

 S110=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES1112 | 2 | Where did the prepaid cards that you used in the past 12 months come from? |

A store or website that is not a bank

EDITED UNIVERSE:

 S110=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES1113 | 2 | Where did the prepaid cards that you used in the past 12 months come from? |

A government agency

EDITED UNIVERSE:

 S110=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1114   2   Where did the prepaid cards that you used in the past
                       12 months come from?

                       Employer payroll card

                       EDITED UNIVERSE:

                        S110=1

                       VALID ENTRIES:

                       -1 Not in Universe
                       1 Yes
                       2 No

HES1115   2   Where did the prepaid cards that you used in the past
                       12 months come from?

                       Family or friends

                       EDITED UNIVERSE:

                        S110=1

                       VALID ENTRIES:

                       -1 Not in Universe
                       1 Yes
                       2 No

HES1116   2   Where did the prepaid cards that you used in the past
                       12 months come from?

                       Other (Specify)

                       EDITED UNIVERSE:

                        S110=1

                       VALID ENTRIES:

                       -1 Not in Universe
                       1 Yes
                       2 No

HES1121   2   Thinking about the card(s) received from a government agency, why did (you/ or others in your household) have these card(s)?

To receive social security or disability benefits

EDITED UNIVERSE:

S1113=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1122   2   Thinking about the card(s) received from a government agency, why did (you/ or others in your household) have these card(s)?

To receive unemployment benefits

EDITED UNIVERSE:

S1113=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1123   2   Thinking about the card(s) received from a government agency, why did (you/ or others in your household) have these card(s)?

To receive food or child care benefits like SNAP or WIC

EDITED UNIVERSE:

S1113=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES1124 | 2 | Thinking about the card(s) received from a government agency, why did (you/ or others in your household) have these card(s)? |

Other (Specify)

EDITED UNIVERSE:

S1113=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES120 | 2 | Earlier, we asked about banks, including any bank, savings and loans institution, credit union, or brokerage firm. The next questions ask about going to places other than a bank for your financial services. |

In the past 12 months, that is since June 2014, did (you/ or anyone else in your household) go to some place other than a bank to cash a check?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES121 | 2 | In the past 12 months, did (you/ or anyone else in your household) go to some place other than a bank to purchase a money order? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe

1 Yes
2 No

| HES122 | 2 | Did (you/ or anyone else in your household) take out a payday loan or payday advance from some place other than a bank in the past 12 months? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES123 | 2 | Did (you/ or anyone else in your household) pawn an item at a pawn shop in the past 12 months? Do not include selling an unwanted item to a pawn shop. |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES124 | 2 | In the past 12 months, that is since June 2014, did (you/ or anyone else in your household) take out a tax refund anticipation loan, or use a tax preparation service in order to receive your tax refund faster than the IRS would provide it? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes

2 No

| HES125 | 2 | Some stores allow people to rent to own items such as furniture or appliances. We do not mean stores that offer installment plans or layaway plans. In the past 12 months, did (you/ or anyone else in your household) rent anything from a rent-to-own store because it couldn't be financed any other way? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES126 | 2 | Auto title loans use a car title to borrow money for a short period of time. They are NOT loans used to purchase a car. In the past 12 months, did (you/ or anyone in your household) take out an auto title loan? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES130 | 2 | The next few questions are about sending money abroad. In the last 12 months, that is since June 2014, did (you/ or someone else in your household) send money to family or friends living outside of the US? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES131 | 2 | In the past 12 months, did (you/ or someone else in your household) send money abroad using a bank? |

EDITED UNIVERSE:

S130=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES132 | 2 | Did (you/ or someone else in your household) send money abroad using a bank **in a typical month**? |

EDITED UNIVERSE:

S131=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES133 | 2 | In the past 12 months, did (you/ or someone else in your household) send money abroad using a place other than a bank? |

EDITED UNIVERSE:

S131=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES134 | 2 | Did (you/ or someone else in your household) |

send money abroad using a place other than
a bank **in a typical month**?

EDITED UNIVERSE:

S133=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES140A | 2 | The next few questions are about the different ways people receive income. People may receive income from work, government benefits, or other regular sources in a number of ways. Think about the ways income has come into your household in the past 12 months, that is since June 2014. **In a typical month**, have (you/ or others in your household) received income by paper check or money order? |

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No
3 Did not receive income (Volunteered)

| HES140B | 2 | **In a typical month**, have (you/ or others in your household) received income or benefits through direct deposit or electronic transfer into a bank account? |

EDITED UNIVERSE:

S140a=1,2 and (S2=1 or S4=1)

VALID ENTRIES:

-1 Not in Universe
1 Yes

2 No

| HES140C | 2 | **In a typical month**, have (you/ or others in your household) received income or benefits through direct deposit or electronic transfer onto a prepaid card?

