

USC Center for Economic and Social Research Understanding America Study
UAS 133: U.S. Financial Health Pulse Benchmarking Survey - April 26 – June 29, 2018.

This survey focuses on you and on your household's financial situation. For all questions, please answer to the best of your ability, and if you are not sure about the answer to a question, just your best guess will do.

Q001. Are you currently attending school of any kind, either full time or part time?

1. No, I am not attending school
2. Yes, I am a full-time student
3. Yes, I am a part time student

Q002. Would you say that in general your health is:

1. Excellent
2. Very good
3. Good
4. Fair
5. Poor

Q105. Do you or your family own the place where you live, or do you pay rent, or do you live rent free?

1. Own
2. Rent
3. Live rent free
4. Other (specify)

Q003. Overall, how satisfied are you with your current financial situation?

1. Extremely satisfied
2. Very satisfied
3. Somewhat satisfied
4. Not very satisfied
5. Not at all satisfied

Q004. How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower¹.

1. Excellent
2. Very Good
3. Good
4. Fair
5. Poor
6. Don't know

¹ Indicator #6 Credit Score

Q005. Which of the following brackets does your current credit score fall into? If you aren't sure, your best guess will do.

1. 300-499
2. 500-549
3. 550-599
4. 600-649
5. 650-699
6. 700-749
7. 750-799
8. 800-850
9. Don't know

Q006. Which of the following statements comes closest to the amount of financial risk that you are willing to take when you make investments²?

1. Take substantial financial risk expecting to earn substantial returns
2. Take above average financial risks expecting to earn above average returns
3. Take average financial risks expecting to earn average returns
4. Take below average financial risks expecting below average returns
5. Not willing to take any financial risk
6. I do not make investments

The next questions ask you to read a statement and tell us how well that statement describes you or your situation³.

Q007. How well does this statement describe you or your situation? "Because of my money situation, I feel like I will never have the things I want in life."

1. Completely
2. Very well
3. Somewhat
4. Very little
5. Not at all

Q008. How well does this statement describe you or your situation? "I am just getting by financially."

1. Completely
2. Very well
3. Somewhat
4. Very little
5. Not at all

² Risk Tolerance SCF – do not edit

³ This series is from CFPB: https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-questionnaire-short.pdf

Q009. How well does this statement describe you or your situation? “I am concerned that the money I have or will save won’t last.”

1. Completely
2. Very well
3. Somewhat
4. Very little
5. Not at all

Q010. How often does this statement apply to you? “I have money left over at the end of the month.”

1. Always
2. Often
3. Sometimes
4. Rarely
5. Never

Q011. How often does this statement apply to you? My finances control my life.”

1. Always
2. Often
3. Sometimes
4. Rarely
5. Never

Q012. How many people who don’t currently live with you (including children) do you regularly financially help or support? Please enter “0” if none. [numerical input, allow only integers >= 0]

Financial Stress

The next questions are about financial stress you may or may not have experienced over the last 12 months. For these and other questions that ask about the last 12 months, please think back to events that have occurred since [month], [year].

Q013. Over the last 12 months, how much stress, if any, did your finances cause you?

1. High stress
2. Moderate stress
3. Some stress
4. No stress

randomize order of Q14 – Q17

If finances caused stress

Q014. To what extent, if any, has financial stress negatively impacted your physical health?

1. High impact
2. Moderate impact
3. Some impact
4. No impact

If finances caused stress

Q015. To what extent, if any, has financial stress negatively impacted your mental health?

1. High impact
2. Moderate impact
3. Some impact
4. No impact

If finances caused stress

Q016. To what extent, if any, has financial stress negatively impacted your family life?

1. High impact
2. Moderate impact
3. Some impact
4. No impact

If finances caused stress & either work or go to school

Q017. To what extent, if any, has financial stress negatively impacted your work or school performance?

1. High impact
2. Moderate impact
3. Some impact
4. No impact
5. Not applicable (I don't work/go to school)

Many of the questions in the remainder of this survey will ask about your "household's" financial situation. "Household" includes you and others living with you who contribute financially to your home. As you answer these questions, please think about all of your household members' finances, taken as a whole. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.

