MPC Minnesota Population Center

User Extract cps_00050.dat

Jump to Section

§ 1. Document Description

Citation

Title Statement	
Title:	Codebook for an IPUMS-CPS Data Extract
Subtitle:	DDI 2.5 metadata describing the extract file 'cps_00050.dat'
Identification Number:	ddi2-133718_cps_00050.dat-cps.ipums.org
Responsibility Statement	
Authoring Entity:	Minnesota Population Center
Affiliation:	University of Minnesota
Production Statement	
Producer:	Minnesota Population Center

Affiliation:	University of Minnesota
Role:	Documentation
Date of Production:	November 8, 2020
Place of Production:	Minnesota Population Center, 50 Willey Hall, 225 - 19th Avenue South, Minneapolis, MN 55455
Distribution Statement	
Contact Persons:	Minnesota Population Center
Affiliation:	University of Minnesota
URI:	http://pop.umn.edu

§ 2. Study Description

Citation

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Version Statement	
Date:	2020-11-08

Study Scope

Subject Information	
Topic Classification:	Technical Variables -- HOUSEHOLD
	Linking Variables -- HOUSEHOLD
	Geographic Variables -- HOUSEHOLD
	Un(der)banked Supplement Variables -- HOUSEHOLD
	Technical Variables -- PERSON
	Linking Variables -- PERSON
	Demographics Variables -- PERSON
	Ethnicity/Nativity Variables -- PERSON

	Computer and Internet Use Supplement Variables -- PERSON
	Un(der)banked Supplement Variables -- PERSON

Summary Data Description

Time Period:	2009-01
Country:	United States

Summary Data Description

Time Period:	2009-10
Country:	United States

Summary Data Description

Time Period:	2010-10
Country:	United States

Summary Data Description

Time Period:	2011-06
Country:	United States

Summary Data Description

Time Period:	2011-07
Country:	United States

Summary Data Description

Time Period:	2012-10
Country:	United States

Summary Data Description

Time Period:	2013-06
Country:	United States

Summary Data Description

Time Period:	2013-07
Country:	United States

Summary Data Description

Time Period:	2015-06
Country:	United States

Summary Data Description

Time Period:	2015-07
Country:	United States

Summary Data Description

Time Period:	2017-06
Country:	United States

Summary Data Description

Time Period:	2017-11

Country:	United States
Notes	
Note:	Additional notes on a sample that is part of this study: IPUMS-CPS, January 2009; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, October 20097; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, October 2010; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, June 2011; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, July 2011; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, October 2012; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, June 2013; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, July 2013; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, June 2015; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, July 2015; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, June 2017; regular size
	Additional notes on a sample that is part of this study: IPUMS-CPS, November 2017; regular size

Data Access - Use Statement

Confidentiality Declaration	
None	
Contact Persons:	IPUMS-CPS

Affiliation:	Minnesota Population Center
URI:	http://cps.ipums.org/

Citation Requirement

Publications and research reports based on the IPUMS-CPS database must cite it appropriately. The citation should include the following:

Sarah Flood, Miriam King, Renae Rodgers, Steven Ruggles and J. Robert Warren. Integrated Public Use Microdata Series, Current Population Survey: Version 8.0 [dataset]. Minneapolis, MN: IPUMS, 2020. https://doi.org/10.18128/D030.V8.0

The licensing agreement for use of IPUMS-CPS data requires that users supply us with the title and full citation for any publications, research reports, or educational materials making use of the data or documentation. Please add your citation to the IPUMS bibliography: http://bibliography.ipums.org/

Conditions

Users of IPUMS-CPS data must agree to abide by the conditions of use. A user's license is valid for one year and may be renewed. Users must agree to the following conditions:

(1) No fees may be charged for use or distribution of the data. All persons are granted a limited license to use these data, but you may not charge a fee for the data if you distribute it to others.

(2) Cite IPUMS appropriately. For information on proper citation, refer to the citation requirement section of this DDI document.

(3) Tell us about any work you do using the IPUMS. Publications, research reports, or presentations making use of IPUMS-CPS should be added to our Bibliography. Continued funding for the IPUMS depends on our ability to show our sponsor agencies that researchers are using the data for productive purposes.

(4) Use it for GOOD -- never for EVIL.

Disclaimer

The user of the data acknowledges that the original collector of the data, the authorized distributor of the data, and the relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

Study Notes

Notes
Note: User-provided description: TEAM 92 pull 1

§ 3. File Description

File

File Name:	cps_00050.dat
Contents of Files:	Microdata records
Type:	rectangular
File Type:	ISO-8859-1 data file
Data Format:	fixed length fields
Place of File Production:	Minnesota Population Center, 50 Willey Hall, 225 - 19th Avenue South, Minneapolis, MN 55455

§ 4. Variable Description

Jump to Variable

1. YEAR (Survey year)
2. SERIAL (Household serial number)
3. MONTH (Month)
4. HWTFINL (Household weight, Basic Monthly)
5. CPSID (CPSID, household record)
6. REGION (Region and division)
7. STATEFIP (State (FIPS code))
8. COUNTY (FIPS county code)
9. BPSUPINT (Unbanked supplement interview status)
10. BUNBANKED (Whether household member owns a checking/savings account)
11. BUNDERBANKREAS (Main reason anyone in your household needed a payday loan, tax refund anticipation loan, rent-to-own credit agreement, or visited a pawn shop in last 12 months)
12. BACCT12M (Anyone in the household have a checking or savings account in past 12 months)
13. BACCTEV (Anyone in the household ever had a checking or savings account)

14. **BACCTFUTREAS** (Main reason someone in the household plans to open a bank account)
15. **BACCTFUTURE** (Likelihood someone in the household plans to open a bank account)
16. **BAUTOTITLE12M** (Anyone in the household have an auto loan title in past 12 months)
17. **BCHECKEV** (Anyone in the household ever went to a place other than a bank to cash a check in last 12 months)
18. **BCHECK12M** (Anyone in the household went to a place other than a bank to cash a check in last 12 months)
19. **BCHECKOFT** (How often anyone in the household cashes a check at a place other than a bank)
20. **BCHECKREAS** (Main reason for going to a place other than a bank to cash a check)
21. **BFINPART** (How much the respondent participates in household financial decisions)
22. **BFINSHARE** (Whether household members share finances)
23. **BMORDEREV** (Anyone in the household ever went to a place other than a bank to purchase a money order)
24. **BMORDER12M** (Anyone in the household went to a place other than a bank to purchase a money order in last 12 months)
25. **BMORDEROFT** (How often anyone in the household purchases money at a place other than a bank)
26. **BMORDERREAS** (Main reason for purchasing money orders at a place other than a bank)
27. **BNOACCT** (Ever a time when household had no account in past 12 months)
28. **BPAWNEV** (Anyone in the household ever sold items at a pawn shop because cash was needed)
29. **BPAWN12M** (Anyone in the household sold items at a pawn shop because cash was needed in the last 12 months)
30. **BPAWNOFT** (How often anyone in the household sold items at a pawn shop)
31. **BPAWNREAS** (Main reason for pawning an item rather than getting a bank loan)
32. **BPAYDAY** (Anyone in the household has ever used payday loan services)
33. **BPAYDAYOFT** (How many times in the past 12 months did anyone in the household use payday loan services)
34. **BPAYDAYREAS** (Main reason for using payday loan services rather than a bank)
35. **BREMIT** (Anyone in the household went to a place other than a bank to send money to others outside the US)
36. **BREMITREAS** (Main reason for going to a place other than a bank to send money to others outside the US)
37. **BRENT2OWNEV** (Anyone in the household ever had a rent-to-own agreement)
38. **BRENT2OWN12M** (Anyone in the household had a rent-to-own agreement in the last 12 months)
39. **BRENT2OWNOFT** (How often anyone in the household do business at a rent-to-own store)
40. **BTAXLOAN5YR** (Anyone in the household has taken out a tax refund anticipation loan in last 5 years)
41. **BTAXLOAN12M** (Anyone in the household has taken out a tax refund anticipation loan in last 12 months)
42. **BACCTACCS** (Most common way account accessed)
43. **BNOACCTREAS** (Main reason household does not have an account.)
44. **BPPAID12M** (Used prepaid cards in the last 12 months)
45. **BPPAIDBANK** (Prepaid cards used in the last 12 months came from bank)
46. **BPPAIDRTL** (Prepaid cards used in the last 12 months came from non-bank store or website)
47. **BPPAIDGOV** (Prepaid cards used in the last 12 months came from government agency)
48. **BPPAIDEMP** (Prepaid cards used in the last 12 months were employer payroll cards)

49. BPPAIDFAM (Prepaid cards used in the last 12 months came from family or friends)

50. BPPAIDOTH (Prepaid cards used in the last 12 months came from somewhere other than a bank, a store/website, an employer, the government, or family/friends)

51. BGOVCARDSS (Have card from government to receive social security or disability benefits)

52. BGOVCARDUN (Have card from government to receive unemployment benefits)

53. BGOVCARDFS (Have card from government to receive food or child care benefits)

54. BGOVCARDOTH (Have card from government for reasons other than social security/disability, unemployement, or child care and food benefits)

55. BCHECK30D (Went to a place other than a bank to cash a check in the last 30 days)

56. BPAYDAY12M (Used payday loan or payday advance services in the last 12 months)

57. BPAYDAY30D (Took out a payday loan in the last 30 days)

58. BPAWN30D (Pawned an item within the last 30 days)

59. BMORDER30D (Purchased a money order in the last 30 days)

60. BREMITNOBANK (Have ever gone to a place other than a bank to send money outside the U.S.)

61. BREMITANY12M (Sent money outside US in the last 12 months)

62. BREMITBANK12M (Sent money outside the US in the last 12 months using a bank)

63. BREMIT30D (Went to a place other than a bank to send money outside U.S. in the past 30 days)

64. BTAXLOANEVR (Have ever taken out a tax refund anticipation loan, or used a tax preparation service)

65. BPPAIDEV (Household has ever used pre-paid cards)

66. BINCCHECK (Receive income by check or money order in a typical month (last 12 months))

67. BINCACCT (Receive income by direct deposit or electronic transfer in a typical month (last 12 months))

68. BINCCARD (Received income or benefits through direct deposit or electronic transfer onto a prepaid card in a typical month (last 12 months))

69. BINCCASH (Received income in cash in a typical month (last 12 months))

70. BINCOTH (Received income in any form other than check/money order, account transfer, prepaid card, or cash in a typical month (last 12 months))

71. BINCWHERE (Typically cashed check or money order received as income somewhere other than a bank)

72. BBILLCASH (Received income in cash in a typical month (last 12 months))

73. BBILLCHECK (Received income by check or money order in a typical month (last 12 months))

74. BBILLDC (Paid bills using a debit card linked to a bank account in a typical month (last 12 months))

75. BBILLCC (Paid bills using a credit card in a typical month (last 12 months))

76. BBILLPC (Used a prepaid card to pay bills in a typical month (last 12 months))

77. BBILLELEC (Paid bills electronically from a bank account in a typical month (last 12 months))

78. BBILLMO (Used a money order from a place other than a bank to pay bills in a typical month (last 12 months))

79. BBILLMOB (Used a cashier's check or money order from a bank to pay bills in a typical month (last 12 months))

80. BBILLOTH (Paid bills in any way other than cash, check, money order, debit card, credit card, prepaid card, or electronic withdrawal in a typical month (last 12 months))

81. BCREDITCARD (Had a credit card (not debit) from Visa, MasterCard, American Express, or Discover in the last 12 months)

82. BCREDITAPP (Applied for a new credit card, or a personal loan or line of credit at a bank in the last 12 months)

83. BCREDITDENY (Denied a request for new credit or not recieved as much as applied for in the past 12 months)

84. BCREDITWANT (In the last 12 months, thought about applying for new credit card, personal loan, or line of credit at bank, but did not because of possibly being turned down.)

85. BSAVE12M (Set aside any money in past 12 months that could be used for unexpected expenses or emergencies)

86. BSAVECACCT (Money saved in past 12 months was kept in a checking account)

87. BSAVESACCT (Money saved in past 12 months was kept in a savings account)

88. BSAVEPCARD (Money saved in past 12 months was kept on a prepaid card)

89. BSAVEBOND (Money saved in the past 12 months was kept in certificates of deposit, brokerage accounts, or savings bonds.)

