

USC Center for Economic and Social Research Understanding America Study
UAS 183: 2019 Benchmarking Survey – U.S. Financial Health Pulse – April - June 2019

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

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

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 (Please 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

CFPB Financial Wellbeing Scale

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

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

¹ Question numbers are not necessarily in sequential order to preserve continuity with question numbering from prior surveys.

5. Not at all

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

Financial Stress

Q013. How much stress, if any, do your finances cause you?

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

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.

Financial Decisionmaking

Please help us to understand your role in the financial decision-making of your household.

In your household, how much responsibility do you have for the following tasks?

- Q144. Paying monthly bills (such as rent or mortgage, utilities, cell phone, etc.)
- Q145. Shopping for the household (buying groceries, household supplies, etc.)
- Q146. Making decisions about saving and investing (such as whether to save, how much to save, where to invest, etc.)
- Q147. Making decisions about other financial matters (such as where to bank, what payment methods to use, how much to borrow, etc.)

Answer choices:

- All responsibility
- Most responsibility
- Some responsibility
- No responsibility
- Responsibility is shared equally with other household members

Informal Social Networks

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]

Q148. In the past 12 months, how often has your household received financial assistance from family members or friends who do not live in your household??

1. Never
2. Once
3. 2 - 3 times
4. 3 - 4 times
5. 5 or more times
6. Don't know

Q149. In the past 12 months, how often has your household provided financial assistance to family members or friends who do not live in your household?

1. Never
2. Once
3. 2 - 3 times
4. 3 - 4 times
5. 5 or more times
6. Don't know

Q212. What was the total amount of assistance that your household provided to family members or friends outside your household in the past 12 months? If you aren't sure, just your best guess will do. [numerical input, allow only integers ≥ 0]

Life Events

The next few questions ask about events that may have happened to you in the last 12 months. For these questions please think back to events that have occurred since [month], [year].

In the past 12 months, have you or anyone in your household experienced any of the following life events?

- Q150. Marriage
- Q151. Divorce or separation
- Q152. Death of a family member
- Q153. Had a baby or became the primary caregiver of a child
- Q154. Became the primary caregiver of an older adult
- Q155. Began college or graduate school
- Q156. Graduated college or graduate school
- Q157. Started a new job or employment opportunity
- Q158. Received a significant promotion and/or raise at an existing job
- Q159. Lost a job, had hours cut, or worked less than expected
- Q160. Bought a new home
- Q161. Had a major medical expense
- Q162. Other life event [Please Specify]

Response Options:

- Yes
- No

For each previously endorsed event:

You indicated that you or someone in your household experienced this event in the last 12 months: [Display Event].

Q163. What impact did this event have on your household's finances?

1. Very positive impact
2. Somewhat positive impact
3. No impact
4. Somewhat negative impact
5. Very negative impact
6. Don't know

Financial Hardships

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 months.

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. Rarely
4. Never

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

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

Income and Benefits

The next questions ask about your total household income. For each of these questions, 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
- income from investments or retirement savings
- payments from government benefits (including unemployment and Social Security benefits),
- and settlements such as alimony and child support.

[numerical input, allow only integers ≥ 0]

Q164. In the last 12 months, approximately what portion of your total household income was paid in cash (not via direct deposit or check)?

1. All
2. Most
3. About half
4. Some
5. None
6. Don't Know

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

		Yes	No	Don't know
Q027	Medicaid			
Q027A	Medicare			
Q027B	Social Security			
Q028	Supplemental Security Income (SSI) Benefits			
Q029	Social Security Disability Insurance (SSDI)			
Q032	Supplemental Nutrition Assistance Program (SNAP or food stamps)			
Q035	Other government benefits not listed here (such as WIC, TANF, CHIP, or Section 8 (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 = 2 or 3]

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)

Spending and Expenses

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. [Indicator 1] Which of the following statements best describes how your household's total spending compared to total income, over the last 12 months?

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 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)

Q039. [Indicator 2] Which of the following statements best describes how your household has paid its bills over the last 12 months?

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

Additional explanatory information is available for some questions in this survey. When you see highlighted text, click the text to see the additional information.

In the previous month, approximately how much did you and your household spend in the following categories? Just your best guess will do.

[Text in brackets presented as hover-over text, “Don’t know” option included for each category]

Q165. Food [groceries, food, beverages, dining and/or drinking out]

Q166. Housing [mortgage, rent, property taxes, dues, homeowners or renters insurance, home repair, home maintenance, housekeeping, gardening materials and services]

Q167. Utilities [electricity, water, heating fuel for home, telephone, cable, internet]

Q168. Transportation [car payments (interest and principal), vehicle insurance, vehicle maintenance, gasoline, public transportation costs, other transportation]

Q169. Education [tuition, room and board, books, supplies]

Q170. Healthcare [health care services, health insurance, prescriptions, other medical care]

Q171. Childcare [toys, gear, equipment, daycare, babysitting, sports/activity fees]

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 apply.