Q018. Generally speaking, who in your household is most knowledgeable about your household's finances?

1. I am
2. Someone else is
3. Someone else and I are equally knowledgeable
4. Other (please specify)

5. I live alone
6. Don't know

For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household, in the past 12 months⁴

Q019. In the past 12 months, I worried whether our food would run out before I got money to buy more.

1. Often
2. Sometimes
3. Never

Q020. In the past 12 months, we had trouble paying our rent or mortgage.

1. Often
2. Sometimes
3. Never

Q021. In the past 12 months, I or someone in my household did not get healthcare we needed because we couldn't afford it.

1. Often
2. Sometimes
3. Never

Q022. In the past 12 months, I or someone in my household stopped taking a medication or took less than directed due to the costs.

1. Often
2. Sometimes
3. Never

Income

The next questions ask about your total household income. For each of these, please think about your own income combined with the incomes of any other members of your household.

Q023. Taking into account all sources of income for everyone in your household, what was your total household income over the last 12 months? Please consider all sources of income, including wages, tips, bonuses, income from self-employment or investments, payments from government benefits

⁴ This series is the CFPB Financial Well Being Survey

(including unemployment and Social Security benefits), and settlements such as alimony and child support.

[numerical input, allow only integers >= 0]

[show preamble on same screen as grid](#)

In the last 12 months, did you or anyone in your household receive any of the following government benefits?

		Ye s	No	Don't know
Q027	Medicaid			
Q027A	Medicare			
Q027B	Social Security			
Q028	Supplemental Security Income (SSI) Benefits			
Q029	Social Security Disability Insurance (SSDI)			
Q030	Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)			

[show preamble on same screen as grid](#)

In the last 12 months, did you or anyone in your household receive any of the following government benefits?

		Ye s	N o	Don't know
Q031	Temporary Assistance for Needy Families (TANF)			
Q032	Supplemental Nutrition Assistance Program (SNAP or food stamps)			
Q033	Children's Health Insurance Program (CHIP)			
Q034	Housing Assistance (e.g. Section 8 or vouchers)			
Q034A	Earned Income Tax Credit (EITC)			
Q035	Other government benefits not listed here or in previous question (please specify)			

Q024. In the last 12 months, how often were you able to easily predict your household's income for the following month?

1. Every month
2. Most months
3. About half the time
4. A few months
5. I was never able to easily predict my next month's income over the last 12 months

Q025. In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:

1. Was roughly the same each month
2. Occasionally varied from month to month
3. Varied quite often from month to month

[if Q025 = 3 or 4]

Q026. Which of the following, if any, contributed to why your household's income varied over the last 12 months? (Please select all that apply, and if none of the listed apply, please write in your own answer below.)

1. Variable income from bonuses
2. Variable income from commission, tips, consulting, gig work, side jobs, odd jobs, etc.
3. Seasonal employment that began or ended in the last 12 months
4. Seasonal variation in sales or contracts
5. Wages were garnished (i.e. withheld by your employer to pay some of your debts), or a garnish was lifted
6. Irregular work schedule or overtime work
7. Periods where you or household members were unemployed or on unpaid leave
8. Payouts from investment income
9. Received a promotion or salary increase
10. Started a new job
11. Some other reason (please specify)

[Error message if specify left blank in q26: "Please write a brief description of your "other" choice" but let them proceed if they hit next again]

Q040. Did you or anyone in your household receive a tax refund this year (from filing 2017 taxes), or do you expect to receive a refund?

1. Received a tax refund
2. Expect to receive a tax refund
3. Did not receive and do not expect a tax refund

If received a refund (Q040 = 1)

Q041. Which of the following best describes how you used your tax refund? Did you save or invest the money, or did you spend it, or some of both?

1. Spent all of the tax refund
1. Saved some of it, spent some of it
2. Saved or invested all of it
3. Did something else with it (please specify)
4. Don't know

If spent the refund (Q041 = 1 or 2) (Randomize order of answer values)

Q042. How did you or the members of your household spend the refund?