90. BSAVEKEEP (Money saved in the past 12 months was kept in the home, with family, or with friends)

91. BSAVEPAWN (Money saved in the past 12 months was kept in the form of a purchase that could be pawned or sold later)

92. BSAVEOTH (Money saved in the past 12 months was kept is some way other than in accounts, on prepaid cards, at home, or in the form of an item to pawn or sell)

93. BINC12M (Household income description for the past 12m months)

94. BBEHINDBILLS (Household fell behind on bill payments in the past 12 months)

95. BINTERNET (Household currently has access to the internet at home)

96. BMOBILE (Household currently owns or has regular access to a mobile phone)

97. BMOBILESMART (Mobile phones in household are smartphones)

98. UBSUPPWTH (Un(der)banked Supplement Household Weight)

99. PERNUM (Person number in sample unit)

100. WTFINL (Final Basic Weight)

101. CPSIDP (CPSID, person record)

102. AGE (Age)

103. SEX (Sex)

104. RACE (Race)

105. MARST (Marital status)

106. BPL (Birthplace)

107. CITIZEN (Citizenship status)

108. NATIVITY (Foreign birthplace or parentage)

109. HISPAN (Hispanic origin)

110. CIHHCOMP (Household has computer or laptop)

111. CINETHH (Household has internet connection)

112. CINETHP (Person accesses internet at home)

113. CICONTYP (Type of home internet connection)

114. CINTUSE (Person accesses the internet at any location)

115. CINTOUT (Someone in household accesses the internet outside of the home)

116. CINTOUTH (Any household member uses the internet outside of the home)
117. CINTOTHH (Person uses the internet at someone else's house)
118. CINTOTHHH (Any household member uses the internet at someone else's house)
119. CINTLIB (Person accesses the internet at a public library)
120. CINTLIBH (Any household member accesses the internet at a public library)
121. CINTSCH (Access internet at school)
122. CINTSCHH (Any household member accesses internet at school)
123. CICOMPYR (Year newest computer was purchased)
124. CINUMCMP (Number of computers in household)
125. CIEMAIL (Use the internet for E-mail)
126. CIHFORWK (Computer used at home to work at home)
127. CINTFUN (Use the internet for games and entertainment)
128. CINTJBSR (Use internet to search for jobs)
129. CINTPHON (Use the internet for telephone calls)
130. CINONET (Main reason household does not have internet access)
131. CIHSNET (Main reason for not having a high-speed internet access)
132. CISTPNET (Main reason household stopped internet service)
133. CINONTMO (Household does not have internet due to monthly cost)
134. CIPRIV2 (Concern about providing personal information on the internet relative to over the phone)
135. CIUSECMP (Directly use computer at home)
136. QCICOMPYR (Data quality flag for CICOMPYR)
137. QCICONTYP (Data quality flag for CICONTYP)
138. QCIEMAIL (Data quality flag for CIEMAIL)
139. QCIHFORWK (Data quality flag for CIHFORWK)
140. QCIHHCOMP (Data quality flag for CIHHCOMP)
141. QCIHSNET (Data quality flag for CIHSNET)
142. QCINETHH (Data quality flag for CINETHH)
143. QCINETHP (Data quality flag for CINETHP)
144. QCINONET (Data quality flag for CINONET)
145. QCINONTMO (Data quality flag for CINONTMO)
146. QCINTFUN (Data quality flag for CINTFUN)
147. QCINTJBSR (Data quality flag for CINTJBSR)
148. QCINTLIB (Data quality flag for CINTLIB)
149. QCINTOTHH (Data quality flag for CINTOTHH)
150. QCINTOUT (Data quality flag for CINTOUT)

151. QCINTPHON (Data quality flag for CINTPHON)
152. QCINTSCH (Data quality flag for CINTSCH)
153. QCINTUSE (Data quality flag for CINTUSE)
154. QCINUMCMP (Data quality flag for CINUMCMP)
155. QCISTPNET (Data quality flag for CISTPNET)
156. QCIUSECMP (Data quality flag for CIUSECMP)
157. CIPWT (Computer and internet use supplement primary respondent weight)
158. CISUPPWT (Computer and Internet Use Supplement Weight)
159. UBSUPPWT (Un(der)banked Supplement Person Weight)
160. BPACCT (Type of bank account)
161. BWHOACCT (Persons in the household who have bank accounts)

Variable: "YEAR"

Name:	YEAR
Label:	Survey year
Variable Text:	YEAR reports the year in which the survey was conducted. YEARP is repeated on person records.
Concept:	Technical Variables -- HOUSEHOLD
Start Position:	1
End Position:	4
Width:	4
Variable Format:	numeric
Implied Decimal Places:	0
Coder Instructions:	YEAR is a 4-digit numeric value.

Variable: "SERIAL"

Name:	SERIAL
Label:	Household serial number
Variable Text:	SERIAL is an identifying number unique to each household in a given survey month and year. All person records are assigned the same serial number as the household record they follow. A combination of YEAR, MONTH, and SERIAL provides a within-sample unique identifier for every household in IPUMS-CPS; YEAR, MONTH, SERIAL, and PERNUM uniquely identify every person within a single sample. SERIAL is a new value generated for IPUMS-CPS and should not be confused with the household serial number created by the Census Bureau and included in the original CPS data.
Concept:	Technical Variables -- HOUSEHOLD
Start Position:	5
End Position:	9
Width:	5
Variable Format:	numeric
Implied Decimal Places:	0
Coder Instructions:	SERIAL is a 5-digit numeric variable.

Variable: "MONTH"

Name:	MONTH
Label:	Month
Variable Text:	MONTH indicates the calendar month of the CPS interview.

Concept:	Technical Variables -- HOUSEHOLD
Start Position:	10
End Position:	11
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
11	November
12	December
10	October
09	September
08	August
06	June
07	July
03	March
04	April
05	May
02	February

01	January

Variable: "HWTFINL"

Name:	HWTFINL
Label:	Household weight, Basic Monthly
Variable Text:	HWTFINL is a household-level weight that should be used to generate statistics about households. The CPS uses a complex stratified sampling scheme, and HWTFINL must be used to produce unbiased household-level statistics from IPUMS-CPS basic monthly samples. For analyses of March Annual Social and Economic (ASEC) data, researchers should use HWTSUPP. For individual-level analyses, researchers should use WTFINL, WTSUPP, or EARNWT. HWTFINL generally has the same value as WTFINL for the household head or reference person. Vacant housing units and households that could not be interviewed due to residents' absence or refusal to participate have a value of zero in HWTFINL; such sampled units were included in the public use CPS data beginning in 1988.
Concept:	Technical Variables -- HOUSEHOLD
Start Position:	12
End Position:	21
Width:	10
Variable Format:	numeric
Implied Decimal Places:	4
Coder Instructions:	HWTFINL is a 10-digit numeric variable.

Variable: "CPSID"

Name:	CPSID
Label:	CPSID, household record
Variable Text:	CPSID is an IPUMS-CPS defined variable that uniquely identifies households across CPS samples. The first six digits of CPSID index the four-digit year and two-digit month that the household was first in the CPS. CPSID allows users to link a household record across samples, based on the 4-8-4 rotation pattern, by assigning a unique CPSID value based on a combination of household identifiers. CPSID will only ever appear for a maximum of 8 times, which is the number of times a household may be observed in the CPS survey (as indexed by MIS). In some cases, a household will appear fewer than 8 times due to migration, mortality, non-response, and recording errors. CPSID Extensive documentation about the creation of CPSID is available elsewhere [URL omitted from DDI.]. CPSID may also be used to link ASEC respondents who are in the March Basic Monthly file to other months of CPS data. This linking is made possible by IPUMS through the creation of MARBASECIDP. Users should note that ASEC oversample households (as indicated by ASECOVERH) will always have a CPSID value of 0. Users may also want to see CPSIDP for more information about linking individuals across time using a person-specific version of CPSID.
Concept:	Linking Variables -- HOUSEHOLD
Start Position:	22
End Position:	35
Width:	14
Variable Format:	numeric
Implied Decimal Places:	0
Coder Instructions:	CPSID is a 14-digit numeric variable.

Variable: "REGION"

Name:	REGION
Label:	Region and division
Variable Text:	REGION identifies the region and division where the housing unit was located. Unless otherwise noted in the comparability discussion, states are recoded into the following 1990 regional and divisional classification system: 1. Northeast Region New England Division: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont Middle Atlantic Division: New Jersey, New York, Pennsylvania 2. Midwest (formerly North Central) Region East North Central Division: Illinois, Indiana, Michigan, Ohio, Wisconsin West North Central Division: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota 3. South Region South Atlantic Division: Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia East South Central Division: Alabama, Kentucky, Mississippi, Tennessee West South Central Division: Arkansas, Louisiana , Oklahoma, Texas 4. West Region Mountain Division: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming Pacific Division: Alaska, California, Hawaii, Oregon, Washington
Concept:	Geographic Variables -- HOUSEHOLD
Start Position:	36
End Position:	37
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
97	State not identified
42	Pacific Division
41	Mountain Division
33	West South Central Division
32	East South Central Division
31	South Atlantic Division
22	West North Central Division
21	East North Central Division
12	Middle Atlantic Division
11	New England Division

Variable: "STATEFIP"

Name:	STATEFIP
Label:	State (FIPS code)
Variable Text:	STATEFIP identifies the household's state of residence, using the Federal Information Processing Standards (FIPS) coding scheme, which orders the states alphabetically. In 1973-1975 ASEC samples, all households in the Anaheim-Santa Ana-Garden Grove, CA METAREA are coded as Michigan-Wisconsin for STATEFIP in the original data. As there is insufficient geographic information in the public use data to determine which variable is in error, this mistake has been left un-recoded.
Concept:	Geographic Variables -- HOUSEHOLD
Start Position:	38

End Position:	39
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Alabama
02	Alaska
04	Arizona
05	Arkansas
06	California
08	Colorado
09	Connecticut
10	Delaware
11	District of Columbia
12	Florida
13	Georgia

15	Hawaii
16	Idaho
17	Illinois
18	Indiana
19	Iowa
20	Kansas
21	Kentucky
22	Louisiana
23	Maine
24	Maryland
25	Massachusetts
26	Michigan
27	Minnesota
28	Mississippi
29	Missouri
30	Montana
31	Nebraska
32	Nevada
33	New Hampshire
34	New Jersey

35	New Mexico
36	New York
37	North Carolina
38	North Dakota
39	Ohio
40	Oklahoma
41	Oregon
42	Pennsylvania
44	Rhode Island
45	South Carolina
46	South Dakota
47	Tennessee
48	Texas
49	Utah
50	Vermont
51	Virginia
53	Washington
54	West Virginia
55	Wisconsin
56	Wyoming

61	Maine-New Hampshire-Vermont
65	Montana-Idaho-Wyoming
68	Alaska-Hawaii
69	Nebraska-North Dakota-South Dakota
70	Maine-Massachusetts-New Hampshire-Rhode Island-Vermont
71	Michigan-Wisconsin
72	Minnesota-Iowa
73	Nebraska-North Dakota-South Dakota-Kansas
74	Delaware-Virginia
75	North Carolina-South Carolina
76	Alabama-Mississippi
77	Arkansas-Oklahoma
78	Arizona-New Mexico-Colorado
79	Idaho-Wyoming-Utah-Montana-Nevada
80	Alaska-Washington-Hawaii
81	New Hampshire-Maine-Vermont-Rhode Island
83	South Carolina-Georgia
84	Kentucky-Tennessee
85	Arkansas-Louisiana-Oklahoma
87	Iowa-N Dakota-S Dakota-Nebraska-Kansas-Minnesota-Missouri

88	Washington-Oregon-Alaska-Hawaii
89	Montana-Wyoming-Colorado-New Mexico-Utah-Nevada-Arizona
90	Delaware-Maryland-Virginia-West Virginia
99	State not identified

Variable: "COUNTY"

Name:	COUNTY
Label:	FIPS county code
Variable Text:	COUNTY gives the FIPS state and county codes for the respondent's county of residence. To preserve respondent confidentiality, not all counties are identified; however, about 45 percent of households in recent years are located in a county that is identified.
Concept:	Geographic Variables -- HOUSEHOLD
Start Position:	40
End Position:	44
Width:	5
Variable Format:	numeric
Implied Decimal Places:	0
Coder Instructions:	COUNTY is a five-digit numeric variable. The first two digits give the FIPS state code; the last three digits give the FIPS county code. For a list of counties identified in each state, follow the following links for the appropriate years:

September, 1995-April, 2004 [URL omitted from DDI.]
May, 2004-July,2005 [URL omitted from DDI.]
August, 2005 onward [URL omitted from DDI.]

