

## Attachment 7

Supplement Record Layout

Current Population Survey

Jun 2017 Unbanked/Underbanked Supplement

NAME	SIZE	DESCRIPTION	LOCATION
HES1	2	<p>Which of the following best describes your household finances? Do the adults...</p> <p>EDITED UNIVERSE:</p> <p>PRESUP=1 and HUNUMHOU15&gt;1</p> <p>VALID ENTRIES:</p> <p>-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)</p>	1001-1002
HES1A	2	<p>How much do you participate in making financial decisions for your household?</p> <p>EDITED UNIVERSE:</p> <p>S1=1,2,DK,RF</p> <p>VALID ENTRIES:</p> <p>-9 No Response -3 Refused -2 Don't Know -1 Not in Universe 1 A lot 2 Some 3 Not at All</p>	1003-1004

1005-1006

(PRESUP=1 and HUNUMHOU15=1) or (S1=3,4)  
or (S1a=1,2)

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

1007-1008

VALID ENTRIES:

1009-1010

VALID ENTRIES:

7-2

HES2E 2 In the past 12 months, that is since June 2016, was there 1011-1012  
any time when no one in your household had an account?

EDITED UNIVERSE:

S2=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES2G1 2 In the past 12 months, have (you/ or anyone in your 1013-1014  
household)  
accessed an account in any of the following ways?  
Bank teller

EDITED UNIVERSE:

S2=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES2G2 2 In the past 12 months, have (you/ or anyone in your 1015-1016  
household)  
accessed an account in any of the following ways?  
ATM or bank kiosk

EDITED UNIVERSE:

S2g1=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES2G3	2	<p>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 or touch tone</p> <p>EDITED UNIVERSE:</p> <p>S2g1=1,2</p> <p>VALID ENTRIES:</p> <p>-1 Not in Universe 1 Yes 2 No</p>	1017-1018
HES2G4	2	<p>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</p> <p>EDITED UNIVERSE:</p> <p>S2g1=1,2</p> <p>VALID ENTRIES:</p> <p>-1 Not in Universe 1 Yes 2 No</p>	1019-1020
HES2G5	2	<p>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</p> <p>EDITED UNIVERSE:</p> <p>S2g1=1,2</p> <p>VALID ENTRIES:</p>	1021-1022

		<p>-1 Not in Universe 1 Yes 2 No</p>	
HES2G6	2	<p>In the past 12 months, have (you/ or anyone in your household) accessed an account in any of the following ways? Other (Specify)</p> <p>EDITED UNIVERSE:</p> <p>S2g1=1,2</p> <p>VALID ENTRIES:</p> <p>-1 Not in Universe 1 Yes 2 No</p>	1023-1024
HES2G7	2	<p>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</p> <p>EDITED UNIVERSE:</p> <p>S2g1=1,2</p> <p>VALID ENTRIES:</p> <p>-1 Not in Universe 1 Yes 2 No</p>	1025-1026
HES2H	2	<p>What was the most common way that (you/ or anyone else in your household) accessed an account?</p> <p>EDITED UNIVERSE:</p> <p>S2g1=1 or S2g2=1 or S2g3=1 or S2g4=1 or S2g5=1 or S2g6=1</p> <p>VALID ENTRIES:</p>	1027-1028

- 1 Not in Universe
- 1 Bank teller
- 2 ATM or bank kiosk
- 3 Telephone banking through phone call or automated voice or 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 else in your household) ever had a checking or savings account?      1029-1030

EDITED UNIVERSE:

S2=2

VALID ENTRIES:

- 1 Not in Universe
- 1 Yes
- 2 No

HES4      2      Have (you/ or anyone else in your household) had a checking or savings account in the past 12 months, that is since June 2016?      1031-1032

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...      1033-1034

Because bank hours are inconvenient

EDITED UNIVERSE:

S2=2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES5A2 2

There are different reasons people might not have a checking 1035-1036

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:

S2=2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES5B1 2

There are different reasons people might not have a checking 1037-1038

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:

S2=2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES5B2    2                      There are different reasons people might not have a                      1039-1040  
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:

S2=2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES5C    2                      There are different reasons people might not have a                      1041-1042  
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:

S2=2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES5D    2                      There are different reasons people might not have a                      1043-1044  
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:

S2=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 1045-1046

EDITED UNIVERSE:

S2=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 1047-1048

EDITED UNIVERSE:

S2=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 1049-1050

EDITED UNIVERSE:

S2=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) 1051-1052

EDITED UNIVERSE:

S2=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? 1053-1054

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=1 or 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 anyone in your household) will open a checking or savings account within the next 12 months?      1055-1056

EDITED UNIVERSE:

S2=2

VALID ENTRIES:

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

HES70      2      In the past 12 months, have (you/ or anyone else in your household) spoken with a teller or other employee in person at a bank branch?      1057-1058

EDITED UNIVERSE:

S2g1=2  
or S2=2

VALID ENTRIES:

- 1 Not in Universe
- 1 Yes
- 2 No

HES71      2      How many times have (you/ or someone else in your household) spoken with a teller or other employee in person at a bank branch in the past 12 months?      1059-1060

EDITED UNIVERSE

S70=1 or S2g1=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

HES80A 2

The next questions ask about ways (you/ or anyone else in your household) might have used a mobile phone for banking activities. In the past 12 months, have (you/ or anyone else in your household) used a mobile phone to check email from a bank about an account?

1061-1062

EDITED UNIVERSE

S2=1 or S4=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES80B 2

Received a mobile text alert or push notification from a bank about an account?

1063-1064

EDITED UNIVERSE

S2=1 or S4=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES80C 2

In the past 12 months, have (you/ or anyone else in your household) used a bank's mobile website or bank's mobile app to check a bank account balance or recent transactions?

1065-1066

EDITED UNIVERSE

S2g5=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES80D 2

Used a bank's mobile website or bank's mobile app  
to make a bill payment?

1067-1068

EDITED UNIVERSE

S2g5=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES80E 2

Used a bank's mobile website or bank's mobile app  
to send money to other people?

1069-1070

EDITED UNIVERSE

S2g5=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES80F 2

Used a bank's mobile website or bank's mobile app  
to transfer money between bank accounts owned by  
the same person?

1071-1072

EDITED UNIVERSE

S2g5=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES80G 2

In the past 12 months, have (you/ or anyone else in your household) used a mobile phone's camera to deposit a check into a bank account?

1073-1074

EDITED UNIVERSE

S2g5=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES110 2

Now I have a question about prepaid cards. 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. I am not asking about gift cards or debit cards linked to a checking account. In the past 12 months, that is since June 2016, did (you/or anyone else in your household) use any prepaid cards?

1075-1076

EDITED UNIVERSE:

S2=1,2

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

1077-1078

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?

1079-1080

A store or website that is not a bank

EDITED UNIVERSE:

S1111=1,2

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?

1081-1082

A government agency

EDITED UNIVERSE:

S1111=1,2

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?

1083-1084

Employer payroll card

EDITED UNIVERSE:

S1111=1,2

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

1085-1086

EDITED UNIVERSE:

S1111=1,2

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)

1087-1088

EDITED UNIVERSE:

S1111=1,2

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

1089-1090

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	1091-1092
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	1093-1094
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:	1095-1096

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 2016, did (you/ or anyone else in your household) go to some place other than a bank to cash a check?

1097-1098

EDITED UNIVERSE:

S2=1,2

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?

1099-1100

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES122 2

Did (you/ or anyone else in your household)

1101-1102

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

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. 1103-1104

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES124 2

In the past 12 months, that is since June 2016, 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? 1105-1106

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

1107-1108

1109-1110

1111-1112

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES130 2

The next few questions are about sending money abroad. 1113-1114

In the last 12 months, that is since June 2016, did (you/  
or someone else in your household) send money to family  
or friends living outside of the US?

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1351 2

When sending money abroad in the last 1115-1116

12 months, did (you/ or someone else in your  
household) use a bank?

EDITED UNIVERSE:

S130=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1352 2

When sending money abroad in the last 1117-1118

12 months, did (you/ or someone else in your  
household) use a place other than a bank?

EDITED UNIVERSE

S1351=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1353 2

When sending money abroad in the last 12 months, did (you/ or someone else in your household) use some other way? (Specify)

1119-1120

EDITED UNIVERSE

S1351=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES140 2

A

The next few questions are about the different ways people receive income. People may receive income from work, retirement, government benefits, or other sources in a number of ways. Think about the ways your household has received income during a typical month, in the past 12 months.