If you spent it in more than one way, please select all that apply

1. Paid down debt
2. Paid bills
3. Paid for household or personal items
4. Paid or helped pay for a large purchase such as a home, or vehicle
5. Paid educational expenses
6. Paid medical expenses
7. Paid vehicle expenses
8. Paid for vacation or travel
9. Other (please specify)

Spending

The next questions ask about your total household spending over the last 12 months. For each of these questions, please think about your personal spending, as well as how much other members of your household may have spent.

Q036. Which of the following statements best describes how your household's total spending compared to total income, over the last 12 months⁵?

1. Spending was much less than income
2. Spending was a little less than income
3. Spending was about equal to income
4. Spending was a little more than income
5. Spending was much more than income

[if spent a little or much more than income \(Q036 = 4 or 5\)](#)

Q037. Which of the following come closest to the reason that your household's spending exceeded its income in the last 12 months?

1. Our income was unusually low
2. Our spending was unusually high
3. Our income was unusually low and our spending was unusually high
4. Our spending usually or always exceeds our income
5. Don't know
6. Other (please specify)

[if spent a little or much more than income \(randomize order of answer values\)](#)

Q038. In the last 12 months, when your household's spending exceeded its income, which of the following, if any, did your household do to help cover expenses? Please select all that apply.

1. Worked extra hours or took other actions to increase or supplement income

⁵ Indicator #1 Spend Less Than Income

2. Used credit (e.g. credit cards, line of credit, etc.)
3. Borrowed money or was assisted by friends or family
4. Borrowed money or took out a loan from a financial institution
5. Sold items for cash
6. Cashed in stocks, insurance policies, or other financial assets
7. Used non-retirement savings
8. Used retirement savings
9. Overdrew checking account
10. Reduced expenses
11. Other (please specify)
12. Didn't do anything in particular

Q133. Please think about all of the purchases you made in the last 12 months and the way you paid for them, including by cash, check, credit card, debit card, and other forms of electronic payment. What portion of the purchases you made in the last 12 months did you make in cash?⁶

1. All with cash
2. Most with cash
3. Half with cash
4. Some with cash
5. None with cash

Q039. Which of the following statements best describes how your household has paid its bills over the last 12 months?⁷

My household has been financially able to:

1. Pay all of our bills on time
2. Pay nearly all of our bills on time
3. Pay most of our bills on time
4. Pay some of our bills on time
5. Pay very few of our bills on time

Q043. Suppose now that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply⁸.

1. Put it on my credit card and pay it off in full at the next statement
2. Put it on my credit card and pay it off over time
3. With the money currently in my checking/savings account or with cash
4. Using money from a bank loan or line of credit

⁶ [Gallup, 2016] slightly modified

⁷ Indicator #2 – Pay Bills On Time

⁸ 2017 SHED survey. Do not wordsmith

5. By borrowing from a friend or family member
6. Using a payday loan, deposit advance, or overdraft
7. By selling something
8. I wouldn't be able to pay for the expense right now
9. Other (please specify)

Save

The next questions ask about your household's savings, retirement funds, and investments.

Q044 At your current level of spending, how long could you and your household afford to cover expenses, if you had to live only off the money you have readily available, without withdrawing money from retirement accounts or borrowing?⁹

1. 6 months or more
2. 3-5 months
3. 1-2 months
4. 1-3 weeks
5. Less than 1 week

Q045. Thinking about your household's longer term financial goals such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last... How confident are you that your household is currently doing what is needed to meet your longer-term goals¹⁰?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident

[Show preamble on the same screen as the grid](#)

Do you or anyone in your household have any of the following financial assets or accounts?

		Yes	No	Don't know
Q046	Checking account			
Q047	Savings account			

⁹ Indicator #3 adequate Liquid Savings

¹⁰ Indicator #4 Adequate Long Term Savings

Q048	Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP))			
Q050	Employer-provided traditional pension or cash balance plan			
Q049	Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund)			
Q051	Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc.			
Q052	Savings in cash			
Q053	Other financial assets or accounts excluding real estate or housing) (please specify)			

[Show preamble on the same screen as the grid](#)

For each of the following financial assets or accounts, please estimate the current value of that account. Just your best guess will do.