00000 = Not identified

Variable: "BPSUPINT"

Name:	BPSUPINT
Label:	Unbanked supplement interview status
Variable Text:	BPSUPINT indicates whether a household is considered a respondent to the Unbanked Supplement. Households who are not respondents either decline to participate in the Supplement, are not eligible to participate in the Supplement (those under 15 and those in the armed forces), or are screened out of the Supplement because the household member who participated in the Supplement had insufficient knowledge about the household finances. The screening questions are BFINSHARE, BFINPART, and BUNBANKED, though the procedure differs by year. Note that BPSUPINT does not identify who in the household answered the Unbanked Supplement questions, only whether the household is in the Unbanked Supplement universe.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	45
End Position:	46
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Unbanked supplement respondent
02	Unbanked supplement non-respondent
99	Not in universe

Variable: "BUNBANKED"

Name:	BUNBANKED
Label:	Whether household member owns a checking/savings account
Variable Text:	BUNBANKED indicates whether someone in the household currently has a checking or savings account. Households that answer "No" are considered "Unbanked" by the FDIC. In addition to indicating unbanked households, this variable serves as part of a sequence of screening questions to determine respondent households for the (rest of the) survey. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	47
End Position:	48
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BUNDERBANKREAS"

Name:	BUNDERBANKREAS
Label:	Main reason anyone in your household needed a payday loan, tax refund anticipation loan, rent-to-own credit agreement, or visited a pawn shop in last 12 months
Variable Text:	BUNDERBANKREAS indicates for unbanked households the main reason anyone in the household needed a payday loan, a tax refund anticipation loan, a rent-to-own credit agreement, or visited a pawn shop. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	49
End Position:	50
Width:	2
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	To make up for lost income
02	For basic living expenses
03	For house or car repairs or to buy an appliance
04	For house repairs or to buy an appliance
05	For car repairs
06	For medical expenses
07	For school or childcare expenses
08	For special gifts or luxuries
09	For legal expenses
10	Other
11	Offered multiple reasons
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BACCT12M"

Name:	BACCT12M
Label:	Anyone in the household have a checking or savings account in past 12 months
Variable Text:	BACCT12M indicates whether anyone in the household had a checking or savings account in the past 12 months. It is asked of households that do not currently have an account (see BUNBANKED) but that have at some point in the past had an account (see BACCTEV).
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	51
End Position:	52
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused

97	Don't know
98	No response
99	Not in universe

Variable: "BACCTEV"

Name:	BACCTEV
Label:	Anyone in the household ever had a checking or savings account
Variable Text:	BACCTEV reports whether anyone in the household has ever had a checking or savings account for households which do not currently have accounts. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	53
End Position:	54
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes

02	No
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BACCTFUTREAS"

Name:	BACCTFUTREAS
Label:	Main reason someone in the household plans to open a bank account
Variable Text:	BACCTFUTREAS reports the main reason why someone in the household is planning on opening a bank account in the future (see BACCTFUTURE for whether someone in the household is planning on opening a bank account in the future).
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	55
End Position:	56
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	To put money in a safe place
02	To be able to write checks and pay bills
03	To be able to apply for a loan or mortgage
04	To save money for the future
05	To take advantage of direct deposit of paychecks
06	To send money to family and friends
07	Other
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BACCTFUTURE"

Name:	BACCTFUTURE
Label:	Likelihood someone in the household plans to open a bank account
Variable Text:	BACCTFUTURE indicates for unbanked households how likely it is that someone in the household will open a bank account in the future. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	57

End Position:	58
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Very likely
02	Somewhat likely
03	Not too likely
04	Not likely at all
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BAUTOTITLE12M"

Name:	BAUTOTITLE12M
Label:	Anyone in the household have an auto loan title in past 12 months

Variable Text:	BAUTOTITLE12M indicates for unbanked households whether or not anyone in the household has had an auto title loan within the previous 12 months.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	59
End Position:	60
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BCHECKEV"

Name:	BCHECKEV

Label:	Anyone in the household ever went to a place other than a bank to cash a check in last 12 months
Variable Text:	BCHECKEV reports whether anyone in the household has ever gone to a place other than a bank to cash a check that was received from someone else. Banks are defined as "banks, savings and loans, credit unions, and brokerage firms." This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	61
End Position:	62
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	Never
96	Refused
97	Don't know
98	No response

99	Not in universe

Variable: "BCHECK12M"

Name:	BCHECK12M
Label:	Anyone in the household went to a place other than a bank to cash a check in last 12 months
Variable Text:	BCHECK12M reports whether anyone in the household has gone to a place other than a bank to cash a check that was received from someone else in the last 12 months. Banks are defined as "banks, savings and loans, credit unions, and brokerage firms." This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	63
End Position:	65
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	Yes
002	No

096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BCHECKOFT"

Name:	BCHECKOFT
Label:	How often anyone in the household cashes a check at a place other than a bank
Variable Text:	BCHECKOFT reports how often anyone in the household goes to a place other than a bank to cash a check received from someone else. Banks are defined as "a bank, a savings and loan, or a credit union." This variable is part of the series of questions that identifies underbanked households.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	66
End Position:	68
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
010	At least a few times a year
020	Once or twice a year
030	Almost never
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BCHECKREAS"

Name:	BCHECKREAS
Label:	Main reason for going to a place other than a bank to cash a check
Variable Text:	BCHECKREAS indicates for unbanked households the main reason for going to a place other than a bank to cash a check. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	69
End Position:	70
Width:	2
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	Do not have a bank account
02	To get money faster
03	The place is more convenient
04	A bank charges more to cash checks
05	The place to cash checks asks for fewer IDs
06	Feel more confortable than at a bank
07	Banks don't cash checks
08	Do not trust banks
09	Other (Specify)
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BFINPART"

Name:	BFINPART

Label:	How much the respondent participates in household financial decisions
Variable Text:	BFINPART indicates the extent to which the household member participating in the supplement participates in the household's financial decisions. Note that this variable is valid at the household level, and there is no indication of which household member actually answered this question. This variable does not indicate the financial decision participation of each household member. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	71
End Position:	72
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	A lot
02	Some
03	Not at all
96	Refused
97	Don't know

| 98 | No response |
| 99 | Not in universe |

Variable: "BFINSHARE"

Name:	BFINSHARE
Label:	Whether household members share finances
Variable Text:	BFINSHARE indicates the extent to which adult household members share finances. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	73
End Position:	74
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	The adults have shared finances
02	The adults have some shared finances and some separate finances
03	The adults have separate finances even though we share living space

04	I am the only adult in the household (Volunteered)
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BMORDEREV"

Name:	BMORDEREV
Label:	Anyone in the household ever went to a place other than a bank to purchase a money order
Variable Text:	BMORDEREV reports whether anyone in the household has ever gone to a place other than a bank to purchase a money order. Banks are defined as "banks, savings and loans, credit unions, and brokerage firms." This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	75
End Position:	76
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BMORDER12M"

Name:	BMORDER12M
Label:	Anyone in the household went to a place other than a bank to purchase a money order in last 12 months
Variable Text:	BMORDER12M reports whether anyone in the household has gone to a place other than a bank to purchase a money order in the last 12 months. Banks are defined as "banks, savings and loans, credit unions, and brokerage firms." This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	77
End Position:	79
Width:	3
Variable	numeric

Format:	
Implied Decimal Places:	0

Categories

Value	Label
001	Yes
002	No
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BMORDEROFT"

Name:	BMORDEROFT
Label:	How often anyone in the household purchases money at a place other than a bank
Variable Text:	BMORDEROFT reports how often anyone in the household goes to a place other than a bank to purchase a money order. Banks are defined as "a bank, a savings and loan, or a credit union." This variable is part of the series of questions that identifies underbanked households. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start	80

Position:	
End Position:	82
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	At least a few times a year
002	Once or twice a year
003	Almost never
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BMORDERREAS"

Name:	BMORDERREAS
Label:	Main reason for purchasing money orders at a place other than a bank

Variable Text:	BMORDERREAS indicates for unbanked households the main reason for purchasing a money order at a place other than a bank. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	83
End Position:	84
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Banks do no sell money orders
02	The place to purchase money orders has more convenient hours or location
03	Banks charge more money for money orders
04	The place to purchase money orders feels more comfortable than a bank
05	Don't have a bank account
06	Do not trust banks
07	Other
96	Refused

97	Don't know
98	No response
99	Not in universe

Variable: "BNOACCT"

Name:	BNOACCT
Label:	Ever a time when household had no account in past 12 months
Variable Text:	BNOACCT indicates whether there was ever a time in the last 12 months when no one in the household had an account. It is asked of households that currently have an account (see BUNBANKED). This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	85
End Position:	86
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

01	Yes
02	No
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BPAWNEV"

Name:	BPAWNEV
Label:	Anyone in the household ever sold items at a pawn shop because cash was needed
Variable Text:	BPAWNEV reports whether anyone in the household has ever pawned an item.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	87
End Position:	88
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

01	Yes
02	Never
03	I have not but I am unsure about others in the household
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BPAWN12M"

Name:	BPAWN12M
Label:	Anyone in the household sold items at a pawn shop because cash was needed in the last 12 months
Variable Text:	BPAWN12M reports whether anyone in the household pawned an item because cash was needed in the last 12 months.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	89
End Position:	91
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
001	Yes
002	No
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BPAWNOFT"

Name:	BPAWNOFT
Label:	How often anyone in the household sold items at a pawn shop
Variable Text:	BPAWNOFT reports how often anyone in the household sells items at a pawn shop. This variable is part of the series of questions that identifies underbanked households.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	92
End Position:	94
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	At least a few times a year
002	Once or twice a year
003	Almost never
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BPAWNREAS"

Name:	BPAWNREAS
Label:	Main reason for pawning an item rather than getting a bank loan
Variable Text:	BPAWNREAS indicates for unbanked households the main reason for pawning an item rather than getting a loan from a bank. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	95
End Position:	96
Width:	2

Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Banks do not make small loans
02	The pawn shop is more convenient
03	It is easier to get money from a pawn shop than to qualify for a bank loan
04	The pawn shop is more comfortable than a bank
05	Don't qualify for a bank loan
06	Do not trust banks
07	Other
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BPAYDAY"

Name:	BPAYDAY
Label:	Anyone in the household has ever used payday loan services

Variable Text:	BPAYDAY reports whether anyone in the household has ever used payday loan or payday advance services. This variable is part of the series of questions that identifies underbanked households. Related variables includeBPAYDAYOFT, which reports the number of times these services were used in the past 12 months (only available for 2009), and BPAYDAY12M, which reports whether payday services have been used in the past year.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	97
End Position:	99
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	Yes
002	No
003	I have, but unsure about others in household
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BPAYDAYOFT"

Name:	BPAYDAYOFT
Label:	How many times in the past 12 months did anyone in the household use payday loan services
Variable Text:	BPAYDAYOFT reports how often anyone in the household has used payday loan or payday advance services in the past 12 months. This variable is part of the series of questions that identifies underbanked households. While not documented, it is likely that BPAYDAYOFT has a topcode at 20.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	100
End Position:	102
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
000	
001	
002	

003	
004	
005	
006	
007	
008	
009	
010	
011	
012	
013	
014	
015	
016	
018	
020	
996	Refused
997	Don't know
998	No response
999	Not in universe

Variable: "BPAYDAYREAS"

Name:	BPAYDAYREAS
Label:	Main reason for using payday loan services rather than a bank
Variable Text:	BPAYDAYREAS indicates for unbanked households the main reason for using payday loan or payday advance services rather than a bank. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	103
End Position:	104
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	The payday loan service is more convenient
02	It is easier to get a payday loan than to qualify for a bank loan
03	The place to get payday loans feels more confortable than a bank
04	Don't qualify for a bank loan

