|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | Attachment 7 Supplement Record Layout | |  |
|  |  | Current Population Survey | |  |
|  |  | Jun 2019 Unbanked Underbanked | |  |
|  |  |  | |  |
| NAME | SIZE | DESCRIPTION | | LOCATION |
| HUINTRO | 2 | May I please speak to someone who participates in making financial decisions in your household?  \*Enter line number | | XXX-XXX |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | Not Outputted | |  |
|  |  |  | |  |
| PRESUP | 2 | This month, we are asking some additional questions about household finances. | | XXX-XXX |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | Not Outputted | |  |
|  |  |  | |  |
| HEB10 | 2 | Which of the following best describes how adults in your household handle finances?  \*Read Responses 1-3 | | 1001-1002 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL HOUSEHOLDS WITH MORE THAN ONE ADULT | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -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 | |  |
|  |  |  | |  |
| HEB15 | 2 | How much do you participate in making financial decisions for your household? | | 1003-1004 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB10 = 1, 2, -2, OR -3 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 A lot | |  |
|  |  | 2 Some | |  |
|  |  | 3 Not at all | |  |
|  |  |  | |  |
| HEB20 | 2 | Now I'm going to ask some questions about accounts that you (or anyone in your household) might have at banks, including credit unions.  Do you (or anyone else in your household) have a checking or savings account now? | | 1005-1006 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEP10 | 2 | Now I have a question about prepaid cards. Prepaid cards allow you or others, like relatives, an employer, or a government agency, to load or reload funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs. I am not asking about gift cards.  In the past 12 months, that is since June 2018, did you (or anyone else in your household) use any prepaid cards? | | 1007-1008 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEPW10A | 2 | The next questions ask where prepaid cards that your household used in the past 12 months came from.  Did any of those prepaid cards come from an employer to pay salary or wages? | | 1009-1010 |
|  |  |  | |  |
|  |  | UNIVERSE: HEP10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEPW10B | 2 | Did any of those prepaid cards come from a government agency? | | 1011-1012 |
|  |  |  | |  |
|  |  | UNIVERSE: HEP10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEPW10C | 2 | Did any of those prepaid cards come from a place or a website that is not a bank? Do not include gift cards or cards that can only be used at a particular store or website. | | 1013-1014 |
|  |  |  | |  |
|  |  | UNIVERSE: HEP10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEPW10D | 2 | Did any of those prepaid cards come from a bank branch or a bank website? I am asking about prepaid cards that were opened at a bank or a bank website (, which are different from the other prepaid cards I’ve just asked you about). | | 1015-1016 |
|  |  |  | |  |
|  |  | UNIVERSE: HEP10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEPBUSE | 2 | Thinking only about the prepaid cards that came from a bank branch or a bank website, do you (or anyone else in your household) still use a prepaid card from a bank? | | 1017-1018 |
|  |  |  | |  |
|  |  | UNIVERSE: HEPW10D = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB10 | 2 | You mentioned that (you don’t have a bank account/no one in your household has a bank account). Have you (or anyone else in your household) ever had a bank account? | | 1019-1020 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB15 | 2 | In the past 12 months, that is since June 2018, have you (or anyone in your household) had a bank account? | | 1021-1022 |
|  |  |  | |  |
|  |  | UNIVERSE: HEUB10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB50 | 2 | How interested are you (or anyone in your household) in having a bank account?  \*Read answers aloud | | 1023-1024 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Very interested | |  |
|  |  | 2 Somewhat interested | |  |
|  |  | 3 Not very interested | |  |
|  |  | 4 Not at all interested | |  |
|  |  |  | |  |
