



# **Measures to Assess Household Resilience: Absorptive Capacity, Adaptive Capacity, and Transformative Capacity**

## **Scoring and Interpretation Guide**



## The Gretchen Swanson Center for Nutrition

The Gretchen Swanson Center for Nutrition (GSCN) is a non-profit research and evaluation organization providing scientific expertise and partnership in the key public health areas of healthy eating-active living, food insecurity, policy advocacy, and health equity. GSCN specializes in the development and implementation of mixed-methods approaches, which are primarily focused on measuring changes that occur through policy, systems, and environmental interventions. GSCN works nationally providing research and evaluation services to communities, non-profits, academic and government institutions, and policy makers. For more information about the Center, please visit the [GSCN website](#).

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# 1. Introduction and Measures Description

This user’s Guide provides instruction and context for administering, scoring, and interpreting three newly developed measures, which assess factors associated with a household’s ability to react to and handle household-level financial shocks that might otherwise lead to food insecurity (e.g., job loss, unexpected bill, expensive home damage not covered by insurance, etc.). This overarching concept of “household resilience” is comprised of three “capacities” – **Absorptive Capacity, Adaptive Capacity, and Transformative Capacity.**

The guide provides a brief background on the development of the measures, descriptions of the measures, examples for potential uses, and guidance for scoring and interpreting scores. The measures and supporting materials and resources can be found on our [website](#). The measures can be used freely and without permission from the authors as long they are implemented according to guidance provided in this user’s guide and/or the peer-reviewed study describing the development and validation of these measures, also found on our website, and have cited the peer-reviewed study in any publications developed utilizing these measures.

The items were developed in an iterative process involving input from the scientific literature, an expert advisory group, and interviews with individuals that have experienced or were at risk for food insecurity. The developed items then underwent a cognitive interviewing process where clarity was assessed and wording was refined. Next, the items were pilot tested in a multi-state sample and underwent psychometric testing and validity assessment. For a detailed description of the methods used for developing and validating these measures, please read the corresponding peer-reviewed study mentioned above.

**Table 1**, below, shows a description of the three measures, along with information about item counts, descriptive statistics, and internal consistency of the measures. These measures are modular and can be used separately or as a set based on the objectives and interests of those implementing them. See the **Appendix** for full item wording and response options. To view the tools in other languages, visit the [Household Resilience webpage](#).

**Table 1. Descriptions of the Household Resilience Measures**

Measure	Description	Item Count	Score Range	Mean Score (SD) <sup>A</sup>	Median (IQR) <sup>A</sup>	Cronbach's Alpha <sup>A</sup>
Absorptive Capacity	A household’s ability to absorb a household-level financial shock (e.g., job loss, large unexpected expense) in the short-term using resources on hand that can be mobilized quickly.	9	0-3	1.32 (0.54)	1.20 (1.00-1.60)	0.70
Adaptive Capacity	A household’s ability to react to a household-level financial shock by acting on information and devising alternative livelihood approaches in the intermediate term.	18	0-5	2.63 (0.85)	2.64 (2.07-3.14)	0.84
Transformative Capacity	Conditional factors, largely at the community level rather than household level, that impact a household’s long-term ability to transform its financial situation.	16	0-5	2.70 (1.10)	2.80 (1.93-3.67)	0.93

<sup>A</sup>Descriptive statistics and Cronbach’s alpha based on data from a largely low-income and food insecure sample from CA, FL, MD, NC, and WA.

## 2. Potential Uses of the Measures

The measures can be used in a variety of ways, such as needs assessments, program evaluations, clinical intake screenings, and other research activities. The following table presents these uses along with descriptions and examples to further illustrate their potential use. These measures are modular and can be used separately or as a set of two or three measures depending on the needs of the project. Visit the [Food Insecurity Related Measures webpage](#) for more examples of potential uses.