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
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)

Savings and Assets

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

Q044. [Indicator 3] 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?

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

Q045. [Indicator 4] 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 goals?

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

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			
Q173	Prepaid card [A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.]			
Q048	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)			
Q050	Employer-provided traditional pension or cash balance plan			
Q049	Individual retirement account not provided by an employer (such as an 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 (Please do <u>not</u> include real estate or housing) (Please Specify)			

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	
Q174	Prepaid card	
Q056	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)	
Q057	Individual retirement account not provided by an employer (such as an 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	

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 (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)			
Q064	Individual retirement account not provided by an employer (such as an 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			

In the past 12 months, did you or anyone in your household do any of the following activities at **some place other than a bank or credit union?**

		Yes	No	Don't know
Q070	Purchased a money order (at a location that was not a bank or credit union)			
Q071	Cashed a check using a check-cashing service (at a location that was not a bank or credit union)			
Q072	Sent money to friends or family living outside the US (at a location that was not a bank or credit union)			
Q073	Took out 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			

Borrowing and Debts

The next questions ask about your household's credit and debts.

Q004. [Indicator 6] How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.

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

Q176. Do you currently have one or more credit cards?

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

Q077. [Indicator 5] 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 is?

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]

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

		Yes	No	Don't know
Q078	Auto loans			
Q079	Student loans			
Q080	Small business loans			
Q081	Mortgages			
Q175	Home equity line of credit			
Q082	Past-due medical bills			
Q083	Outstanding credit card balances carried over from previous months			
Q084	Other debts or loans not listed (such as payday loans, auto title loans, other past due bills, and money borrowed from family or friends)			

[Ask if Q077 < 4 or missing]

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	
Q177	Home equity line of credit	
Q090	Past-due medical bills	
Q091	Outstanding credit card balances carried over from previous months	
Q093	Display value of "Other" open end here	

[Ask if Q077 < 4 or missing]

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)?			

[Ask If have debt other than mortgage (if any of Q078-Q080 or Q082-Q085 = Yes)]

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

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

[ask if any of the insurance questions = yes]

Q112. [Indicator 7] 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 emergency?

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

Planning and Financial Behaviors

The next question asks 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. [Indicator 8] To what extent do you agree or disagree with the following statement: “My household plans ahead financially.”

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

The next questions ask about various financial activities that you or may not have done in the last 12 months. For each of the following questions, please indicate whether you have done the activity in the past 12 months.

Q178. In the past 12 months, have you used internet banking? [Using the internet to access your bank or credit union account. This can be done by accessing your bank's web page through the browser on your phone, tablet, or computer.]

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

Q179. In the past 12 months, have you used mobile banking? [Using a mobile phone to access your bank or credit union account. This can be done either by accessing your bank's web page through the web browser on your mobile phone, via text messaging, or by using an application downloaded to your mobile phone.]

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

Q180. In the last 12 months, have you used a personal financial management (PFM) tool to categorize and track your spending?

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

Only ask if Q46 and Q47 = yes

Q181. In the past 12 months, have you used automatic transfers to transfer money from a checking account to a savings or investment account?

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

Q183. In the past 12 months, have you used automatic transfers to transfer money directly from a paycheck to a 401k, IRA, or other retirement account?

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

Only ask if Q48 and Q49 = yes

Q182. In the past 12 months, have you taken a loan from any of your retirement accounts?

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

Q184. In the past 12 months, have you checked your credit score or credit report?

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

In the past 12 months, have you done any of the following financial activities?

Q185. Opened a new checking account

Q186. Opened a new savings account

Q187. Opened a new credit card

Q188. Opened a new personal loan or line of credit (not including a mortgage)

Response options:

1. Yes
2. No

For the next few questions, please indicate how often, if ever, you have done each activity in the last 12 months.

[If Q176 = yes]

Q189. In the past 12 months, how often did you carry a balance on one or more of your credit cards and pay interest on that balance?

1. Never - I pay off the balance(s) every month
2. 1 - 2 months
3. 3 - 4 months
4. More than 5 months

5. Don't know

Q190. In the last 12 months, how often, if ever, did you overdraw your checking account?

1. Never
2. 1 - 2 times
3. 3 - 4 times
4. More than 5 times
5. Don't know

For the next few questions, please indicate whether you have ever done the following activity, or whether you are currently doing it now.

