

One-third of American Households Have Struggled to Afford Either Food, Shelter or Medical Care

A new survey shows how many families are on the edge financially

By [Leslie Albrecht](#)

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Nearly half of Americans have a tough time paying their bills, and over one-third have faced hardships such as running out of food, not being able to afford a place to live, or not having enough money to pay for medical treatment.

Those are some of the grim findings from the federal Consumer Financial Protection Bureau's first-ever [survey of financial well-being](#), released Tuesday.

The numbers parallel MarketWatch's own [State of the American Wallet dashboard](#), which tracks how Americans are faring financially with data that updates in real time.

The State of the American Wallet shows how Americans are saddled with mounting car loan and credit card debt and not saving enough money — even enough to cover emergency expenses. Meanwhile, people in the top 1% control a growing share of the nation's wealth.

Similarly, the CFPB survey found a wide range in how respondents felt about their financial well-being. Respondents were assigned scores on a scale of 1 to 100 after answering 10 questions. A score of 50 or lower meant the respondent was likely to be struggling to make ends meet. The average score was 54, but there was a 35-point spread between the top 10% and bottom 10% of participants.

The CFPB, which has [faced an uncertain future](#) under the Trump administration, surveyed more than 6,300 people in 2016 for its survey.

The survey included questions on whether respondents could “enjoy life” because of the way they managed their money, and how often respondents had money left over at the end of the month. The public can take the survey and find out their financial well-being score [here](#).

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