	Show only endorsed accounts but do not include pension	Approximate Current Value
Q054	Checking account	
Q055	Savings account	
Q056	Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP))	
Q057	Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund)	
Q058	Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc.	
Q059	Savings in cash	
Q060	show value of other specify if q053 = yes	

[Show preamble on the same screen as the grid](#)

[Show only the accounts that were endorsed, but do not include pension](#)

Please indicate if you or anyone in your household is currently saving in any of your financial assets or accounts. If so, are you saving regularly (for example, monthly or from each paycheck) or irregularly (adding savings whenever you can), or not at all?

Please remember to include automatic savings, contributions that are taken out of your paycheck by your employer, and automatic transfers to investment accounts.

		Saving regularly	Saving whenever possible	Not currently saving
Q061	Checking account			
Q062	Savings account			
Q063	Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP))			
Q064	Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund)			
Q066	Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc.			
Q067	Savings in cash			
Q068	display value of open end if q60 = yes			

[Show preamble on the same screen as the grid](#)
[\[randomize order of the rows of the grid\]](#)

In the past 12 months, did you or anyone in your household go to some place other than a bank, savings or loans institution, credit union, or brokerage firm to do any of the following activities?

		Yes	No	Don't know
Q070	Sent a money order			
Q071	Cashed a check			
Q072	Sent money to friends or family living outside the US			
Q073	Borrowed a payday loan or received a payday advance			
Q074	Used a pawn shop loan			
Q075	Used rent-to-own services			
Q076	Took out a tax refund anticipation loan			

The next questions ask about your household's debts

Borrow

Q077. Now thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are

carried over from prior months ... As of today, which of the following statements describes how manageable your household debt is¹¹?

1. Have a manageable amount of debt
2. Have a bit more debt than is manageable
3. Have far more debt than is manageable
4. Do not have any debt

[Ask if Q077 < 4 or missing](#)

[Show preamble on the same screen as the grid](#)

Which of the following types of debt, if any, do you or anyone in your household currently have?

		Ye s	N o	Don' t kno w
Q078	Auto loans			
Q079	Student loans			
Q080	Small business loans			
Q081	Mortgages and home equity line of credit			
Q082	Medical debts			
Q083	Outstanding credit card balances carried over from previous months			
Q084	Other loans (including payday loans, auto title loans, money borrowed from family or friends, and excluding the loans listed above)			
Q085	Other debts not listed (Please Specify)			

[Ask if Q077 < 4 or missing](#)

[Show only the debts endorsed in the previous question, and show preamble on the same screen as the grid](#)

For each of the following types of debt, please estimate the amount your household currently owes. If you aren't sure, your best guess will do.

		The approximate total amount you owe on this debt
Q086	Auto loans	
Q087	Student loans	
Q088	Small business loans	
Q089	Mortgages and home equity line of credit	
Q090	Medical debts	

¹¹ Indicator #5 Manageable Debt Load

Q091	Outstanding credit card balances carried over from previous months	
Q092	Other loans (including payday loans, auto title loans, money borrowed from family/friends, and excluding the loans listed above)	
Q093	display value of "Other" open end here	

Ask if Q077 < 4 or missing
show preamble on same screen as grid

For each of the following activities, please indicate whether or not your household's debt has delayed or prevented you, or anyone else in your household, from doing that activity, over the last 12 months.

	In the last 12 months, did your household's debt...	Yes	No	Don't know
Q094	Delay or prevent starting a business?			
Q095	Delay or prevent moving from your current residence?			
Q096	Delay or prevent going to school?			
Q097	Delay or prevent starting a family?			
Q098	Delay or prevent purchasing a home?			
Q099	Delay or prevent purchasing a car?			
Q100	Delay or prevent saving for retirement?			
Q101	Delay or prevent retiring from work?			
Q102	Delay or prevent changing jobs?			
Q103	Delay or prevent receiving medical treatment (including filling prescriptions)?			

If have debt other than mortgage (if any of Q078-Q080 or Q082-Q085 = Yes)
keep preamble on same screen as question

Q104. For this question, please think about how long it might take to pay off your current level of household debt, excluding mortgages. Do not consider future debt, just the non-mortgage debt you have right now.