1121-1122

In a typical month, have (you/ or others in your household) received income by paper check or money order?

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

3 Did not receive income (Volunteered)

HES140 2

B

How about through direct deposit or electronic transfer into a bank account?

1123-1124

EDITED UNIVERSE:

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

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES140 2  
C

In a typical month, have (you/ or others in your household) 1125-1126

received income through direct deposit or  
electronic transfer onto a prepaid card?

EDITED UNIVERSE:

S140a=1,2 and S110=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES140 2  
D

In a typical month, have (you/ or others in your household) 1127-1128

received income in cash?

EDITED UNIVERSE:

S140a=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES140 2  
E

In a typical month, have (you/ or others in your household) 1129-1130

received income in any other form? (Specify)

EDITED UNIVERSE:

S140d=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES140 2  
X

In the past 12 months, did (you/ or others in

1131-1132

your household) receive any income from  
work, retirement, government benefits, or  
other sources?

EDITED UNIVERSE:

S140e=2 and S140d=2 and  
S140a=2 and (((S2=1 or S4=1) and  
S140b=2) or (S2=2 and (S3=2 or S4=  
2))) and ((S110=1 and  
S140c=2) or S110=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?

1133-1134

EDITED UNIVERSE:

S120=1 and S140a=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No



HES150 2  
A

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 during a typical month, in the past 12 months.

1135-1136

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

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

3 Did not pay bills in past 12 months (Volunteered)

HES150 2  
B

How about using a personal check drawn on a bank account to pay bills?

1137-1138

EDITED UNIVERSE:

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

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES150 2  
C

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

1139-1140

EDITED UNIVERSE:

S150b=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES150 2  
D In a typical month, did (you/ or someone else in your 1141-1142

household) use a credit card to pay bills?

EDITED UNIVERSE:

S150a=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES150 2  
E In a typical month, did (you/ or someone else in your 1143-1144

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

HES150 2  
F In a typical month, did (you/ or someone else in your 1145-1146

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

HES150 2 In a typical month, did (you/ or someone else in your 1147-1148  
G 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

HES150 2 How about using a cashier's check or money order from a 1149-1150  
H 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 1151-1152  
household) pay bills in any other way? (Specify)

EDITED UNIVERSE:

S150a=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES150 2 In the past 12 months, did (you/ or others in 1153-1154  
X your household) pay any bills for things like

mortgage, rent, utilities, or child care?

EDITED UNIVERSE:

S150a=2 and (((S2=1 or S4=1) and S150b=2) or (S2=2 and (S3=2 or S4=2))) and (((S2=1 or S4=1) and S150c=2) or (S2=2 and (S3=2 or S4=2))) and S150d=2 and ((S110=1 and S150e=2) or S110=2) and (((S2=1 or S4=1) and S150f=2) or (S2=2 and (S3=2 or S4=2))) and ((S121=1 and S150g=2) or S121=2) and S150h=2 and S150i=2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
A

The next few questions are about how people borrow money or purchase items on credit. In the past 12 months, have (you/ or anyone else in your household) had any of the following?

1155-1156

A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
B

In the past 12 months, have (you/ or anyone else in your household) had any of the following?

1157-1158

A store credit card that can only be used at that store? Please do not include gift cards.

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
C

In the past 12 months, have (you/ or anyone else  
in your household) had an auto loan?

1159-1160

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
D

In the past 12 months, have (you/ or anyone

1161-1162

else in your household) had any of the following?  
A mortgage or home equity loan or home equity line of  
credit?

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
E

In the past 12 months, have (you/ or anyone else  
in your household) had a student loan?

1163-1164

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
F

In the past 12 months, have (you/ or anyone

1165-1166

else in your household) had any of the following?

Other personal loans or lines of credit from a bank?

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1600 2  
G

In the past 12 months, have (you/ or anyone

1167-1168

else in your household) had any of the following?

Other personal loans or lines of credit from a  
company other than a bank? (Specify who provided the  
loan)

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES162 2

In the past 12 months, that is since  
June 2016, did (you/ or someone else  
in your household) apply for a new credit

1169-1170

card, or a personal loan or line of credit  
at a bank?

EDITED UNIVERSE:

S2=1,2

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? 1171-1172

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? 1173-1174

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

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.