05	Banks don't make small dollar loans
06	Don't trust banks
07	Other
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BREMIT"

Name:	BREMIT
Label:	Anyone in the household went to a place other than a bank to send money to others outside the US
Variable Text:	BREMIT reports whether anyone in the household has gone to a place other than a bank to give or send money outside the U.S. Banks are defined as "banks, savings and loans, credit unions, and brokerage firms." This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	105
End Position:	107
Width:	3
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
001	Yes
002	No
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BREMITREAS"

Name:	BREMITREAS
Label:	Main reason for going to a place other than a bank to send money to others outside the US
Variable Text:	BREMITREAS indicates for unbanked households the main reason for going to a place other than a bank to send money to relatives or friends living outside of the US. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	108
End Position:	109

Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Banks don't send money abroad
02	The money gets there faster
03	The place to send money is more convenient
04	Bank charges more to send money abroad
05	The place to send money feels more comfortable than a bank
06	Don't have a bank account
07	Do not trust banks
08	Other
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BRENT2OWNEV"

Name:	BRENT2OWNEV
Label:	Anyone in the household ever had a rent-to-own agreement
Variable Text:	BRENT2OWNEV reports whether anyone in the household has ever rented or leased anything from a rent-to-own store because it couldn't be financed any other way. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	110
End Position:	111
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	I have, but unsure about others in the household
96	Refused
97	Don't know
98	No response

99	Not in universe

Variable: "BRENT2OWN12M"

Name:	BRENT2OWN12M
Label:	Anyone in the household had a rent-to-own agreement in the last 12 months
Variable Text:	BRENT2OWN12M reports whether anyone in the household has rented or leased anything from a rent-to-own store because it couldn't be financed any other way in the last 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	112
End Position:	114
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	Yes
002	No
096	Refused

097	Don't know
098	No response
099	Not in universe

Variable: "BRENT2OWNOFT"

Name:	BRENT2OWNOFT
Label:	How often anyone in the household do business at a rent-to-own store
Variable Text:	BRENT2OWNOFT reports how often anyone in the household does business at a rent-to-own store. This variable is part of the series of questions that identifies underbanked households. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	115
End Position:	117
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

001	At least a few times a year
002	Once or twice a year
003	Almost never
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BTAXLOAN5YR"

Name:	BTAXLOAN5YR
Label:	Anyone in the household has taken out a tax refund anticipation loan in last 5 years
Variable Text:	BTAXLOAN5YR indicates whether anyone in the household has taken out a tax refund anticipation loan in the past 5 years. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	118
End Position:	119
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	I have, but unsure about others in household
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BTAXLOAN12M"

Name:	BTAXLOAN12M
Label:	Anyone in the household has taken out a tax refund anticipation loan in last 12 months
Variable Text:	BTAXLOAN12M indicates whether anyone in the household has taken out a tax refund anticipation loan in the last 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	120
End Position:	122
Width:	3

Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	Yes
002	No
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BACCTACCS"

Name:	BACCTACCS
Label:	Most common way account accessed
Variable Text:	BACCTACCS reports the most common way that households with bank accounts accessed those accounts during the last 12 months. Respondents were asked to report all methods their household used in the last 12 months from a list of ways accounts could have been accessed. Those who reported their household had accessed an account in at least one of those ways were asked to identify the most common in BACCTACCS. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD

Start Position:	123
End Position:	124
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Bank Teller
02	ATM or bank kiosk
03	Telephone Banking through phone call or automated voice/touch tone
04	Online Banking with a laptop, desktop computer, or tablet such as an iPad
05	Mobile banking with text messaging, mobile app, or Internet browser or email with a mobile phone
06	Other
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BNOACCTREAS"

Name:	BNOACCTREAS
Label:	Main reason household does not have an account.
Variable Text:	BNOACCTREAS reports the main reason for not having accounts as identified by households without accounts. Respondents were asked to report all reasons their household did not have an account. Those who could identify at least one reason were asked to identify the main reason in BNOACCTREAS. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	125
End Position:	126
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Previously had an account but the bank closed it
02	Banks have inconvenient hours or locations
03	Do not like dealing with/or don't trust banks

04	There are language barriers at banks
05	Bank account fees or minimum balance requirements are too high
06	Do not have enough money to need a bank account
07	Do not write enough checks to make it worthwhile to have a bank account
08	Do not know how to open or manage an account
09	Banks do not offer the needed products or services
10	Can't open an account due to ID, credit, or banking history problems
11	Do not want a bank account
12	Bounced too many checks or had too many overdrafts
13	Banks take too long to clear checks
14	Not using a bank provides more privacy for my personal finances
15	Other
16	None of these
96	Refused
97	Do not know
98	No Response
99	Not in Universe

Variable: "BPPAID12M"

| Name: | BPPAID12M |

Label:	Used prepaid cards in the last 12 months
Variable Text:	BPPAID12M reports whether a household has used prepaid cards during the last 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	127
End Position:	128
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BPPAIDBANK"

Name:	BPPAIDBANK
Label:	Prepaid cards used in the last 12 months came from bank
Variable Text:	BPPAIDBANK reports whether households that used prepaid cards during the last 12 months acquired those cards through a bank. BPPAIDBANK is part of a series of variables regarding the acquisition of prepaid cards. Related variables include BPPAIDRTL, BPPAIDGOV, BPPAIDEMP, BPPAIDFAM, and BPPAIDOTH. Respondents were asked where prepaid cards used during the past 12 months had come from and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	129
End Position:	130
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused

97	Don't Know
98	No Response
99	Not in Universe

Variable: "BPPAIDRTL"

Name:	BPPAIDRTL
Label:	Prepaid cards used in the last 12 months came from non-bank store or website
Variable Text:	BPPAIDRTL reports if households that used prepaid cards in the past 12 months acquired those cards from a store or website that was not a bank. BPPAIDRTL is part of a series of variable regarding the acquisition of prepaid cards. Related variables include BPPAIDEMP, BPPAIDGOV, BPPAIDBANK, BPPAIDFAM, and BPPAIDOTH. Respondents were asked where prepaid cards used during the past 12 months had come from and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	131
End Position:	132
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BPPAIDGOV"

Name:	BPPAIDGOV
Label:	Prepaid cards used in the last 12 months came from government agency
Variable Text:	BPPAIDGOV reports if households that used prepaid cards during the past 12 months received those cards from a government agency. BPPAIDGOV is part of a series of variable regarding the acquisition of prepaid cards. Related variables include BPPAIDRTL, BPPAIDEMP, BPPAIDBANK, BPPAIDFAM, and BPPAIDOTH. Respondents were asked where prepaid cards used during the past 12 months had come from and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	133
End Position:	134
Width:	2
Variable Format:	numeric
Implied	0

Decimal Places:	

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BPPAIDEMP"

Name:	BPPAIDEMP
Label:	Prepaid cards used in the last 12 months were employer payroll cards
Variable Text:	BPPAIDEMP reports if households that used prepaid cards during the past 12 months received those cards in the form of payroll cards from an employer. BPPAIDEMP is part of a series of variable regarding the acquisition of prepaid cards. Related variables include BPPAIDRTL, BPPAIDGOV, BPPAIDBANK, BPPAIDFAM, and BPPAIDOTH. Respondents were asked where prepaid cards used during the past 12 months had come from and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	135
End Position:	136
Width:	2

Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BPPAIDFAM"

Name:	BPPAIDFAM
Label:	Prepaid cards used in the last 12 months came from family or friends
Variable Text:	BPPAIDFAM reports if households that used prepaid cards during the last 12 months received those cards from family members or friends. BPPAIDFAM is part of a series of variable regarding the acquisition of prepaid cards. Related variables include BPPAIDRTL, BPPAIDGOV, BPPAIDBANK, BPPAIDEMP, and BPPAIDOTH. Respondents were asked where prepaid cards used during the past 12 months had come from and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	137
End Position:	138

Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BPPAIDOTH"

Name:	BPPAIDOTH
Label:	Prepaid cards used in the last 12 months came from somewhere other than a bank, a store/website, an employer, the government, or family/friends
Variable Text:	BPPAIDOTH reports if households that used prepaid cards during the past 12 months received those cards from somewhere other than a bank, a store or website that was not a bank, a government agency, an employer, or family and friends. BPPAIDOTH is part of a series of variable regarding the acquisition of prepaid cards. Related variables include BPPAIDRTL, BPPAIDGOV, BPPAIDBANK, BPPAIDFAM, and BPPAIDEMP. Respondents were asked where prepaid cards used during the past 12 months had come from and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD

Start Position:	139
End Position:	140
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BGOVCARDSS"

Name:	BGOVCARDSS
Label:	Have card from government to receive social security or disability benefits
Variable Text:	BGOVCARDSS reports if households that reported having prepaid cards from government agencies had received those cards in order to receive social security or disability benefits. BGOVCARDSS is part of a series of variables regarding reasons for receiving government benefits via a prepaid card. Related variables include BGOVCARDUN, BGOVCARDFS, and BGOVCARDOTH. Respondents were asked the reason for receiving prepaid cards from government agencies and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].

Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	141
End Position:	142
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BGOVCARDUN"

Name:	BGOVCARDUN

Label:	Have card from government to receive unemployment benefits
Variable Text:	BGOVCARDUN reports if households that reported having prepaid cards from government agencies had received those cards in order to receive unemployment benefits. BGOVCARDUN is part of a series of variables regarding reasons for receiving government benefits via a prepaid card. Related variables include BGOVCARDSS, BGOVCARDFS, and BGOVCARDOTH. Respondents were asked the reason for receiving prepaid cards from government agencies and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	143
End Position:	144
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused

97	Don't Know
98	No Response
99	Not in Universe

Variable: "BGOVCARDFS"

Name:	BGOVCARDFS
Label:	Have card from government to receive food or child care benefits
Variable Text:	BGOVCARDFS reports if households that reported having prepaid cards from government agencies had received those cards in order to receive food or child care benefits.
	BGOVCARDFS is part of a series of variables regarding reasons for receiving government benefits via a prepaid card. Related variables include BGOVCARDUN, BGOVCARDSS, and BGOVCARDOTH. Respondents were asked the reason for receiving prepaid cards from government agencies and asked to mark all options that applied to their household.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	145
End Position:	146
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BGOVCARDOTH"

Name:	BGOVCARDOTH
Label:	Have card from government for reasons other than social security/disability, unemployement, or child care and food benefits
Variable Text:	BGOVCARDOTH reports if households that reported having prepaid cards from government agencies had received those cards for reasons other than social security, disability, unemployment, food, or child care benefits. BGOVCARDOTH is part of a series of variables regarding reasons for receiving government benefits via a prepaid card. Related variables include BGOVCARDSS, BGOVCARDUN, and BGOVCARDFS. Respondents were asked the reason for receiving prepaid cards from government agencies and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	147
End Position:	148
Width:	2

Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BCHECK30D"

Name:	BCHECK30D
Label:	Went to a place other than a bank to cash a check in the last 30 days
Variable Text:	BCHECK30D reports if anyone in the household has gone to a place other than a bank (banks defined as banks, savings and loans, credit unions, and brokerage firms) to cash a check in the past 30 days.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start	149

Position:	
End Position:	150
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BPAYDAY12M"

Name:	BPAYDAY12M
Label:	Used payday loan or payday advance services in the last 12 months
Variable Text:	BPAYDAY12M reports if anyone in the household has used payday loan or payday advance services during the past 12 months.