| HEUB55A1 | 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? | | 1025-1026 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55A2 | 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? | | 1027-1028 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55B1 | 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? | | 1029-1030 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55B2 | 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 unpredictable? | | 1031-1032 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55C | 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 banks do not offer products and services you need? | | 1033-1034 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55D | 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 don't trust banks? | | 1035-1036 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55E | 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 don't have enough money to meet minimum balance requirements? | | 1037-1038 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55F | 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 avoiding a bank gives more privacy? | | 1039-1040 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55G | 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? | | 1041-1042 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEUB55H | 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 of some other reason? (Specify) | | 1043-1044 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 2 AND (HEPBUSE = 2 OR -1) | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HUUB55Hs | 65 | \*Please Specify | | XXX-XXX |
|  |  |  | |  |
|  |  | UNIVERSE: HEUB55H = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | NOT OUTPUTTED | |  |
|  |  |  | |  |
| HEUB60 | 2 | What is the main reason why no one in your household has an account? | | 1045-1046 |
|  |  |  | |  |
|  |  | UNIVERSE: ANY HEUB55A1 – HEUB55H = 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 too unpredictable | |  |
|  |  | 5 Banks do not offer products and services you need | |  |
|  |  | 6 Don't trust banks | |  |
|  |  | 7 Don’t have enough money to meet minimum balance requirements | | |
|  |  | 8 Avoiding a bank gives more privacy | |  |
|  |  | 9 Cannot open an account due to personal identification, credit, or former bank account problems | | |
|  |  | 10 Some other reason (Specify) | |  |
|  |  |  | |  |
| HENBMO10 | 2 | The next few questions are about other financial products or services that you might have used in the past 12 months.   In the past 12 months, did you (or anyone in your household) go to some place other than a bank to purchase a money order? | | 1047-1048 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HENBMO15 | 2 | Was this often, sometimes, or rarely? | | 1049-1050 |
|  |  |  | |  |
|  |  | UNIVERSE: HENBMO10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Often | |  |
|  |  | 2 Sometimes | |  |
|  |  | 3 Rarely | |  |
|  |  |  | |  |
| HENBMO16 | 2 | Were these money orders used to pay bills? | | 1051-1052 |
|  |  |  | |  |
|  |  | UNIVERSE: HENBMO15 = 1 OR 2 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HENBBP10 | 2 | In the past 12 months, did you (or anyone in your household) pay bills through a service like Western Union or MoneyGram? Do not include services from a bank. | | 1053-1054 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HENBBP15 | 2 | Was this often, sometimes, or rarely? | | 1055-1056 |
|  |  |  | |  |
|  |  | UNIVERSE: HENBBP10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Often | |  |
|  |  | 2 Sometimes | |  |
|  |  | 3 Rarely | |  |
|  |  |  | |  |
| HENBCC10 | 2 | In the past 12 months, did you (or anyone in your household) go to some place other than a bank to cash a check? | | 1057-1058 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HENBCC15 | 2 | Was this often, sometimes, or rarely? | | 1059-1060 |
|  |  |  | |  |
|  |  | UNIVERSE: HENBCC10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Often | |  |
|  |  | 2 Sometimes | |  |
|  |  | 3 Rarely | |  |
|  |  |  | |  |
| HENBRM10 | 2 | In the past 12 months, did you (or anyone in your household) send money to family or friends living outside of the US through a service that is not a bank? | | 1061-1062 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HENBRM15 | 2 | Was this often, sometimes, or rarely? | | 1063-1064 |
|  |  |  | |  |
|  |  | UNIVERSE: HENBRM10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Often | |  |
|  |  | 2 Sometimes | |  |
|  |  | 3 Rarely | |  |
|  |  |  | |  |
| HENBP2P | 2 | In the past 12 months, did you (or anyone in your household) use a website or an app that is not a bank to send or receive money within the US? Examples are PayPal, Venmo, or Cash App. | | 1065-1066 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECNBPDL | 2 | In the past 12 months, did you (or anyone in your household) take out a payday loan or payday advance from a provider other than a bank? | | 1067-1068 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECNBPWN | 2 | In the past 12 months, did you (or anyone in your household) pawn an item at a pawn shop? Do not include selling an unwanted item to a pawn shop. | | 1069-1070 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECNBTAX | 2 | In the past 12 months, that is since June 2018, did you (or anyone in your household) take out a tax refund anticipation loan? This is a way to receive your tax refund faster than the IRS would provide it. | | 1071-1072 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECNBATL | 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? | | 1073-1074 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECNBRTO | 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 in your household) rent anything from a rent-to-own store because it couldn't be financed any other way? | | 1075-1076 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBA10A | 2 | In the past 12 months, did you (or anyone in your household) access an account (, including a prepaid card that you got at a bank,) in any of the following ways...  