Adaptive Capacity

*Note: Question numbering refers to the unique item identifiers referenced in the user’s guidance documents. Feel free to note these unique identifiers and then modify the numbering as needed. Delete this note and any additional notes as well, prior to using.*

**The following questions ask about how your household handles financial challenges.**

**AD3.** If needed, it is easy for (me/us) to use the internet to search for assistance programs, find jobs, and/or complete online application forms.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD4.** If (I/we) have a financial challenge, I believe (I/we) can find ways to get what I/we need.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD5.** I believe (I/we) can overcome most financial challenges.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD6.** (I/We) can figure out what choices to make when (I/we) face important financial challenges.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD10.** (I/We) have work skills and job experience that would be helpful if (I/we) needed a job or another job.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD11.** (I/We) can use a spending plan or budget to adjust spending if needed.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD12.** I feel (I/we) are well informed about financial matters.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD13a. Part A.** Would any of the following keep your household from using assistance programs or charities, or for applying for more assistance (e.g., food stamps, food banks or other charities, Medicaid, etc.)?
(**Select all that apply**)

* Make too much to qualify
* Would qualify for only a small amount, not worth it
* Currently using all that my household is eligible for
* Disqualified due to things in my/our past
* Do not want it to impact immigration status
* None of the above

**AD13b. Part B.** Would any of the following keep your household from using assistance programs or charities, or for applying for more assistance (e.g., food stamps, food banks or other charities, Medicaid, etc.)?
 (**Select all that apply**)

* Do not know much about assistance programs or charities available
* Takes too much time and effort to apply or sign-up
* Too confusing to apply or sign-up
* Hard to travel to apply, sign-up, or use services
* Hard to use the internet or phone to apply, sign-up, or use services
* None of the above

**AD13c. Part C.** Would any of the following keep your household from using assistance programs or charities, or for applying for more assistance (e.g., food stamps, food banks or other charities, Medicaid, etc.)?
(**Select all that apply**)

* Do not like relying on assistance programs or charities
* Do not want them to have my/our information
* Want to save it for others that need it more
* Do not like how assistance programs or charities treat people seeking help
* Other:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* None of the above

**AD14a. Part A.** Which of the following would make it hard for you or any adult in your household to get a job, or add another job, if needed?
 (**Select all that apply**)

* Physical or mental health condition, disability, or injury
* Discrimination
* Experience domestic violence
* Fear of losing or reducing government benefits
* Need to care for an adult or child with disabilities, or an elderly adult
* Concerns about contact with police or government agents
* None of the above

**AD14b. Part B.** Which of the following would make it hard for you or any adult in your household to get a job, or add another job, if needed?
 (**Select all that apply**)

* Lack of reliable transportation
* Lack affordable of childcare or day care
* Limited time available
* Lack of work clothing
* Difficulty maintaining hygiene
* Not having a permanent address, email, or phone number
* Addiction to drugs or alcohol
* Past criminal record
* None of the above

**AD14c. Part C.** Which of the following would make it hard for you or any adult in your household to get a job, or add another job, if needed?
(**Select all that apply**)

* Cannot speak English well
* Cannot read or write English well
* Lack of experience creating a résumé or interviewing
* Lack of computer skills
* Lack of needed education
* Lack of job skills or experience
* Other:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* None of the above

**AD7.** The financial stress (I/we) feel makes it hard to focus on budgeting.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD8.** The financial stress (I/we) feel makes it hard to focus on planning.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD9.** The financial stress (I/we) feel makes it hard to focus on working towards life goals.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD1. (**I/we) can get helpful advice from others when dealing with a financial problem.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know

**AD2.** (I/We) know people personally who (I/we) can discuss things with like assistance programs, charitable organizations, and/or jobs or educational opportunities.

* Strongly disagree
* Disagree
* Slightly disagree
* Slightly agree
* Agree
* Strongly agree
* Don't know