	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	151
End Position:	152
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't know
98	No response
99	Not in universe

Variable: "BPAYDAY30D"

Name:	BPAYDAY30D

Label:	Took out a payday loan in the last 30 days
Variable Text:	BPAYDAY30D reports if anyone in the household has used payday loan or payday advance services in the past 30 days. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	153
End Position:	154
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BPAWN30D"

Name:	BPAWN30D
Label:	Pawned an item within the last 30 days
Variable Text:	BPAWN30D reports if anyone in the household has pawned an item out of necessity in the past 30 days. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	155
End Position:	156
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BMORDER30D"

Name:	BMORDER30D
Label:	Purchased a money order in the last 30 days
Variable Text:	BMORDER30D reports if anyone in the household has gone to a place other than a bank (banks defined as banks, savings and loans institutions, credit unions, or brokerage firms) to purchase a money order in the past 30 days. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	157
End Position:	158
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response

99	Not in Universe

Variable: "BREMITNOBANK"

Name:	BREMITNOBANK
Label:	Have ever gone to a place other than a bank to send money outside the U.S.
Variable Text:	BREMITNOBANK reports if anyone in the household has ever sent money outside the U.S. using a place other than a bank This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	159
End Position:	160
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused

97	Don't Know
98	No Response
99	Not in Universe

Variable: "BREMITANY12M"

Name:	BREMITANY12M
Label:	Sent money outside US in the last 12 months
Variable Text:	BREMITANY12M reports if anyone in the household has sent money outside the U.S. in any way in the past 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	161
End Position:	162
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No

96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BREMITBANK12M"

Name:	BREMITBANK12M
Label:	Sent money outside the US in the last 12 months using a bank
Variable Text:	BREMITBANK12M reports if anyone in the household has sent money outside the U.S. using a bank (banks defined as banks, savings and loans institutions, credit unions, or brokerage firms) during the past 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	163
End Position:	164
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BREMIT30D"

Name:	BREMIT30D
Label:	Went to a place other than a bank to send money outside U.S. in the past 30 days
Variable Text:	BREMIT30D reports if anyone in the household has sent money outside the U.S. using a place other than a bank (banks defined as banks, savings and loans institutions, credit unions, or brokerage firms) in the past 30 days. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	165
End Position:	166
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BTAXLOANEVR"

Name:	BTAXLOANEVR
Label:	Have ever taken out a tax refund anticipation loan, or used a tax preparation service
Variable Text:	BTAXLOANEVR reports if anyone in the household has ever taken out a tax refund anticipation loan or used a tax preparation service for that purpose. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	167
End Position:	168
Width:	2
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BPPAIDEV"

Name:	BPPAIDEV
Label:	Household has ever used pre-paid cards
Variable Text:	BPPAIDEV reports if anyone in the household has ever used a prepaid card. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	169
End Position:	170

Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Do not know
98	No Response
99	Not in Universe

Variable: "BINCCHECK"

Name:	BINCCHECK
Label:	Receive income by check or money order in a typical month (last 12 months)
Variable Text:	BINCCHECK reports whether or not anyone in the household received income in the form of a check or money order in a typical month during the past 12 months.
	BINCCHECK is part of a series of variables about ways income was received during the past 12 months. Related variables include BINCACCT, BINCCASH, BINCCARD, and BINCOTH. Though respondents who answered that the household had no income during past 12 months were asked no further questions about income types, these households are coded as "Did not receive income" in all variables in this series.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].

Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	171
End Position:	172
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not receive income
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BINCACCT"

Name:	BINCACCT
Label:	Receive income by direct deposit or electronic transfer in a typical month (last 12 months)
Variable Text:	BINCACCT reports whether or not anyone in the household received income that was directly deposited in, or electronically transferred to, a bank account in a typical month during the past 12 months. BINCACCT is part of a series of variables about ways income was received during the past 12 months. Related variables include BINCCARD, BINCCASH, BINCCHECK, and BINCOTH. Though respondents who answered that the household had no income during past 12 months were asked no further questions about income types, these households are coded as "Did not receive income" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	173
End Position:	174
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No

03	Did not receive income
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BINCCARD"

Name:	BINCCARD
Label:	Received income or benefits through direct deposit or electronic transfer onto a prepaid card in a typical month (last 12 months)
Variable Text:	BINCCARD reports whether or not anyone in the household received income that was directly deposited or electronically transferred to a prepaid card in a typical month over the past 12 months.
	BINCCARD is part of a series of variables about ways income was received during the past 12 months. Related variables include BINCACCT, BINCCASH, BINCCHECK, and BINCOTH. Though respondents who answered that the household had no income during past 12 months were asked no further questions about income types, these households are coded as "Did not receive income" in all variables in this series.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	175
End Position:	176
Width:	2
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not receive income
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BINCCASH"

Name:	BINCCASH
Label:	Received income in cash in a typical month (last 12 months)
Variable Text:	BINCCASH reports whether anyone in the household received income in cash in a typical month during the past 12 months. BINCCASH is part of a series of variables about ways income was received during the past 12 months. Related variables include BINCACCT, BINCCARD, BINCCHECK, and BINCOTH. Though respondents who answered that the household had no income during past 12 months were asked no further questions about income types, these households are coded as "Did not receive income" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD

Start Position:	177
End Position:	178
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not receive income
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BINCOTH"

Name:	BINCOTH

Label:	Received income in any form other than check/money order, account transfer, prepaid card, or cash in a typical month (last 12 months)
Variable Text:	BINCOTH reports whether or not anyone in the household received income in a form other than check, money order, account deposit, prepaid card, or cash in a typical month over the past 12 months. BINCOTH is part of a series of variables about ways income was received during the past 12 months. Related variables include BINCACCT, BINCCASH, BINCCHECK, and BINCCARD. Though respondents who answered that the household had no income during past 12 months were asked no further questions about income types, these households are coded as "Did not receive income" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	179
End Position:	180
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not receive income

96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BINCWHERE"

Name:	BINCWHERE
Label:	Typically cashed check or money order received as income somewhere other than a bank
Variable Text:	BINCWHERE reports whether households that reported typically receiving income by check or money order during the last 12 months (BINCCHECK) typically cashed those checks or money orders somewhere other than a bank (banks defined as banks, savings and loans institutions, credit unions, or brokerage firms).
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	181
End Position:	182
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLCASH"

Name:	BBILLCASH
Label:	Received income in cash in a typical month (last 12 months)
Variable Text:	BBILLCASH reports whether households used cash to pay bills in a typical month during the last 12 months. BBILLCASH is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCC, BBILLPC, BBILLELEC, BBILLMO, BBILLMOB, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	183
End Position:	184

Width:	2

Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLCHECK"

Name:	BBILLCHECK
Label:	Received income by check or money order in a typical month (last 12 months)
Variable Text:	BBILLCHECK reports whether households used personal checks to pay bills in a typical month during the last 12 months.
	BBILLCHECK is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCASH, BBILLDC, BBILLCC, BBILLPC, BBILLELEC, BBILLMO, BBILLMOB, and BBILLOTH. Though respondents who answered that

the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series.

This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].

Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	185
End Position:	186
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLDC"

Name:	BBILLDC
Label:	Paid bills using a debit card linked to a bank account in a typical month (last 12 months)
Variable Text:	BBILLDC reports whether households used debit cards to pay bills in a typical month during the last 12 months. BBILLDC is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLCASH, BBILLCC, BBILLPC, BBILLELEC, BBILLMO, BBILLMOB, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	187
End Position:	188
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes

02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLCC"

Name:	BBILLCC
Label:	Paid bills using a credit card in a typical month (last 12 months)
Variable Text:	BBILLCC reports whether households used credit cards to pay bills in a typical month during the last 12 months. BBILLCC is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCASH, BBILLPC, BBILLELEC, BBILLMO, BBILLMOB, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	189
End Position:	190
Width:	2
Variable	numeric

Format:	
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLPC"

Name:	BBILLPC
Label:	Used a prepaid card to pay bills in a typical month (last 12 months)
Variable Text:	BBILLPC reports whether households used prepaid cards to pay bills in a typical month during the last 12 months.
	BBILLPC is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCC, BBILLCASH, BBILLELEC, BBILLMO, BBILLMOB, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].

Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	191
End Position:	192
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLELEC"

Name:	BBILLELEC
Label:	Paid bills electronically from a bank account in a typical month (last 12 months)
Variable Text:	BBILLELEC reports whether households paid bills electronically, through online pay or direct withdrawal, in a typical month during the last 12 months. BBILLELEC is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCC, BBILLPC, BBILLCASH, BBILLMO, BBILLMOB, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	193
End Position:	194
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No

03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLMO"

Name:	BBILLMO
Label:	Used a money order from a place other than a bank to pay bills in a typical month (last 12 months)
Variable Text:	BBILLMO reports whether households used money orders from somewhere other than a bank to pay bills in a typical month during the last 12 months. BBILLMO is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCC, BBILLPC, BBILLELEC, BBILLCASH, BBILLMOB, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	195
End Position:	196
Width:	2
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLMOB"

Name:	BBILLMOB
Label:	Used a cashier's check or money order from a bank to pay bills in a typical month (last 12 months)
Variable Text:	BBILLMOB reports whether households used money orders from a bank to pay bills in a typical month during the last 12 months. BBILLMOB is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCC, BBILLPC, BBILLELEC, BBILLMO, BBILLCASH, and BBILLOTH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD

Start Position:	197
End Position:	198
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBILLOTH"

Name:	BBILLOTH

Label:	Paid bills in any way other than cash, check, money order, debit card, credit card, prepaid card, or electronic withdrawal in a typical month (last 12 months)
Variable Text:	BBILLOTH reports whether households used some way other than cash, checks, debit cards, credit cards, prepaid cards, electronic methods, or money orders to pay bills in a typical month during the last 12 months. BBILLOTH is part of a series of variables about methods of bill payment during the past 12 months. Related variables include BBILLCHECK, BBILLDC, BBILLCC, BBILLPC, BBILLELEC, BBILLMO, BBILLMOB, and BBILLCASH. Though respondents who answered that the household had not paid bills during past 12 months were asked no further questions about bill payment, these households are coded as "Did not pay bills" in all variables in this series. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	199
End Position:	200
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
03	Did not pay bills

96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BCREDITCARD"

Name:	BCREDITCARD
Label:	Had a credit card (not debit) from Visa, MasterCard, American Express, or Discover in the last 12 months
Variable Text:	BCREDITCARD reports whether anyone in the household had a credit card from Visa, MasterCard, American Express, or Discover during the past 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	201
End Position:	202
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BCREDITAPP"

Name:	BCREDITAPP
Label:	Applied for a new credit card, or a personal loan or line of credit at a bank in the last 12 months
Variable Text:	BCREDITAPP reports whether anyone in the household applied for a new credit card, personal loan, or line of credit at a bank during the last 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	203
End Position:	204
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BCREDITDENY"

Name:	BCREDITDENY
Label:	Denied a request for new credit or not recieved as much as applied for in the past 12 months
Variable Text:	BCREDITDENY reports whether anyone in the household applied for new credit, but was either denied or given less than applied for during the last 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	205
End Position:	206
Width:	2
Variable Format:	numeric
Implied Decimal	0

Places:

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BCREDITWANT"

Name:	BCREDITWANT
Label:	In the last 12 months, thought about applying for new credit card, personal loan, or line of credit at bank, but did not because of possibly being turned down.
Variable Text:	BCREDITWANT reports whether anyone in the household considered applying for a new credit card, personal loan, or line of credit, but did not because they thought they would be turned down, during the past 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	207
End Position:	208

Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BSAVE12M"

Name:	BSAVE12M
Label:	Set aside any money in past 12 months that could be used for unexpected expenses or emergencies
Variable Text:	BSAVE12M reports whether anyone in the household set aside money that could be used for unexpected expenses or emergencies during the past 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].

Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	209
End Position:	210
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BSAVECACCT"

Name:	BSAVECACCT
Label:	Money saved in past 12 months was kept in a checking account
Variable	BSAVECACCT reports whether anyone in the household kept money set aside during the past 12 months in a checking account.