Visiting a bank teller? | | 1077-1078 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB15 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBA10B | 2 | In the past 12 months, did you (or anyone in your household) access an account (, including a prepaid card that you got at a bank,) in any of the following ways...  Using an ATM or bank kiosk? | | 1079-1080 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB15 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBA10C | 2 | In the past 12 months, did you (or anyone in your household) access an account (, including a prepaid card that you got at a bank,) in any of the following ways...  Calling the bank? | | 1081-1082 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB15 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBA10D | 2 | In the past 12 months, did (you or anyone in your household) access an account (, including a prepaid card that you got at a bank,) in any of the following ways...  Using a mobile phone, including an app? | | 1083-1084 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB15 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBA10E | 2 | In the past 12 months, did you (or anyone in your household) access an account (, including a prepaid card that you got at a bank,) in any of the following ways...  Using a computer or tablet? | | 1085-1086 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB15 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBA10F | 2 | In the past 12 months, did you (or anyone in your household) access an account (, including a prepaid card that you got at a bank,) in any of the following ways...  Any other way? (Specify) | | 1087-1088 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB15 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HUBA10Fs | 65 | \*Please Specify | | XXX-XXX |
|  |  |  | |  |
|  |  | UNIVERSE: HEBA10F = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | NOT OUTPUTTED | |  |
|  |  |  | |  |
| FILLER |  | NO QUESTION | | 1089-1090 |
|  |  |  | |  |
|  |  |  | |  |
| HEBA15 | 2 | What was the most common way that you (or anyone in your household) accessed an account? | | 1091-1092 |
|  |  |  | |  |
|  |  | UNIVERSE: ANY HEBA10A – HEBA10F = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Visiting a bank teller? | |  |
|  |  | 2 Using an ATM or bank kiosk? | |  |
|  |  | 3 Calling the bank? | |  |
|  |  | 4 Using a mobile phone, including an app? | |  |
|  |  | 5 Using a computer or tablet? | |  |
|  |  | 6 Other (Specify) | |  |
|  |  |  | |  |
| HEBR10 | 2 | (Even though you don’t currently have an account with a bank,) In the past 12 months, have you (or anyone in your household) spoken with a teller or other employee in person at a bank branch? | | 1093-1094 |
|  |  |  | |  |
|  |  | UNIVERSE: HEBA10A = 2 OR -1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEBR15 | 2 | How many times have you (or anyone in your household) spoken with a teller or other employee in person at a bank branch in the past 12 months?   \*Read answers aloud | | 1095-1096 |
|  |  |  | |  |
|  |  | UNIVERSE: HEBA10A = 1 OR HEBR10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 1 to 4 times in the past 12 months | |  |
|  |  | 2 5 to 9 times in the past 12 months | |  |
|  |  | 3 10 or more times in the past 12 months | |  |
|  |  |  | |  |
| HEA20 | 2 | Now, think about your experience with (your household’s primary bank/the bank your household most recently had an account with.) How satisfied (are/were) you with your bank?  \*Read answers aloud | | 1097-1098 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 OR HEUB10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -2 Don't Know | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Very satisfied | |  |
|  |  | 2 Somewhat satisfied | |  |
|  |  | 3 Not very satisfied | |  |
|  |  | 4 Not satisfied at all | |  |
|  |  |  | |  |
| HEA40 | 2 | (Now, think about banks in general.) How clearly do you think (your bank communicates/banks communicate) account fees?  \*Read answers aloud | | 1099-1100 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -2 Don't Know | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Very clearly | |  |