Q191. Have you ever attempted to calculate how much you need to save for retirement?

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

Q192. Have you ever talked with a professional expert to get financial advice?

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

Q194. Are you currently setting aside money for an emergency?

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

Q195. Are you currently saving in a health savings account (HSA) or flexible spending account (FSA)? [An HSA is a savings plan that reduces an employee's income tax liability and lets them pay for medically-related expenses. An FSA is an account that allows employees to set aside pretax income for routine medical expenses.]

1. Yes
2. No, I have access to an HSA or FSA, but I'm not currently saving in it
3. No, I do not have access to an HSA or FSA
4. Don't know

Employment and Gig Economy

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)

Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last month.

Q200. In the last month, I worked as an independent contractor, an independent consultant, or freelance worker. [Roll-over text: these situations generally describe someone who has to find customers either online or in person to provide a product or service.]

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

Q201. In the last month, I completed one-off tasks online or in-person that I found through companies that advertise through an app or website. [Roll-over text: These tasks could include jobs done entirely online where the companies coordinate payment for the work. Or they could include tasks done in-person like using your own car to drive people from one place to another, delivering groceries or other goods, or doing someone's household tasks or errands.]

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

Q202. In the last month, I worked in a job where I was only called to work as needed, although I could be scheduled for several days or weeks in a row. [Roll-over text: This could include substitute teachers and construction workers supplied by a union hiring hall. These people are sometimes called "on-call" workers. Note: Some people with on-call work as part of their regular job — for example, doctors — are not on-call workers]

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

Q203. In the last month, I worked for a company that provided my services to organizations or firms under short-term contracts. [Roll-over text: A few examples of services that can be contracted out are security, landscaping, or computer programming.]

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

Q204. In the last month, I worked a job that lasted for a limited time period or until the completion of a project. [Roll-over text: These types of jobs may be provided by a temp agency.]

1. Yes
2. No

3. Don't Know

You indicated that you engaged in the following type of work in the past month: [Populate with answer choices from questions above]

Q205. What was the main reason you performed this type of work?

1. To earn money as a primary source of income
2. To earn extra money in addition to another source of income
3. To maintain existing job-related skills or acquire new job-related skills
4. Just for fun (as a hobby)
5. Other (Please Specify)

Small Business

[Ask if Q120 = 3]

Q206. You indicated that you are self-employed. Do you have a business, or are you self-employed in some other way?

1. I have a business
2. I am self-employed in another way
3. I am no longer self-employed

[If Q206 = 2 or 3, skip to end of module]

The following questions ask about the finances of your primary business.

Q207. Please select the category that corresponds to the total revenue/sales earned by your business in 2018:

1. \$0 - \$50,000
2. \$50,001 - \$150,000
3. \$150,001 - \$300,000
4. \$300,001 - \$500,000
5. \$500,001 - \$1 million
6. \$1,000,001 - \$5 million
7. Over \$5 million

Q208. At the end of 2018, was your business operating at a profit, break-even, or loss?

1. At a profit
2. At break-even
3. At a loss
4. Not applicable
5. Don't know

Q209. Do you have a separate bank account that you use for business transactions, rather than personal transactions?

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

Physical Health

The next few questions ask about your physical and mental health.

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

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

Q210. During the past 12 months, did you receive any treatment or counseling for a problem you were having with your emotions, nerves, or mental health?

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

These next few questions have to do with physical, mental, or emotional conditions that can cause serious difficulty with daily activities.

Q138. Is anyone in your household deaf or does anyone have serious difficulty hearing? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

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

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. 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? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q141. Does anyone in your household have serious difficulty walking or climbing stairs? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q142. Does anyone in your household have difficulty dressing or bathing? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. 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? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

The next question asks about your experience with the criminal justice system.

Q137. Have you or has anyone in your household spent time in jail or prison?

1. Yes, I have
2. Yes, someone else in my household has
3. Yes, I have AND someone else in my household has

4. No, no one in my household has

This final question asks about various aspects of the neighborhood where you live.

How would you rate the following aspects of your neighborhood?

- Q211_1. Availability of affordable housing
- Q211_2. Availability of parks and playgrounds
- Q211_3. Availability of high-quality schools
- Q211_4. Availability of childcare and early education options
- Q211_5. Availability of places to buy healthy food
- Q211_6. Access to convenient public transportation
- Q211_7. Access to jobs and employment opportunities
- Q211_8. Access to high-quality medical care
- Q211_9. Safety from crime and violence
- Q211_10. Clean air and water

Response Options

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