Text:	BSAVECACCT is part of a series of variable regarding saving money. Related variables include BSAVEBOND, BSAVESACCT, BSAVEPCARD, BSAVEKEEP, BSAVEPAWN, and BSAVEOTH. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	211
End Position:	212
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BSAVESACCT"

Name:	BSAVESACCT
Label:	Money saved in past 12 months was kept in a savings account
Variable Text:	BSAVESACCT reports whether anyone in the household kept money set aside in the past 12 months in a savings account. BSAVESACCT is part of a series of variable regarding saving money. Related variables include BSAVEBOND, BSAVEKEEP, BSAVECACCT, BSAVEPCARD, BSAVEPAWN, and BSAVEOTH. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	213
End Position:	214
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes

| 02 | No |
| 99 | Not in Universe |

Variable: "BSAVEPCARD"

Name:	BSAVEPCARD
Label:	Money saved in past 12 months was kept on a prepaid card
Variable Text:	BSAVEPCARD reports whether anyone in the household kept money set aside in the past 12 months on a prepaid card. BSAVEPCARD is part of a series of variable regarding saving money. Related variables include BSAVEBOND, BSAVESACCT, BSAVECACCT, BSAVEKEEP, BSAVEPAWN, and BSAVEOTH. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	215
End Position:	216
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

01	Yes
02	No
99	Not in Universe

Variable: "BSAVEBOND"

Name:	BSAVEBOND
Label:	Money saved in the past 12 months was kept in certificates of deposit, brokerage accounts, or savings bonds.
Variable Text:	BSAVEBOND reports whether anyone in the household kept money set aside during the past 12 months in the form of certificates of deposit, brokerage accounts, or savings bonds. BSAVEBOND is part of a series of variable regarding saving money. Related variables include BSAVECACCT, BSAVESACCT, BSAVEPCARD, BSAVEKEEP, BSAVEPAWN, and BSAVEOTH. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	217
End Position:	218
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BSAVEKEEP"

Name:	BSAVEKEEP
Label:	Money saved in the past 12 months was kept in the home, with family, or with friends
Variable Text:	BSAVEKEEP reports whether anyone in the household kept money set aside in the past 12 months in the home or with family and friends. BSAVEKEEP is part of a series of variable regarding saving money. Related variables include BSAVEBOND, BSAVESACCT, BSAVECACCT, BSAVEPCARD, BSAVEPAWN, and BSAVEOTH. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	219
End Position:	220
Width:	2
Variable Format:	numeric

| Implied Decimal Places: | 0 |

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BSAVEPAWN"

Name:	BSAVEPAWN
Label:	Money saved in the past 12 months was kept in the form of a purchase that could be pawned or sold later
Variable Text:	BSAVEPAWN reports whether anyone in the household kept money set aside in the past 12 months in the form of an item purchased with the intent to pawn or sell it later if necessary. BSAVEPAWN is part of a series of variable regarding saving money. Related variables include BSAVEBOND, BSAVESACCT, BSAVECACCT, BSAVEPCARD, BSAVEKEEP, and BSAVEOTH. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	221
End Position:	222
Width:	2

Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BSAVEOTH"

Name:	BSAVEOTH
Label:	Money saved in the past 12 months was kept is some way other than in accounts, on prepaid cards, at home, or in the form of an item to pawn or sell
Variable Text:	BSAVEOTH reports whether anyone in the household kept money set aside in the past 12 months in some way other than in a checking account, a savings account, a prepaid card, certificates of deposit, brokerage accounts, savings bonds, at home, with family and friends, or in the form of an item purchased to sell or pawn later. BSAVEOTH is part of a series of variable regarding saving money. Related variables include BSAVEBOND, BSAVESACCT, BSAVECACCT, BSAVEPCARD, BSAVEPAWN, and BSAVEKEEP. Respondents were asked whether anyone in the household had set aside money during the past 12 months, and asked to mark all options that applied to their household. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start	223

Position:	
End Position:	224
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories	

Value	Label
01	Yes
02	No
99	Not in Universe

Variable: "BINC12M"

Name:	BINC12M
Label:	Household income description for the past 12m months
Variable Text:	BINC12M asked whether the household's income had varied, and if so to what degree, during the past 12 months. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	225

End Position:	226
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Income is about the same each month
02	Income varies somewhat from month to month
03	Income varies a lot from month to month
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BBEHINDBILLS"

Name:	BBEHINDBILLS
Label:	Household fell behind on bill payments in the past 12 months
Variable Text:	BBEHINDBILLS reports if a household fell behind on bill payments the past 12 months.
	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].

Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	227
End Position:	228
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BINTERNET"

Name:	BINTERNET
Label:	Household currently has access to the internet at home
Variable Text:	BINTERNET reports if a household currently has internet access at home.

	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	229
End Position:	230
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BMOBILE"

Name:	BMOBILE
Label:	Household currently owns or has regular access to a mobile phone

Variable Text:	BMOBILE reports if a household currently owns or has access to a mobile phone. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	231
End Position:	232
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "BMOBILESMART"

Name:	BMOBILESMART

Label:	Mobile phones in household are smartphones
Variable Text:	BMOBILESMART reports if any members of a household currently own or have access to a smartphone. Smartphones are defined as mobile phones with internet access, email, and app download abilities. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	233
End Position:	234
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Yes
02	No
96	Refused
97	Don't Know
98	No Response
99	Not in Universe

Variable: "UBSUPPWTH"

Name:	UBSUPPWTH
Label:	Un(der)banked Supplement Household Weight
Variable Text:	UBSUPPWTH is the weight specific to the Un(der)banked Supplement [URL omitted from DDI.]. For person-level analyses, UBSUPPWT should be used.
Concept:	Un(der)banked Supplement Variables -- HOUSEHOLD
Start Position:	235
End Position:	244
Width:	10
Variable Format:	numeric
Implied Decimal Places:	4
Coder Instructions:	UBSUPPWTH is a 10-digit numeric variable. In the original data there are four implied decimals. The IPUMS command files automatically make the necessary adjustment, so no further adjustment is needed.

Variable: "PERNUM"

Name:	PERNUM
Label:	Person number in sample unit
Variable	PERNUM numbers all persons within each household consecutively (starting with "1") in the order in which they are listed in the

Text:	original CPS data. When combined with YEAR , MONTH, and SERIAL, PERNUM uniquely identifies each person within IPUMS-CPS samples, though not across IPUMS-CPS samples.
Concept:	Technical Variables -- PERSON
Start Position:	245
End Position:	246
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Coder Instructions:	PERNUM is a 2-digit numeric variable.

Variable: "WTFINL"

Name:	WTFINL
Label:	Final Basic Weight
Variable Text:	WTFINL is the final person-level weight that should be used in analyses of basic monthly data. When analyzing ASEC data, researchers should use the person weight WTSUPP. For analyses including the variables EARNWEEK, HOURWAGE, PAIDHOUR, and UNION, researchers should use the EARNWT variable. WTFINL is the second stage weight in CPS (see technical documentation [URL omitted from DDI.]). It is based on the inverse probability of selection into the sample and adjustments for the following factors: failure to obtain an interview; sampling within large sample units; adjustments to the known distribution of the entire population according to stage, age, sex, race, and Hispanic ethnicity; and allotting a weight of zero to populations not sampled in other monthly surveys (i.e., persons in the Hispanic oversample and members of the armed forces in ASEC samples).
Concept:	Technical Variables -- PERSON

Start Position:	247
End Position:	260
Width:	14
Variable Format:	numeric
Implied Decimal Places:	4
Coder Instructions:	WTFINL is a 14-digit numeric variable with four implied decimals. That is, 12345678901234 should be interpreted as 1234567890.1234. The IPUMS command files automatically make the necessary adjustment, so no further adjustment is needed.

Variable: "CPSIDP"

Name:	CPSIDP
Label:	CPSID, person record
Variable Text:	CPSIDP is an IPUMS-CPS defined variable that uniquely identifies individuals across CPS samples. The first six digits of CPSIDP index the four-digit year and two-digit month that the household was first in the CPS. CPSIDP allows users to link a respondent appearing with a designated household roster line number (LINENO) across samples, based on the 4-8-4 rotation pattern, by assigning a unique CPSIDP value to this line number. CPSIDP will only ever appear for a maximum of 8 times, which is the number of times a household may be observed in the CPS survey (as indexed by MISH). In some cases, individuals will appear fewer than 8 times due to migration, mortality, non-response, and recording errors. Extensive documentation about the creation of CPSIDP is available elsewhere [URL omitted from DDI.].
	Users should note that it is important to verify CPSIDP linkages with AGE, SEX, and RACE. In some cases CPSIDP will result in erroneous links, which are due to errors in the source data. Cases with the same CPSIDP value may also have inconsistent responses across samples due to errors on the part of the respondent or in recording the response. Ultimately, it is up to the individual researcher to determine the acceptability of the linkages made using CPSIDP.
	CPSIDP may also be used to link ASEC respondents who are in the March Basic Monthly file to other months of CPS data. This linking is made possible by IPUMS through the creation of MARBASECIDP.
	To get started using CPSIDP, users may want to sort their data file by CPSIDP and MISH to create a person-time file.

	Users should take care when including the March Basic or ASEC as part of their linking. Respondents who are part of the ASEC oversample (as indicated by ASECOVERP) have a CPSIDP value of 0. For further information about the relationship between the March Basic and the ASEC, please see our additional documentation [URL omitted from DDI.].
Concept:	Linking Variables -- PERSON
Start Position:	261
End Position:	274
Width:	14
Variable Format:	numeric
Implied Decimal Places:	0
Coder Instructions:	CPSIDP is a 14-digit numeric variable.

Variable: "AGE"

Name:	AGE
Label:	Age
Variable Text:	Age gives each person's age at last birthday.
Concept:	Demographics Variables -- PERSON
Start Position:	275
End Position:	276

Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
00	Under 1 year
01	1
02	2
03	3
04	4
05	5
06	6
07	7
08	8
09	9
10	10
11	11
12	12
13	13

14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31
32	32
33	33

34	34
35	35
36	36
37	37
38	38
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40	40
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53	53

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66	66
67	67
68	68
69	69
70	70
71	71
72	72
73	73

74	74
75	75
76	76
77	77
78	78
79	79
80	80
81	81
82	82
83	83
84	84
85	85
86	86
87	87
88	88
89	89
90	90 (90+, 1988-2002)
91	91
92	92
93	93

94	94
95	95
96	96
97	97
98	98
99	99+

Variable: "SEX"

Name:	SEX
Label:	Sex
Variable Text:	SEX gives each person's sex.
Concept:	Demographics Variables -- PERSON
Start Position:	277
End Position:	277
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

9	NIU
1	Male
2	Female

Variable: "RACE"

Name:	RACE
Label:	Race
Variable Text:	Racial categories in the CPS have been more consistent than racial categories in the census. Up through 2002, the number of race categories ranged from 3 (white, negro, and other) to 5 (white, black, American Indian/Eskimo/Aleut, Asian or Pacific Islander, and other). Beginning in 2003, respondents could report more than one race, and the number of codes rose to 21, and then up to 26 codes in 2013.
Concept:	Demographics Variables -- PERSON
Start Position:	278
End Position:	280
Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

999	Blank
820	Two or three races, unspecified
830	Four or five races, unspecified
819	White-American Indian-Asian-Hawaiian/Pacific Islander
804	White-Hawaiian/Pacific Islander
805	Black-American Indian
806	Black-Asian
807	Black-Hawaiian/Pacific Islander
808	American Indian-Asian
809	Asian-Hawaiian/Pacific Islander
810	White-Black-American Indian
811	White-Black-Asian
812	White-American Indian-Asian
813	White-Asian-Hawaiian/Pacific Islander
814	White-Black-American Indian-Asian
815	American Indian-Hawaiian/Pacific Islander
816	White-Black--Hawaiian/Pacific Islander
817	White-American Indian-Hawaiian/Pacific Islander
818	Black-American Indian-Asian
803	White-Asian

801	White-Black
802	White-American Indian
700	Other (single) race, n.e.c.
651	Asian only
652	Hawaiian/Pacific Islander only
650	Asian or Pacific Islander
200	Black/Negro
300	American Indian/Aleut/Eskimo
100	White

Variable: "MARST"

Name:	MARST
Label:	Marital status
Variable Text:	MARST gives each person's current marital status, including whether the spouse was currently living in the same household.
Concept:	Demographics Variables -- PERSON
Start Position:	281
End Position:	281
Width:	1
Variable Format:	numeric

Implied Decimal Places:	0

Categories

Value	Label
9	NIU
4	Divorced
5	Widowed
6	Never married/single
2	Married, spouse absent
3	Separated
1	Married, spouse present
7	Widowed or Divorced

Variable: "BPL"

Name:	BPL
Label:	Birthplace
Variable Text:	BPL indicates whether persons were born in the United States and, if not, the foreign country where they were born.
Concept:	Ethnicity/Nativity Variables -- PERSON
Start Position:	282
End Position:	286

Width:	5
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
96000	Other, n.e.c. and unknown
99999	NIU
72000	Micronesia
71024	Marshall Islands
71021	Fiji
71022	Tonga
71023	Samoa
71000	Pacific Islands
70010	Australia
70020	New Zealand
60096	Congo
60097	Zambia
60099	Africa, n.s./n.e.c.
60094	South Africa (Union of)