Excluding any mortgages, and assuming you do not take on any more debt, how long do you think it would take your household to pay off its current debts? If you aren't sure, your best guess will do.

1. Less than 1 year
2. 1 to 5 years
3. 6 to 10 years
4. 11 to 20 years
5. 21 to 30 years
6. More than 30 years
7. We will never pay off our debts
8. Don't know

Insurance Coverage

The next few questions ask about the different types of insurance that you and your household might have.

Q106. Does your household have car insurance on all your automobiles?

1. Yes
2. No
3. Don't Know
4. Not applicable (we don't own a car)

ask if housing type = "own"

Q107. Is your household currently covered by homeowner's insurance?

1. Yes
2. No
3. Don't Know

ask if housing type = "rent"

Q108. Is your household currently covered by renter's insurance?

1. Yes
2. No
3. Don't Know

Q109. Do you currently have life insurance?

1. Yes
2. No
3. Don't Know

Q110. Do you currently have short-term or long-term disability insurance?

1. Yes
2. No
3. Don't Know

Q111. Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Veterans, Indian Health Service, or any other type of medical coverage)?

1. Yes
2. No
3. Don't Know

if Q111 = 1

Q134. Which of the following is your main source of health insurance coverage?

1. Your employer
2. Your spouse's employer

3. Your parent or guardian
4. Medicare or Medicaid
5. Through an insurance company or a state or federal marketplace that you purchased yourself (including Affordable Care Act (ACA) plans)
6. Veterans' Health Administration (VHA) benefits, including Choice Act
7. TRICARE or other military health benefits
8. Indian Health Services
9. Other (Please Specify)
10. Don't know

ask if any of the insurance questions = yes

Q112. Thinking about all of the types of personal and household insurance you and others in your household have, how confident are you that those insurance policies will provide enough support in case of an emergency¹²?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident

Planning

The next questions ask about the extent to which your household plans ahead financially, that is, to cover upcoming expenses, or to save up for long-term goals or to cover emergencies.

Q113. To what extent do you agree or disagree with the following statement: "My household plans ahead financially."¹³

1. Agree strongly
2. Agree somewhat
3. Neither agree nor disagree
4. Disagree somewhat
5. Disagree strongly

Q114. Does your household use a budget or other type of plan to track and manage your spending?

1. Yes
2. No
3. Don't know

¹² Indicator #7 Adequate Insurance Coverage

¹³ Indicator #8 Planning Ahead

Q115. Does your household use automatic transfers to transfer money to savings or investments?

1. Yes
2. No
3. Don't know

Q116. Has your household attempted to calculate how much you currently need to save for retirement?

1. Yes
2. No
3. Don't know

Q117. Have you or anyone in your household ever talked with a financial planner or advisor?

1. Yes
2. No
3. Don't know

Q117A. Does your household have an emergency savings account?

1. Yes
2. No
3. Don't know

Psychographic

The next questions ask about your family's financial situation while you were growing up.

Q118. How frequently did your family struggle financially while you were growing up?

1. Regularly
2. Sometimes
3. Rarely
4. Never
5. Don't know

Q135. How frequently did you worry about having enough food to eat while you were growing up?

1. Regularly
2. Sometimes
3. Rarely
4. Never

Q136. How frequently did you worry about crime and personal safety while you were growing up?

1. Regularly
2. Sometimes
3. Rarely
4. Never

Q119. How frequently did your family discuss financial matters with you or around you while you were growing up?

1. Regularly
2. Sometimes
3. Rarely
4. Never

These next few questions relate to your usage of financial products and services.

[questions in this section should be removed when embargo is lifted](#)
[randomize order answer choices, and set up a way for the respondent to rank order them](#)

Q126. For this question, please select the top three most important factors when you are deciding to do business with a particular financial institution:

Which is the [first/second/third] most important factor?