EDITED UNIVERSE:

S140a=1,2 and S110=1**See Att.17 User Note**

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES140D | 2 | **In a typical month**, have (you/ or others in your household) received income in cash?

EDITED UNIVERSE:

S140a=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES140E | 2 | **In a typical month**, have (you/ or others in your household) received income in any other form?

EDITED UNIVERSE:

S140d=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

| HES141 | 2 | Think about the income (you/ or others in your household) received by paper check or money order in the past 12

months. Did you TYPICALLY use some place other than a bank to cash the check or money order?

EDITED UNIVERSE:

S120=1 and S140a=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150A	2	The next few questions are about the different ways people pay their monthly bills for things like mortgage, rent, utilities, or child care. Think about the ways your household has paid bills in the past 12 months, that is since June 2014. **In a typical month**, did (you/ or someone else in your household) use cash to pay these types of bills?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No
3 Did not pay bills in the past 12 months (Volunteered)

HES150B	2	**In a typical month**, did (you/ or others in your household) pay bills with a personal check drawn on a bank account?

EDITED UNIVERSE:

S150a=1,2 and (S2=1 or S4=1)

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150C	2	**In a typical month**, did (you/ or others in your household)

pay bills using a debit card linked to a bank account?

EDITED UNIVERSE:

S150b=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150D   2   **In a typical month**, did (you/ or someone else in your household) use a credit card to pay bills?

EDITED UNIVERSE:

S150a=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150E   2   **In a typical month**, did (you/ or someone else in your household) use a prepaid card to pay bills?

EDITED UNIVERSE:

S150a=1,2 and S110=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150F   2   **In a typical month**, did (you/ or someone else in your household) pay bills electronically from a bank account, either through online bill pay or direct withdrawal?

EDITED UNIVERSE:

S150a=1,2 and (S2=1 or S4=1)

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150G   2   **In a typical month**, did (you/ or someone else in your household) use a money order from a place other than a bank to pay bills?

EDITED UNIVERSE:

S150a=1,2 and S121=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150H   2   **In a typical month**, did (you/ or someone else in your household) use a cashier's check or money order from a bank to pay bills?

EDITED UNIVERSE:

S150a=1,2

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES150I   2   **In a typical month**, did (you/ or someone else in your household) pay bills in any other way?

EDITED UNIVERSE:

S150a=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes
2 No

HES151   2   Which was the most common method (you/ or others in your household) used to pay bills over the last 12 months?

EDITED UNIVERSE:

S150cnt>1

VALID ENTRIES:

-1 Not in Universe
1 Cash
2 Personal check
3 Debit card
4 Credit card
5 Prepaid card
6 Electronic payments from a bank account (e.g. online bill pay)
7 Money order from a place other than a bank
8 Cashier's check or money order from a bank
9 Other (Specify)

HES160   2   The next few questions are about how people borrow money or purchase items on credit.
In the past 12 months, that is since June 2014, did (you/ or someone else in your household) have a credit card from Visa, MasterCard, American Express, or Discover?
Please do not include debit cards.

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES161   2   Have (you/ or anyone in your household) had a personal loan or line of credit from a bank any time in the last 12 months?
I am not asking about student loans, or loans taken out to make major purchases like a house or car.

HES162   2

In the past 12 months, that is since June 2014, did (you/ or someone else in your household) apply for a new credit card, or a personal loan or line of credit at a bank?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES163   2

In the past 12 months, did any lender or creditor turn down (your/ or someone else in your household's) request for new credit or not give you as much credit as you applied for?

EDITED UNIVERSE:

S162=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES164   2

Was there any time in the past 12 months that (you/ or someone else in your household) thought about applying for a new credit card, or a personal loan or line of credit at a bank, but changed your mind because you thought you might be turned down?

HES170	2	The next few questions are about the different ways that people save their money. Even if you later spent it, did (you/ or anyone in your household) set aside any money in the past 12 months that could be used for unexpected expenses or emergencies? I'm only asking about funds that could be easily spent if necessary, and am not asking about retirement or other long-term savings.

HES1711	2	Where did (you/ or anyone in your household) keep this money?

In a checking account?

HES1712	2	Where did (you/ or anyone in your household) keep this money?

In a savings account?

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1713   2   Where did (you/ or anyone in your household) keep this money?

On a prepaid card?

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1714   2   Where did (you/ or anyone in your household) keep this money?

In other accounts such as certificates of deposit, brokerage accounts, or savings bonds?

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1715   2   Where did (you/ or anyone in your household) keep this money?

Did you keep the savings in the home, or with family or friends?

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1716   2   Where did (you/ or anyone in your household) keep this money?

Did you buy something with the intent to pawn or sell later
if necessary?