|  |  | 2 Somewhat clearly | |  |
|  |  | 3 Not very clearly | |  |
|  |  | 4 Not clearly at all | |  |
|  |  |  | |  |
| HECCC10 | 2 | The next few questions are about how people borrow money, and types of credit products or loans that you might have.  In the past 12 months, have you (or anyone in your household) had a credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards. | | 1101-1102 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECPL10 | 2 | In the past 12 months, have you (or anyone in your household) had a personal loan or line of credit from a bank? Do not include student loans, or loans taken out to make major purchases like a house or car. | | 1103-1104 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECA10 | 2 | In the past 12 months, that is since June 2018, did you (or anyone in your household) apply for a new credit card, or a personal loan or line of credit at a bank? | | 1105-1106 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECA15 | 2 | Did the lender or creditor turn down this request for new credit or not give as much credit as you (or someone in your household) applied for? | | 1107-1108 |
|  |  |  | |  |
|  |  | UNIVERSE: HECA10 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HECA20 | 2 | Was there any time in the past 12 months that you (or anyone in your household) thought about applying for a new credit card, or a personal loan or line of credit at a bank, but didn't apply because of concerns of being turned down? | | 1109-1110 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HES10 | 2 | Now I'm going to ask about saving 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. | | 1111-1112 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEH10 | 2 | Now I have a few final questions.  Which best describes your household's income over the past 12 months?  \*Read answers aloud | | 1113-1114 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | 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 | |  |
|  |  |  | |  |
| HEH20 | 2 | Do you (or anyone else in your household) currently own or have regular access to a mobile phone? | | 1115-1116 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  |  |
| HEH30 | 2 | Are any of these mobile phones a smartphone with features to access the Internet, send emails, and download apps? | | 1117-1118 |
|  |  |  | |  |
|  |  | UNIVERSE: HEH20 = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| HEH40 | 2 | Do you (or anyone else in your household) currently have regular access to the Internet at home, using a desktop, laptop, or tablet computer? | | 1119-1120 |
|  |  |  | |  |
|  |  | UNIVERSE: ASKED TO ALL | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Yes | |  |
|  |  | 2 No | |  |
|  |  |  | |  |
| PEB30 | 2 | Who in your household has an account? | | 1121-1122 |
|  |  |  | |  |
|  |  | UNIVERSE: HEB20 = 1 OR HEPBUSE = 1 | |  |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 0 = This person does not have a bank account | |  |
|  |  | 1 = This person has a bank account | |  |
|  |  |  | |  |
| PRSUPINT | 1 | \*\* NON-DISPLAYED ITEM \*\* | | 1123-1124 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | 0 = Not Complete | |  |
|  |  | 1 = Complete | |  |
|  |  |  | |  |
| HXB20 | 2 | Allocation Flag for HEB20 | | 1125-1126 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXP10 | 2 | Allocation Flag for HEP10 | | 1127-1128 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXPW10A | 2 | Allocation Flag for HEPW10A | | 1129-1130 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXPW10B | 2 | Allocation Flag for HEPW10B | | 1131-1132 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXPW10C | 2 | Allocation Flag for HEPW10C | | 1133-1134 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXPW10D | 2 | Allocation Flag for HEPW10D | | 1135-1136 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXPBUSE | 2 | Allocation Flag for HEPBUSE | | 1137-1138 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB10 | 2 | Allocation Flag for HEUB10 | | 1139-1140 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB15 | 2 | Allocation Flag for HEUB15 | | 1141-1142 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB50 | 2 | Allocation Flag for HEUB50 | | 1143-1144 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55A1 | 2 | Allocation Flag for HEUB55A1 | | 1145-1146 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55A2 | 2 | Allocation Flag for HEUB55A2 | | 1147-1148 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55B1 | 2 | Allocation Flag for HEUB55B1 | | 1149-1150 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55B2 | 2 | Allocation Flag for HEUB55B2 | | 1151-1152 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55C | 2 | Allocation Flag for HEUB55C | | 1153-1154 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55D | 2 | Allocation Flag for HEUB55D | | 1155-1156 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55E | 2 | Allocation Flag for HEUB55E | | 1157-1158 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55F | 2 | Allocation Flag for HEUB55F | | 1159-1160 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55G | 2 | Allocation Flag for HEUB55G | | 1161-1162 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB55H | 2 | Allocation Flag for HEUB55H | | 1163-1164 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXUB60 | 2 | Allocation Flag for HEUB60 | | 1165-1166 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBMO10 | 2 | Allocation Flag for HENBMO10 | | 1167-1168 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBMO15 | 2 | Allocation Flag for HENBMO15 | | 1169-1170 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBMO16 | 2 | Allocation Flag for HENBMO16 | | 1171-1172 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBBP10 | 2 | Allocation Flag for HEBBP10 | | 1173-1174 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBBP15 | 2 | Allocation Flag for HEBBP15 | | 1175-1176 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBCC10 | 2 | Allocation Flag for HENBCC10 | | 1177-1178 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBCC15 | 2 | Allocation Flag for HENBCC15 | | 1179-1180 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBRM10 | 2 | Allocation Flag for HENBRM10 | | 1181-1182 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBRM15 | 2 | Allocation Flag for HENBRM15 | | 1183-1184 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXNBP2P | 2 | Allocation Flag for HENBP2P | | 1185-1186 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCNBPDL | 2 | Allocation Flag for HECNBPDL | | 1187-1188 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCNBPWN | 2 | Allocation Flag for HECNBPWN | | 1189-1190 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCNBTAX | 2 | Allocation Flag for HECNBTAX | | 1191-1192 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCNBATL | 2 | Allocation Flag for HECNBATL | | 1193-1194 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCNBRTO | 2 | Allocation Flag for HECNBRTO | | 1195-1196 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBA10A | 2 | Allocation Flag for HEBA10A | | 1197-1198 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBA10B | 2 | Allocation Flag for HEBA10B | | 1199-1200 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBA10C | 2 | Allocation Flag for HEBA10C | | 1201-1202 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBA10D | 2 | Allocation Flag for HEBA10D | | 1203-1204 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBA10E | 2 | Allocation Flag for HEBA10E | | 1205-1206 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBA10F | 2 | Allocation Flag for HEBA10F | | 1207-1208 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| FILLER | 2 | NO QUESTION | | 1209-1210 |
|  |  |  | |  |
| HXBA15 | 2 | Allocation Flag for HEBA15 | | 1211-1212 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBR10 | 2 | Allocation Flag for HEBR10 | | 1213-1214 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXBR15 | 2 | Allocation Flag for HEBR15 | | 1215-1216 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXA20 | 2 | Allocation Flag for HEA20 | | 1217-1218 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXA40 | 2 | Allocation Flag for HEA40 | | 1219-1220 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCCC10 | 2 | Allocation Flag for HECCC10 | | 1221-1222 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCPL10 | 2 | Allocation Flag for HECPL10 | | 1223-1224 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCA10 | 2 | Allocation Flag for HECA10 | | 1225-1226 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCA15 | 2 | Allocation Flag for HECA15 | | 1227-1228 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXCA20 | 2 | Allocation Flag for HECA20 | | 1229-1230 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXS10 | 2 | Allocation Flag for HES10 | | 1231-1232 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXH10 | 2 | Allocation Flag for HEH10 | | 1233-1234 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXH20 | 2 | Allocation Flag for HEH20 | | 1235-1236 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXH30 | 2 | Allocation Flag for HEH30 | | 1237-1238 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HXH40 | 2 | Allocation Flag for HEH40 | | 1239-1240 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| PXB30 | 2 | Allocation Flag for PEB30 | | 1241-1242 |
|  |  |  | |  |
|  |  | VALID ENTRIES: | |  |
|  |  |  | |  |
|  |  | -1 Not in Universe | |  |
|  |  | 1 Allocated | |  |
|  |  | 2 Not Allocated | |  |
|  |  |  | |  |
| HHSUPWGT | 10 | Household Supplement Weight | | 1243-1252 |
|  |  |  | |  |
|  |  |  | |  |
| PWSUPWGT | 10 | Person Supplement Weight | | 1253-1262 |