

Assets and Debt

This survey accompanies a measure in the SPARQTools.org [Measuring Mobility toolkit](#), which provides practitioners curated instruments for assessing mobility from poverty and tools for selecting the most appropriate measures for their programs.

Age: Adult

Duration: 3-5 minutes

Reading Level: 6th to 8th grade

Number of items: 10

Answer Format: These questions are administered verbally by an interviewer. The questions have different answer formats and can be used individually.

Sources:

Housing

U.S. Census Bureau (2017). *2018 American Community Survey Questionnaire*. Retrieved from <https://www.census.gov/programs-surveys/acs/>.

U.S. Census Bureau (2015). *AHS 2015 Public Use File (PUF)*. Retrieved from <https://www.census.gov/programs-surveys/ahs.html>.

Debt

Items adapted from:

Federal Reserve Board of Governors (2016). *Codebook for 2016 Survey of Household Economics and Decisionmaking*. Retrieved from https://www.federalreserve.gov/consumerscommunities/files/shed_2016codebook.pdf

Housing

1. Which of the following best describes the place where you live?
 - a. A one-family house detached from any other house
 - b. A one-family house attached to one or more houses
 - c. A building with 2 or more apartments
 - d. A mobile home
 - e. Boat, RV, or van
 - f. Something else (please specify): _____

2. Is the place where you live...
 - a. Owned or being bought by you or someone in your household?
 - b. Rented?
 - c. Occupied without payment of rent?

Debt

3. Do you currently have any outstanding unpaid credit card debt?
 - a. Yes
 - b. No

4. Do you [and your spouse/and your partner] currently have more, less, or about the same amount of credit card debt than you had 12 months ago?
 - a. More
 - b. Less
 - c. About the same

5. 12 months ago, did you have any credit card debt that you have since paid off?
 - a. Yes
 - b. No

6. In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards? _____

7. Do you currently have student loan debt or owe any money used to pay for your own education? _____

8. In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?
 - a. Put it on a credit card and paid it off in full at the next statement
 - b. Put it on a credit card and paid it off over time
 - c. Used money currently in my checking/savings account or with cash
 - d. Used money from a bank loan or line of credit
 - e. Borrowed from a friend or family member
 - f. Used a payday loan, deposit advance, or overdraft
 - g. Sold something

h. Other (please specify): _____

9. Do you currently have an unpaid balance or owe any debt related to the unexpected major medical expenses that you had in the past 12 months?

10. How confident are you that you could come up with \$400 if an unexpected expense arose within the next month?

- a. Not at all confident
- b. Not too confident
- c. Somewhat confident
- d. Very confident