1175-1176

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1711 2

Where did (you/ or anyone in your household) keep this money?  
In a checking account?

1177-1178

EDITED UNIVERSE:

S170=1

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1712 2

Where did (you/ or anyone in your household) keep this money?  
In a savings account?

1179-1180

EDITED UNIVERSE:



S1711=1,2

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?

1181-1182

EDITED UNIVERSE:

S1711=1,2

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?

1183-1184

EDITED UNIVERSE:

S1711=1,2

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?

1185-1186

EDITED UNIVERSE:

S1711=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1716 2

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

1187-1188

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

EDITED UNIVERSE:

S1711=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES1717 2

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

1189-1190

Other (specify)

EDITED UNIVERSE:

S1711=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

HES180 2

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

1191-1192

EDITED UNIVERSE:

S2=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? 1193-1194

EDITED UNIVERSE:

S2=1,2

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? 1195-1196

EDITED UNIVERSE:

S2=1,2

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? 1197-1198

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?

1199-1200

EDITED UNIVERSE:

S2=1,2

VALID ENTRIES:

-1 Not in Universe

1 Yes

2 No

PXS2A 2

Allocation flag for PES2A

1201-1202

VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

PXS2B 2

Allocation flag for PES2B

1203-1204

VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS2E	2	Allocation flag for HES2E	1205-1206
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G1	2	Allocation flag for HES2G1	1207-1208
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G2	2	Allocation flag for HES2G2	1209-1210
--------	---	----------------------------	-----------

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G3	2	Allocation flag for HES2G3	1211-1212
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G4	2	Allocation flag for HES2G4	1213-1214
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G5 2

Allocation flag for HES2G5

1215-1216

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G6 2

Allocation flag for HES2G6

1217-1218

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2G7 2

Allocation flag for HES2G7

1219-1220

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS2H 2

Allocation flag for HES2H

1221-1222

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS3	2	Allocation flag for HES3	1223-1224
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS4	2	Allocation flag for HES4	1225-1226
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5A1	2	Allocation flag for HES5A1	1227-1228
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5A2	2	Allocation flag for HES5A2	1229-1230
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5B1	2	Allocation flag for HES5B1	1231-1232
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5B2 2

Allocation flag for HES5B2

1233-1234

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5C 2

Allocation flag for HES5C

1235-1236

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5D 2

Allocation flag for HES5D

1237-1238

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5E 2

Allocation flag for HES5E

1239-1240

VALID ENTRIES:



-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5F	2	Allocation flag for HES5F	1241-1242
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5G	2	Allocation flag for HES5G	1243-1244
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS5H	2	Allocation flag for HES5H	1245-1246
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS6	2	Allocation flag for HES6	1247-1248
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS7	2	Allocation flag for HES7	1249-1250
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS70	2	Allocation flag for HES70	1251-1252
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS71	2	Allocation flag for HES71	1253-1254
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS80A	2	Allocation flag for HES80A	1255-1256
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS80B	2	Allocation flag for HES80B	1257-1258
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS80C 2

Allocation flag for HES80C

1259-1260

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS80D 2

Allocation flag for HES80D

1261-1262

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS80E 2

Allocation flag for HES80E

1263-1264

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS80F 2

Allocation flag for HES80F

1265-1266

VALID ENTRIES:

-1 Not in Universe

1 Allocated  
0 Not Allocated

HXS80G	2	Allocation flag for HES80G	1267-1268
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS110	2	Allocation flag for HES110	1269-1270
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1111	2	Allocation flag for HES1111	1271-1272
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1112	2	Allocation flag for HES1112	1273-1274
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1113	2	Allocation flag for HES1113	1275-1276
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1114	2	Allocation flag for HES1114	1277-1278
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1115	2	Allocation flag for HES1115	1279-1280
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1116	2	Allocation flag for HES1116	1281-1282
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1121	2	Allocation flag for HES1121	1283-1284
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1122 2

Allocation flag for HES1122

1285-1286

VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1123 2

Allocation flag for HES1123

1287-1288

VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1124 2

Allocation flag for HES1124

1289-1290

VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS120 2

Allocation flag for HES120

1291-1292

VALID ENTRIES:

-1 Not in Universe

1 Allocated  
0 Not Allocated

HXS121	2	Allocation flag for HES121	1293-1294
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS122	2	Allocation flag for HES122	1295-1296
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS123	2	Allocation flag for HES123	1297-1298
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS124	2	Allocation flag for HES124	1299-1300
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS126	2	Allocation flag for HES126	1301-1302
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS127	2	Allocation flag for HES127	1303-1304
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS125	2	Allocation flag for HES125	1305-1306
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS130	2	Allocation flag for HES130	1307-1308
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1351	2	Allocation flag for HES1351	1309-1310
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1352 2

Allocation flag for HES1352

1311-1312

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1353 2

Allocation flag for HES1353

1313-1314

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS140 2  
A

Allocation flag for HES140A

1315-1316

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS140 2  
B

Allocation flag for HES140B

1317-1318

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS140 2  
C

Allocation flag for HES140C

1319-1320

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS140 2  
D

Allocation flag for HES140D

1321-1322

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS140 2  
E

Allocation flag for HES140E

1323-1324

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS140 2  
X

Allocation flag for HES140X

1325-1326

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS141	2	Allocation flag for HES141	1327-1328
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 A	2	Allocation flag for HES150A	1329-1330
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 B	2	Allocation flag for HES150B	1331-1332
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 C	2	Allocation flag for HES150C	1333-1334
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VALID ENTRIES:

-1 Not in Universe

1 Allocated  
0 Not Allocated

HXS150 2  
D

Allocation flag for HES150D

1335-1336

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 2  
E

Allocation flag for HES150E

1337-1338

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 2  
F

Allocation flag for HES150F

1339-1340

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 2  
G

Allocation flag for HES150G

1341-1342

VALID ENTRIES:

-1 Not in Universe

1 Allocated  
0 Not Allocated

HXS150 2  
H

Allocation flag for HES150H

1343-1344

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150I 2

Allocation flag for HES150I

1345-1346

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS150 2  
X

Allocation flag for HES150X

1347-1348

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1600 2  
A

Allocation flag for HES1600A

1349-1350

VALID ENTRIES:

-1 Not in Universe  
1 Allocated

0 Not Allocated

HXS1600 2  
B

Allocation flag for HES1600B

1351-1352

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1600 2  
C

Allocation flag for HES1600C

1353-1354

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1600 2  
D

Allocation flag for HES1600D

1355-1356

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1600 2  
E

Allocation flag for HES1600E

1357-1358

VALID ENTRIES:

-1 Not in Universe  
1 Allocated

0 Not Allocated

HXS1600 2  
F

Allocation flag for HES1600F

1359-1360

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1600 2  
G

Allocation flag for HES1600G

1361-1362

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS162 2

Allocation flag for HES162

1363-1364

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS163 2

Allocation flag for HES163

1365-1366

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS164	2	Allocation flag for HES164	1367-1368
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS170	2	Allocation flag for HES170	1369-1370
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1711	2	Allocation flag for HES1711	1371-1372
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1712	2	Allocation flag for HES1712	1373-1374
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HXS1713	2	Allocation flag for HES1713	1375-1376
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1714 2

Allocation flag for HES1714

1377-1378

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1715 2

Allocation flag for HES1715

1379-1380

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1716 2

Allocation flag for HES1716

1381-1382

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS1717 2

Allocation flag for HES1717

1383-1384

VALID ENTRIES:

-1 Not in Universe

1 Allocated  
0 Not Allocated

HXS180	2	Allocation flag for HES180	1385-1386
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS181	2	Allocation flag for HES181	1387-1388
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS185	2	Allocation flag for HES185	1389-1390
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VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS186	2	Allocation flag for HES186	1391-1392
--------	---	----------------------------	-----------

VALID ENTRIES:

-1 Not in Universe  
1 Allocated  
0 Not Allocated

HXS187	2	Allocation flag for HES187	1393-1394
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VALID ENTRIES:

-1 Not in Universe

1 Allocated

0 Not Allocated

HHSUP WGT	10	Supplement weight for household	1395-1404
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(4 implied decimals)

PWSUP WGT	10	Supplement person weight	1405-1414
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(4 implied decimals)

PRSUPI NT	2	Supplement interview status	1415-1416
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EDITED UNIVERSE:

HRINTSTA=1

VALID ENTRIES:

-1 Not in Universe

1 Interview

2 Noninterview

END OF RECORD