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES1717   2   Where did (you/ or anyone in your household) keep this money?

Other (Specify)

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES180   2   Which best describes your household's income over the
past 12 months?

EDITED UNIVERSE:

S170=1,2

VALID ENTRIES:

-1 Not in Universe
1 Income is about the same each month
2 Income varies somewhat from month to month
3 Income varies a lot from month to month

HES181   2   Often times, households find that they are not able to keep up with their bills. Over the last 12 months, was there a time when (you/ or someone else in your household) fell behind on bill payments?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES182   2   In the past 12 months, have (you/ or anyone else in your household) asked a bank teller or bank customer service agent about financial products and services or managing your money?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES183   2   In the past 12 months, did (you/ or others in your household) attend any financial education classes or financial counseling sessions, either in-person, by phone, or online?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES184	2	Did (you/ or someone else in your household) learn about any of those financial education classes or counseling sessions through a bank?

EDITED UNIVERSE:

S183=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES185	2	Do (you/ or someone else in your household) currently own or have regular access to a mobile phone?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES186	2	Are any of these mobile phones a smartphone with features to access the Internet, send emails, and download apps?

EDITED UNIVERSE:

S185=1

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

HES187   2   Do (you/ or someone else in your household) currently have regular access to the Internet at **HOME**, using a desktop, laptop, or tablet computer?

EDITED UNIVERSE:

S2=1,2 and S1a ne 3, DK, RF

VALID ENTRIES:

-1 Not in Universe
1 Yes
2 No

PXS2A   2   Allocation Flag for PES2A

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

PXS2B   2   Allocation Flag for PES2B

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2E   2   Allocation Flag for HES2E

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2G1	2	Allocation Flag for HES2G1

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2G2	2	Allocation Flag for HES2G2

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2G3	2	Allocation Flag for HES2G3

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2G4	2	Allocation Flag for HES2G4

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2G5	2	Allocation Flag for HES2G5

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS2G6   2   Allocation Flag for HES2G6

                               VALID ENTRIES:

                               -1 Not in Universe
                               1 Allocated
                               0 Not Allocated

HXS2G7   2   Allocation Flag for HES2G7

                               VALID ENTRIES:

                               -1 Not in Universe
                               1 Allocated
                               0 Not Allocated

HXS2H   2   Allocation Flag for HES2H

                               VALID ENTRIES:

                               -1 Not in Universe
                               1 Allocated
                               0 Not Allocated

HXS3   2   Allocation Flag for HES3

                               VALID ENTRIES:

                               -1 Not in Universe
                               1 Allocated
                               0 Not Allocated

HXS4   2   Allocation Flag for HES4

                                 VALID ENTRIES:

                                 -1 Not in Universe
                                 1 Allocated
                                 0 Not Allocated

HXS5A1   2   Allocation Flag for HES5A1

                                 VALID ENTRIES:

                                 -1 Not in Universe
                                 1 Allocated
                                 0 Not Allocated

HXS5A2   2   Allocation Flag for HES5A2

                                 VALID ENTRIES:

                                 -1 Not in Universe
                                 1 Allocated
                                 0 Not Allocated

HXS5B1   2   Allocation Flag for HES5B1

                                 VALID ENTRIES:

                                 -1 Not in Universe
                                 1 Allocated
                                 0 Not Allocated

HXS5B2   2   Allocation Flag for HES5B2

                            VALID ENTRIES:

                            -1 Not in Universe
                            1 Allocated
                            0 Not Allocated

HXS5C   2   Allocation Flag for HES5C

                            VALID ENTRIES:

                            -1 Not in Universe
                            1 Allocated
                            0 Not Allocated

HXS5D   2   Allocation Flag for HES5D

                            VALID ENTRIES:

                            -1 Not in Universe
                            1 Allocated
                            0 Not Allocated

HXS5E   2   Allocation Flag for HES5E

                            VALID ENTRIES:

                            -1 Not in Universe
                            1 Allocated
                            0 Not Allocated

HXS5F   2   Allocation Flag for HES5F

                            VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS5G	2	Allocation Flag for HES5G

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS5H	2	Allocation Flag for HES5H

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS6	2	Allocation Flag for HES6

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS7	2	Allocation Flag for HES7

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS101   2   Allocation Flag for HES101

                                       VALID ENTRIES:

                                       -1 Not in Universe
                                       1 Allocated
                                       0 Not Allocated

HXS110   2   Allocation Flag for HES110

                                       VALID ENTRIES:

                                       -1 Not in Universe
                                       1 Allocated
                                       0 Not Allocated

HXS1111   2   Allocation Flag for HES1111

                                       VALID ENTRIES:

                                       -1 Not in Universe
                                       1 Allocated
                                       0 Not Allocated

HXS1112   2   Allocation Flag for HES1112

                                       VALID ENTRIES:

                                       -1 Not in Universe
                                       1 Allocated
                                       0 Not Allocated

HXS1113   2   Allocation Flag for HES1113

                                VALID ENTRIES:

                                -1 Not in Universe
                                1 Allocated
                                0 Not Allocated

HXS1114   2   Allocation Flag for HES1114

                                VALID ENTRIES:

                                -1 Not in Universe
                                1 Allocated
                                0 Not Allocated

HXS1115   2   Allocation Flag for HES1115

                                VALID ENTRIES:

                                -1 Not in Universe
                                1 Allocated
                                0 Not Allocated

HXS1116   2   Allocation Flag for HES1116

                                VALID ENTRIES:

                                -1 Not in Universe
                                1 Allocated
                                0 Not Allocated

HXS1121   2   Allocation Flag for HES1121

                                VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1122   2   Allocation Flag for HES1122

                                      VALID ENTRIES:

                                      -1 Not in Universe
                                      1 Allocated
                                      0 Not Allocated

HXS1123   2   Allocation Flag for HES1123

                                      VALID ENTRIES:

                                      -1 Not in Universe
                                      1 Allocated
                                      0 Not Allocated

HXS1124   2   Allocation Flag for HES1124

                                      VALID ENTRIES:

                                      -1 Not in Universe
                                      1 Allocated
                                      0 Not Allocated

HXS120   2   Allocation Flag for HES120

                                      VALID ENTRIES:

                                      -1 Not in Universe
                                      1 Allocated
                                      0 Not Allocated

HXS121	2	Allocation Flag for HES121

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS122	2	Allocation Flag for HES122

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS123	2	Allocation Flag for HES123

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS124	2	Allocation Flag for HES124

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS125   2   Allocation Flag for HES125

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS126   2   Allocation Flag for HES126

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS130   2   Allocation Flag for HES130

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS131   2   Allocation Flag for HES131

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS132   2   Allocation Flag for HES132

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

| HXS133 | 2 | Allocation Flag for HES133 |

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

| HXS134 | 2 | Allocation Flag for HES134 |

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

| HXS140A | 2 | Allocation Flag for HES140A |

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

| HXS140B | 2 | Allocation Flag for HES140B |

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS140C	2	Allocation Flag for HES140C

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS140D	2	Allocation Flag for HES140D

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS140E	2	Allocation Flag for HES140E

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS141	2	Allocation Flag for HES141

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150A   2   Allocation Flag for HES150A

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150B   2   Allocation Flag for HES150B

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150C   2   Allocation Flag for HES150C

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150D   2   Allocation Flag for HES150D

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150E   2   Allocation Flag for HES150E

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150F   2   Allocation Flag for HES150F

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150G   2   Allocation Flag for HES150G

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150H   2   Allocation Flag for HES150H

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS150I   2   Allocation Flag for HES150I

VALID ENTRIES:

-1 Not in Universe
1 Allocated

0 Not Allocated

HXS151	2	Allocation Flag for HES151

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS160	2	Allocation Flag for HES160

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS161	2	Allocation Flag for HES161

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS162	2	Allocation Flag for HES162

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS163	2	Allocation Flag for HES163

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS164	2	Allocation Flag for HES164

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS170	2	Allocation Flag for HES170

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1711	2	Allocation Flag for HES1711

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1712	2	Allocation Flag for HES1712

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1713   2   Allocation Flag for HES1713

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1714   2   Allocation Flag for HES1714

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1715   2   Allocation Flag for HES1715

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1716   2   Allocation Flag for HES1716

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS1717	2		Allocation Flag for HES1717

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS180	2		Allocation Flag for HES180

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS181	2		Allocation Flag for HES181

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS182	2		Allocation Flag for HES182

VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HXS183   2   Allocation Flag for HES183

                           VALID ENTRIES:

                           -1 Not in Universe
                           1 Allocated
                           0 Not Allocated

HXS184   2   Allocation Flag for HES184

                           VALID ENTRIES:

                           -1 Not in Universe
                           1 Allocated
                           0 Not Allocated

HXS185   2   Allocation Flag for HES185

                           VALID ENTRIES:

                           -1 Not in Universe
                           1 Allocated
                           0 Not Allocated

HXS186   2   Allocation Flag for HES186

                           VALID ENTRIES:

                           -1 Not in Universe
                           1 Allocated
                           0 Not Allocated

HXS187   2   Allocation Flag for HES187

                           VALID ENTRIES:

-1 Not in Universe
1 Allocated
0 Not Allocated

HHSUPWGT   10   Supplement weight for household
(4 implied decimals)

PWSUPWGT 10   Supplement person weight for household
(4 implied decimals)

PRSUPINT   2   Supplement interview status

VALID ENTRIES:

-1 Not in Universe
1 Interview
2 Noninterview