1. Fees or other costs associated with products and services
2. Interest rates associated with products and services
3. Convenience of branch locations and hours
4. Availability of customer service in multiple languages
5. Diversity and range of products and services
6. How much the financial institution cares about customers' financial wellbeing
7. Reputation of financial institution for being trustworthy
8. Recommendations from people in my community
9. Good/fast service
10. Convenience and ease of use of online and mobile offerings
11. Other (Please Specify)

[Section removed for internal analysis]

EMPLOYMENT

[\[Please pre-load labor force question from MYHH to use in logic for this section\]](#)
[If currently working or on sick or other leave](#)

The following questions ask about your job. If you have more than one job, please think about the main job that you have had in the last 30 days.

Q120. In the main job that you had in the past 30 days did you:

1. Work full-time for someone else
2. Work part-time for someone else
3. Work for yourself (self-employed) or as a sole-proprietor
4. Work as a partner in a partnership (e.g. partner in law firm, medical practice)
5. Work as a consultant or contractor
6. Other (Please Specify)

If currently working or on sick or other leave

Q121. In your main job, do you normally start and end work around the same time each day that you work or does it vary?

1. Normally work the same hours
2. Schedule varies, primarily at my request
3. Schedule varies, primarily based on my employer's needs

If currently working or on sick or other leave

Q122. In your main job, approximately how far in advance do you typically know the hours that you will work on any given day?

1. One day in advance or less (including on call)
2. 2 to 3 days in advance
3. 4 to 6 days in advance
4. 1 to 2 weeks in advance
5. 2 to 4 weeks in advance
6. More than a month in advance
7. My hours are the same each day
8. I decide on the hours I work each day

If currently working or on sick or other leave

Q123 Still thinking about your main job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.

1. Paid sick leave
2. Paid vacation/personal leave
3. Paid parental leave
4. Student loan repayment
5. Health insurance
6. Disability insurance
7. Life insurance
8. Retirement plans
9. Childcare

10. Ability to work from home
11. Other (please specify)
12. Don't know

If currently working or on sick or other leave

Q124. What do you think the likelihood is that you will lose your main job, or be permanently laid off, during the next 12 months?

1. Very likely
2. Somewhat likely
3. Not very likely
4. Not at all likely
5. Don't know

Q125. Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have ever done the following activities in the last 12 months. (Please select all that apply)

1. Driven for car services such as Uber or Lyft
2. Worked for pay, using task-based apps or websites like TaskRabbit or mTurk
3. Worked other task-based jobs
4. Done intermittent work such as babysitting or childcare, cleaning, temp work
5. Worked by the hour or day
6. Sold services such as freelance writing, web design, or music
7. Sold products for companies such as Amway, Herbalife, Tupperware, Mary Kay, or Avon
8. Sold products on a website such as Etsy or eBay
9. Rented space in your home or apartment on websites such as AirBnB
10. Other (specify)
11. None of these

Q137. Have you or has anyone in your household (a family member, spouse/partner, etc.) spent time under criminal supervision in jail or prison?

1. No
2. Yes, I have
3. Yes, someone else in my household has
4. Yes, I have AND someone else in my household has
5. Don't know

These final questions have to do with physical, mental, or emotional conditions that can cause serious difficulty with daily activities. Please answer for anyone in your household who is 16 years old or over.¹⁴

Q138. Is anyone in your household deaf or does anyone have serious difficulty hearing?

1. Yes
2. No
3. I don't know

Q139. Is anyone in your household blind or does anyone have serious difficulty seeing even when wearing glasses?

- a) Yes
- b) No
- c) I don't know

Q140. Because of a physical, mental, or emotional condition, does anyone in your household have serious difficulty concentrating, remembering, or making decisions?

- a) Yes
- b) No
- c) I don't know

Q141. Does anyone in your household have serious difficulty walking or climbing stairs?

- a) Yes
- b) No
- c) I don't know

Q142. Does anyone in your household have difficulty dressing or bathing?

- a) Yes
- b) No
- c) I don't know

Q143. Because of a physical, mental, or emotional condition, does anyone in your household have difficulty doing errands alone such as visiting a doctor's office or shopping?

- a) Yes
- b) No
- c) I don't know

¹⁴ <https://www.bls.gov/opub/mlr/2014/article/the-development-of-questions-on-disability-for-the-current-population-survey.htm>