60095	Zaire
60065	Uganda
60070	Zimbabwe
60050	Somalia
60060	Tanzania
60044	Ethiopia
60045	Kenya
60039	Togo
60040	Eritrea
60038	Ivory Coast
60036	Sierra Leone
60037	Guinea
50000	China
50010	Hong Kong
50040	Taiwan
50100	Japan
50200	Korea
50220	South Korea
50300	Mongolia
51100	Cambodia

51200	Indonesia
51300	Laos
51400	Malaysia
51500	Philippines
51600	Singapore
51700	Thailand
51800	Vietnam
52000	Afghanistan
52100	India
52110	Bangladesh
52120	Bhutan
52130	Burma
52140	Pakistan
52150	Sri Lanka
52200	Nepal
55100	Armenia
55200	Azerbaijan
55300	Georgia
55400	Uzbekistan
55500	Kazakhstan

53000	Iran
53200	Iraq
53400	Israel
53420	Palestine
53500	Jordan
53700	Lebanon
54000	Saudi Arabia
54100	Syria
54200	Turkey
54300	Cyprus
54350	Kuwait
54400	Yemen
54500	United Arab Emirates
54700	Middle East, n.s.
59900	Asia, n.e.c./n.s.
60010	Northern Africa
60012	Egypt/United Arab Rep.
60014	Morocco
60016	Algeria
60018	Sudan

60019	Libya
60023	Ghana
60031	Nigeria
60032	Cameroon
60033	Cape Verde
60034	Liberia
60035	Senegal
49900	Europe, n.s.
46590	USSR, n.s.
46500	Other USSR/Russia
46530	Ukraine
46535	Belarus
46540	Moldova
46200	Latvia
46300	Lithuania
45760	Kosovo
45770	Montenego
46100	Estonia
45740	Macedonia
45750	Serbia

45730	Croatia
45700	Yugoslavia
45720	Bosnia and Herzegovina
45500	Poland
45600	Romania
45650	Bulgaria
45675	Albania
45400	Hungary
45300	Germany
45212	Slovakia
45213	Czech Republic
43800	Spain
45000	Austria
45200	Czechoslavakia
43400	Italy
43600	Portugal
43610	Azores
42600	Switzerland
43300	Greece
42500	Netherlands

42100	France
42000	Belgium
41410	Northern Ireland
41300	United Kingdom, n.s.
41400	Ireland
41200	Wales
41100	Scotland
41000	England
40500	Sweden
40400	Norway
40200	Iceland
40100	Finland
40000	Denmark
31000	Americas, n.s.
30090	South America, n.s.
30070	Paraguay
30065	Venezuela
30050	Peru
30060	Uruguay
30040	Guyana/British Guiana

30030	Ecuador
30025	Colombia
30020	Chile
30015	Brazil
30005	Argentina
30010	Bolivia
26091	Caribbean, n.s.
26075	St. Lucia
26080	St. Vincent and the Grenadi
26070	St. Kitts--Nevis
10000	American Samoa
10500	Guam
10750	Northern Mariana Islands
11000	Puerto Rico
26060	Trinidad and Tobago
26055	Grenada
26044	Barbados
26054	Dominica
26043	Bahamas
26020	Haiti

26030	Jamaica
26010	Dominican Republic
25000	Cuba
21070	Panama
21090	Central America, n.s.
21060	Nicaragua
21050	Honduras
21040	Guatemala
21020	Costa Rica
21030	El Salvador
21010	Belize/British Honduras
20000	Mexico
19900	North America, n.s.
15000	Canada
16010	Bermuda
11500	U.S. Virgin Islands
12090	U.S. outlying areas, n.s.
09900	United States, n.s.
26065	Antigua and Barbuda

Variable: "CITIZEN"

Name:	CITIZEN
Label:	Citizenship status
Variable Text:	CITIZEN reports the citizenship status of foreign-born persons. In IPUMS-CPS, people born in the U.S., Puerto Rico, or U.S. outlying areas were excluded from the question universe. Respondents were identified as belonging to one of three groups: citizens by virtue of being born abroad to American parents; naturalized citizens; and non-citizens.
Concept:	Ethnicity/Nativity Variables -- PERSON
Start Position:	287
End Position:	287
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Born in U.S
2	Born in U.S. outlying
3	Born abroad of American parents
4	Naturalized citizen

5	Not a citizen
9	NIU

Variable: "NATIVITY"

Name:	NATIVITY
Label:	Foreign birthplace or parentage
Variable Text:	NATIVITY classifies each person as native-born or foreign-born (i.e., whether a first-generation immigrant) and further specifies whether the parents of a native-born person were native-born or foreign-born (i.e., whether a second-generation immigrant). NATIVITY is constructed from information in the BPL, FBPL, and MBPL variables, which respectively report the place of birth of the respondent and his or her father and mother. Persons born in outlying U.S. territories and possessions and those born abroad to U.S. parents are treated as foreign-born in NATIVITY.
Concept:	Ethnicity/Nativity Variables -- PERSON
Start Position:	288
End Position:	288
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

0	Unknown
1	Both parents native-born
2	Father foreign, mother native
3	Mother foreign, father native
4	Both parents foreign
5	Foreign born

Variable: "HISPAN"

Name:	HISPAN
Label:	Hispanic origin
Variable Text:	HISPAN identifies and classifies persons of Hispanic/Spanish/Latino origin. Origin is ancestry, lineage, heritage, national group, or country of birth. Prior to 2003, information was collected by asking, "What is the origin or descent of each person in this household?" and asking the respondent to select the appropriate category from a limited number of choices on a flashcard (including "another group not listed.") The choices included five to eight choices that would be classified as Hispanic, "Negro" and "Black," and a small number of European ancestry groups such as "German." The primary intention of the question was to identify Hispanic respondents, rather than origin or descent for the general population. Beginning in 1976, the original CPS data preserved detail for only the Hispanic responses, with all others answers lumped together as "another group not listed" (relabeled "Not Hispanic" in IPUMS-CPS). In 2003 and later years, respondents were asked, "Are you Spanish, Hispanic, or Latino?" rather than the broad query about origin or descent. Detailed information about Hispanic ethnicity was collected only from those who answered "yes" to this initial question.
Concept:	Ethnicity/Nativity Variables -- PERSON
Start Position:	289
End Position:	291

Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
000	Not Hispanic
100	Mexican
102	Mexican American
103	Mexicano/Mexicana
104	Chicano/Chicana
108	Mexican (Mexicano)
109	Mexicano/Chicano
200	Puerto Rican
300	Cuban
400	Dominican
500	Salvadoran
600	Other Hispanic
610	Central/South American

611	Central American, (excluding Salvadoran)
612	South American
901	Do not know
902	N/A (and no response 1985-87)

Variable: "CIHHCOMP"

Name:	CIHHCOMP
Label:	Household has computer or laptop
Variable Text:	CIHHCOMP indicates whether or not there is a computer in the person's household. This question was only asked of respondents, whose answers were then attributed to the rest of the household residents. Therefore, the universe statement only pertains to the respondent. Generally, persons labeled "Not In Universe" were in the Armed Forces, placing them outside of the question universe. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	292
End Position:	293
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
98	No response
99	NIU

Variable: "CINETHH"

Name:	CINETHH
Label:	Household has internet connection
Variable Text:	CINETHH indicates whether or not someone in the household accesses the internet from home. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	294
End Position:	295
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINETHP"

Name:	CINETHP
Label:	Person accesses internet at home
Variable Text:	CINETHP indicates whether or not a person accesses the internet from home. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	296
End Position:	297
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

01	No
02	Yes
99	NIU

Variable: "CICONTYP"

Name:	CICONTYP
Label:	Type of home internet connection
Variable Text:	CICONTYP indicates a household's internet connection type, specifically distinguishing between a dial-up connection and a faster connection type, such as DSL (Direct Subscriber Line), cable modem, satellite, mobile broadband service, or fiber-optic service. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	298
End Position:	299
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

01	Dial-up only
02	Faster connection type
03	Dial-up and faster conection type
99	NIU

Variable: "CINTUSE"

Name:	CINTUSE
Label:	Person accesses the internet at any location
Variable Text:	CINTUSE indicates whether or not a person accesses the internet from any location. In June 2010, a revised 2007 file was released by the Census. A variable describing the line number of household Internet users was dropped and recoded to this variable. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	300
End Position:	301
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTOUT"

Name:	CINTOUT
Label:	Someone in household accesses the internet outside of the home
Variable Text:	CINTOUT indicates whether or not a person accesses the internet outside of the home. CINTOUTH indicates whether anyone in the household accesses the internet outside of the home. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	302
End Position:	303
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTOUTH"

Name:	CINTOUTH
Label:	Any household member uses the internet outside of the home
Variable Text:	CINTOUTH indicates whether or not any household member uses the internet outside of the home. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	304
End Position:	305
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes

99	NIU

Variable: "CINTOTHH"

Name:	CINTOTHH
Label:	Person uses the internet at someone else's house
Variable Text:	CINTOTHH indicates whether or not the person accesses the internet at someone else's house. CINTOTHHH indicates whether anyone in the household has accessed the internet at someone else's house. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	306
End Position:	307
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes

99	NIU

Variable: "CINTOTHHH"

Name:	CINTOTHHH
Label:	Any household member uses the internet at someone else's house
Variable Text:	CINTOTHHH indicates whether or not any household member uses the internet at someone else's house. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	308
End Position:	309
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTLIB"

Name:	CINTLIB
Label:	Person accesses the internet at a public library
Variable Text:	CINTLIB indicates whether or not the person accesses the internet at a public library. CINTLIBH indicates whether anyone in the household has accessed the internet at a public library. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	310
End Position:	311
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTLIBH"

Name:	CINTLIBH
Label:	Any household member accesses the internet at a public library
Variable Text:	CINTLIBH indicates whether or not any household member accesses the internet at a public library.
	This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	312
End Position:	313
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTSCH"

Name:	CINTSCH

Label:	Access internet at school
Variable Text:	CINTSCH indicates whether or not a person accesses the internet at school. CINTSCHH indicates whether anyone in the household has accessed the internet at school. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	314
End Position:	315
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTSCHH"

Name:	CINTSCHH
Label:	Any household member accesses internet at school

Variable Text:	CINTSCHH indicates whether or not a person accesses the internet at school. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	316
End Position:	317
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes
99	NIU

Variable: "CICOMPYR"

Name:	CICOMPYR
Label:	Year newest computer was purchased
Variable Text:	CICOMPYR indicates the year a household's newest computer was purchased. The possible answer categories range from the current year to more than five years prior to the current year. This variable takes on values from 1 (Current Year) to 8 (Before CY-5) so that the data remains relative to the sample year. If researches wish to represent this variable as an objective year (i.e. 1997, 1998, 1999, etc.) they need only subtract the value of

(CICOMPYR-1) from YEAR (being sure to recode the CICOMPYR value 99 to missing), remembering that a value six years prior to the survey year represents all previous years, except for in 1984 where a value five years prior indicates all previous years.

This variable is part of the Computer Internet Supplement [URL omitted from DDI.].

Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	318
End Position:	319
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Current Year
02	CY - 1
03	CY - 2
04	CY - 3
05	CY - 4
06	CY - 5
07	Before CY - 5

08	Before CY - 4
97	Don't know
98	No response
99	NIU

Variable: "CINUMCMP"

Name:	CINUMCMP
Label:	Number of computers in household
Variable Text:	CINUMCMP indicates the number of computers in the person's household (One, Two, Three or more). This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	320
End Position:	321
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
00	0

01	1
02	2
03	3 or more
98	No response
99	NIU

Variable: "CIEMAIL"

Name:	CIEMAIL
Label:	Use the internet for E-mail
Variable Text:	CIEMAIL indicates whether or not a respondent uses Email. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	322
End Position:	323
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label

01	No
02	Yes
97	Don't Know
99	Not in Universe

Variable: "CIHFORWK"

Name:	CIHFORWK
Label:	Computer used at home to work at home
Variable Text:	CIHFORWK indicates whether or not a person uses a home computer or internet for work related tasks. For 2001 and later years, this question was only asked of persons who were currently employed (See EMPSTAT). This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	324
End Position:	325
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes
98	No response
99	NIU

Variable: "CINTFUN"

Name:	CINTFUN
Label:	Use the internet for games and entertainment
Variable Text:	CINTFUN indicates whether or not a person uses the internet for games and/or entertainment. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	326
End Position:	327
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

Value	Label
01	No
02	Yes
99	NIU

Variable: "CINTJBSR"

Name:	CINTJBSR
Label:	Use internet to search for jobs
Variable Text:	CINTJBSR indicates whether or not a person has used the internet to search for jobs. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	328
End Position:	329
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes

97	Don't Know
99	Not in Universe

Variable: "CINTPHON"

Name:	CINTPHON
Label:	Use the internet for telephone calls
Variable Text:	CINTPHON indicates whether or not a person used the internet for telephone calls. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	330
End Position:	331
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes
97	Don't Know

99	Not in Universe

Variable: "CINONET"

Name:	CINONET
Label:	Main reason household does not have internet access
Variable Text:	CINONET indicates the main reason a household does not have internet access. While data were collected for all persons living in households without internet service (see, CINETHH), the responses for minors doubtless reflect the rationales given by adults in the household This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	332
End Position:	333
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	Too expensive

02	Don't want it
03	Have access to internet elsewhere
04	Lack of computer knowledge
05	Not enough time to use internet
06	Concern about children using internet
07	Problems with internet service provider
08	No computer or computer inadiquate
09	Don't find it useful
10	Not available in area
11	Future access plans
12	Moved
13	Language barriers
14	Privacy and security concerns
15	Other reason
99	NIU

Variable: "CIHSNET"

Name:	CIHSNET
Label:	Main reason for not having a high-speed internet access
Variable Text:	CIHSNET indicates the main reason for not having a high-speed internet connection. While data were collected for all persons living in households with a dial-up internet service (see, CICONTYP), the responses for minors doubtless reflect the rationales given by adults

in the household.

This variable is part of the Computer Internet Supplement [URL omitted from DDI.].

Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	334
End Position:	335
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Do not need it, not interested
02	Too expensive
03	Can use it somewhere else
04	Not available in area
05	No computer or computer inadequate
06	Privacy and security
07	Concern for children's access

08	Lack of confidence or skill
09	Other reasons
99	NIU

Variable: "CISTPNET"

Name:	CISTPNET
Label:	Main reason household stopped internet service
Variable Text:	CISTPNET indicates the main reason given by the respondent for stopping home internet access. The response to this variable is attributed to every household member, however, it should be assumed that the response only reflects the opinion of the respondent. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	336
End Position:	337
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label

01	Too expensive
02	Don't want it
03	Have access to internet elsewhere
04	Not user friendly
05	Not enough time to use internet
06	Concern about children using internet
07	Problems with internet service provider
08	No computer or computer inadiquate
09	Don't find it useful
10	Moved
11	No longer available in area
12	Privacy or security concerns
13	Other reason
14	NIU

Variable: "CINONTMO"

Name:	CINONTMO
Label:	Household does not have internet due to monthly cost
Variable Text:	CINONTMO indicates whether or not monthly cost is the main reason the person's household has no internet access. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].

Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	338
End Position:	339
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
01	No
02	Yes
99	NIU

Variable: "CIPRIV2"

Name:	CIPRIV2
Label:	Concern about providing personal information on the internet relative to over the phone
Variable Text:	CIPRIV2 indicates concern about providing private information on the internet relative to providing private information over the phone. The response to this variable is attributed to every household member, however, it should be assumed that the response only reflects the opinion of the respondent. This question was only asked of households in rotations 4 and 8 (see MISH) This variable is part of the Computer Internet Supplement [URL omitted from DDI.].

Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	340
End Position:	341
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	Less concerned
02	About the same
03	More concerned
96	Refused
97	Don't know
98	No Response
99	NIU

Variable: "CIUSECMP"

Name:	CIUSECMP
Label:	Directly use computer at home
Variable Text:	CIUSECMP indicates whether a person directly uses a computer in the household for any reason. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	342
End Position:	343
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
01	No
02	Yes
98	No response
99	NIU

Variable: "QCICOMPYR"

Name:	QCICOMPYR

Label:	Data quality flag for CICOMPYR
Variable Text:	Data quality flag for CICOMPYR.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	344
End Position:	344
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
0	Not allocated
1	Allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCICONTYP"

Name:	QCICONTYP
Label:	Data quality flag for CICONTYP
Variable Text:	Data quality flag for CICONTYP.

Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	345
End Position:	345
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCIEMAIL"

Name:	QCIEMAIL
Label:	Data quality flag for CIEMAIL
Variable Text:	Data quality flag for CIEMAIL.
Concept:	Computer and Internet Use Supplement Variables -- PERSON

Start Position:	346
End Position:	346
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCIHFORWK"

Name:	QCIHFORWK
Label:	Data quality flag for CIHFORWK
Variable Text:	Data quality flag for CIHFORWK.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	347
End Position:	347

Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	Not allocated
1	Allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "QCIHHCOMP"

Name:	QCIHHCOMP
Label:	Data quality flag for CIHHCOMP
Variable Text:	Data quality flag for CIHHCOMP.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	348
End Position:	348
Width:	1

Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCIHSNET"

Name:	QCIHSNET
Label:	Data quality flag for CIHSNET
Variable Text:	Data quality flag for CIHSNET.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	349
End Position:	349
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINETHH"

Name:	QCINETHH
Label:	Data quality flag for CINETHH
Variable Text:	Data quality flag for CINETHH.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	350
End Position:	350
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "QCINETHP"

Name:	QCINETHP
Label:	Data quality flag for CINETHP
Variable Text:	Data quality flag for CINETHP.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	351
End Position:	351
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories	

Value	Label
0	Not allocated

1	Allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "QCINONET"

Name:	QCINONET
Label:	Data quality flag for CINONET
Variable Text:	Data quality flag for CINONET.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	352
End Position:	352
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	Not allocated
1	Allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "QCINONTMO"

Name:	QCINONTMO
Label:	Data quality flag for CINONTMO
Variable Text:	Data quality flag for CINONTMO.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	353
End Position:	353
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	NIU
1	Allocated

Notes	

Note:	This variable functions as a data quality flag.

Variable: "QCINTFUN"

Name:	QCINTFUN
Label:	Data quality flag for CINTFUN
Variable Text:	Data quality flag for CINTFUN.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	354
End Position:	354
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	Not allocated
1	Allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "QCINTJBSR"

Name:	QCINTJBSR
Label:	Data quality flag for CINTJBSR
Variable Text:	Data quality flag for CINTJBSR.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	355
End Position:	355
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
0	Not allocated
1	Allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINTLIB"

Name:	QCINTLIB

Label:	Data quality flag for CINTLIB
Variable Text:	Data quality flag for CINTLIB and CINTLIBH.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	356
End Position:	356
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINTOTHH"

Name:	QCINTOTHH
Label:	Data quality flag for CINTOTHH
Variable Text:	Data quality flag for CINTOTHH and CINTOTHHH.

Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	357
End Position:	357
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINTOUT"

Name:	QCINTOUT
Label:	Data quality flag for CINTOUT
Variable Text:	Data quality flag for CINTOUT and CINTOUTH.
Concept:	Computer and Internet Use Supplement Variables -- PERSON

Start Position:	358
End Position:	358
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
0	Not allocated
1	Allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINTPHON"

Name:	QCINTPHON
Label:	Data quality flag for CINTPHON
Variable Text:	Data quality flag for CINTPHON.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	359
End Position:	359

Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
1	Allocated
0	Not allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINTSCH"

Name:	QCINTSCH
Label:	Data quality flag for CINTSCH
Variable Text:	Data quality flag for CINTSCH and CINTSCHH.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	360
End Position:	360
Width:	1

Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
0	Not allocated
1	Allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINTUSE"

Name:	QCINTUSE
Label:	Data quality flag for CINTUSE
Variable Text:	Data quality flag for CINTUSE.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	361
End Position:	361
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
0	Not allocated
1	Allocated

Notes

Note:	This variable functions as a data quality flag.

Variable: "QCINUMCMP"

Name:	QCINUMCMP
Label:	Data quality flag for CINUMCMP
Variable Text:	Data quality flag for CINUMCMP.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	362
End Position:	362
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	Not allocated
1	Allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "QCISTPNET"

Name:	QCISTPNET
Label:	Data quality flag for CISTPNET
Variable Text:	Data quality flag for CISTPNET.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	363
End Position:	363
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	Not allocated

1	Allocated

Notes
Note:	This variable functions as a data quality flag.

Variable: "QCIUSECMP"

Name:	QCIUSECMP
Label:	Data quality flag for CIUSECMP
Variable Text:	Data quality flag for CIUSECMP.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	364
End Position:	364
Width:	1
Variable Format:	numeric
Implied Decimal Places:	0
Categories	

Value	Label
0	Not allocated
1	Allocated

Notes	
Note:	This variable functions as a data quality flag.

Variable: "CIPWT"

Name:	CIPWT
Label:	Computer and internet use supplement primary respondent weight
Variable Text:	CIPWT is a weight associated with the primary respondent questions in the Computer and Internet Use Supplement. Use this weight for tallying CIEMAIL, CIHFORWK, CINTFUN, CINTJBSR, CINTPHON, and CIPRIV2. This weight is representative of people age 15 and older. All other variables in the Computer and Internet Use Supplement can be weighted using WTFINL and HWTFINL. This variable is part of the Computer Internet Supplement [URL omitted from DDI.].
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	365
End Position:	374
Width:	10
Variable Format:	numeric
Implied Decimal Places:	4
Coder Instructions:	This is a 10-digit numeric variable with 4 implied decimal places

Variable: "CISUPPWT"

Name:	CISUPPWT
Label:	Computer and Internet Use Supplement Weight
Variable Text:	CISUPPWT is the weight specific to the Computer and Internet Use Supplement [URL omitted from DDI.], and should be used for all individual-level analyses using variables from this supplement. Users should use CIPWT to tally primary-respondent-only variables in the Computer and Internet Use Supplement. HWTFINL should be used for household-level supplement variables.
Concept:	Computer and Internet Use Supplement Variables -- PERSON
Start Position:	375
End Position:	388
Width:	14
Variable Format:	numeric
Implied Decimal Places:	4
Coder Instructions:	CISUPPWT is a 14-digit numeric variable with four implied decimals. That is, 12345678901234 should be interpreted as 1234567890.1234. The IPUMS command files automatically make the necessary adjustment, so no further adjustment is needed.

Variable: "UBSUPPWT"

Name:	UBSUPPWT
Label:	Un(der)banked Supplement Person Weight
Variable Text:	UBSUPPWT is the weight specific to the Un(der)banked Supplement [URL omitted from DDI.], and should be used for individual-level analyses. For household-level analyses, UBSUPPWTH should be used.

Concept:	Un(der)banked Supplement Variables -- PERSON
Start Position:	389
End Position:	398
Width:	10
Variable Format:	numeric
Implied Decimal Places:	4
Coder Instructions:	UBSUPPWT is a 10-digit numeric variable. In the original data there are four implied decimals. The IPUMS command files automatically make the necessary adjustment, so no further adjustment is needed.

Variable: "BPACCT"

Name:	BPACCT
Label:	Type of bank account
Variable Text:	BPACCT indicates whether and what type of account an individual currently has. This is the only variable in the Unbanked supplement that is valid at the person level, and person supplement weights should be used when analyzing BPACCT. This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- PERSON
Start Position:	399
End Position:	401

Width:	3
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
001	Only checking accounts
002	Only savings accounts
003	Or both checking and savings accounts
004	Other specify
096	Refused
097	Don't know
098	No response
099	Not in universe

Variable: "BWHOACCT"

Name:	BWHOACCT
Label:	Persons in the household who have bank accounts
Variable Text:	BWHOACCT reports which specific people in a household have bank accounts.

	This variable is part of the Unbanked/Underbanked Supplement [URL omitted from DDI.].
Concept:	Un(der)banked Supplement Variables -- PERSON
Start Position:	402
End Position:	403
Width:	2
Variable Format:	numeric
Implied Decimal Places:	0

Categories

Value	Label
00	Does not have account
01	Has account
96	Refused
97	Don't Know
98	No Response
99	Not in Universe