**Table 2. Potential Uses Across Community and Clinical Settings**

Potential Uses	Description	Example Types of Organizations	Example Projects
Needs Assessment	Needs assessments identify key health needs and issues through systematic, comprehensive data collection and analysis.	<ul style="list-style-type: none"> <li>• Anti-hunger non-profits/non-governmental organizations</li> <li>• Health Departments</li> <li>• Non-Profit Hospitals</li> </ul>	A non-profit hospital working with their community could utilize the measures as part of their Community Health Needs Assessment process.
Program Evaluation	Program evaluation is a systematic way to improve and account for public health actions by involving procedures that are useful, feasible, ethical, and accurate.	<ul style="list-style-type: none"> <li>• Anti-hunger non-profits/non-governmental organizations</li> <li>• Health departments</li> <li>• Philanthropic organizations</li> </ul>	An anti-hunger non-profit conducting community programming could utilize the measures as part of their program evaluation to assess impacts.
Intake/Clinical Screening	Screening refers to the use of brief measures to assess risk and identify individuals in need of additional support and/or resources.	<ul style="list-style-type: none"> <li>• Hospitals/Clinics</li> <li>• Social services (e.g., WIC clinics)</li> <li>• Food pantries/food banks</li> </ul>	A food pantry could utilize the brief screener version(s) of the measures as part of their client intake process to screen for households at risk and inform food distributions and referrals to services.
Research/Surveillance	Public health surveillance is the ongoing, systematic collection, analysis, and interpretation of health-related data essential to planning, implementation, and evaluation of public health practice.	<ul style="list-style-type: none"> <li>• Researchers</li> <li>• Governmental agencies</li> </ul>	The measures could be added to an existing surveillance system conducted by a government agency aimed at measuring factors related to food insecurity, to see trends in the measures over time.

## 3. Scoring and Interpreting the Measures

### 3.1. Absorptive Capacity Scoring and Interpretation

**Table 3** shows the items that comprise the Absorptive Capacity measure and the scoring approach. As mentioned above, Absorptive Capacity refers to a household’s ability to absorb a household-level financial shock (e.g., job loss, large unexpected expense) in the short term. **For item wording, see the Appendix.**

Households that score higher are more likely to have savings, feel they are living comfortably (from a financial perspective), have few, if any, household expenses that are difficult to afford, and have a stable housing situation. In a large sample of racially/ethnically diverse and largely low-income and food-insecure households across five states (CA, FL, MD, NC, and WA), “low” scores were below the sample median of 1.20. Higher Absorptive Capacity scores (compared to lower scores) were associated with being food secure, having better self-reported health, and increased financial well-being.

In addition to determining “low” and “high” scores, there may also be a need to understand how “low” scores could be improved. This measure offers practical information such as the household expenses that are most frequently cited as being burdensome for the survey respondents, and information on a household’s financial and housing situation. Such information can inform programming and intervention approaches like offering referrals to programs that help with household expenses and/or training programs for addressing debt.

The potential for test bias was examined by assessing test mode (paper versus web-based), several demographic characteristics (age, race, gender, and education), and their impacts on the statistical association between Absorptive Capacity and food security scores (i.e., moderation effects). There were no indications of test bias by mode or for the four demographic characteristics assessed.

A two-item screener version was created for measurement applications in situations and settings that limit the number of items that can be administered (e.g., intake/clinical screening). The items AB1 and AB8 were selected for the brief screener version (**see the Appendix for item wording**). Those who selected zero or one adults with income for AB1 and selected “Never” being able to save money for AB8 screened positive for “low” Absorptive Capacity. The two-item screener, compared to the full measure, had 89% sensitivity and 66% specificity for categorizing households as “low” on Absorptive Capacity. Therefore, the households who screen positive are likely to need additional support relevant to the concepts assessed by the measure.

**Table 3. Approach to Converting Responses to the Items Within the Absorptive Capacity Measure Into a Score for the Full Measure**

Item ID	Response Options	Item Scoring		Measure Score
AB1	0-10	0 Adults = 0 1 Adult = 1 ≥2 Adults = 2	Sum AB1 & AB2 score	Mean of Scores
AB2	0-10 (out of AB1 total)	0 Adults = 1 ≥1 Adult = 0		
AB5	A) Housing that I/we own outright B) Housing that I/we pay to stay (e.g., rent, mortgage, or room fee) C) In friend's or family's housing, spare room, or couch (do not pay rent) D) In a shelter, safe haven, or transitional housing E) In a car, van, or camper/RV on the street or parking lot F) Unsheltered on the street, a hallway or stairwell, or under a bridge, etc.	C-F = 0 B = 1 A = 2	Sum AB5 & AB6 score	
AB6	No, Yes	Yes = 0 No = 1		
AB7a	<ul style="list-style-type: none"> <li>Housing payment (e.g., rent, mortgage, etc.)</li> <li>Rental insurance or homeowner's insurance</li> <li>Utilities like electricity, gas, water, or other utilities</li> <li>Internet, phone, and/or cable bills</li> <li>Car payment, insurance, gas, car repair, or other transportation (e.g., fees for the bus, subway, taxi/Uber)</li> <li>Payments for credit card, student loans, or other loans and debt</li> </ul>	Sum number of responses from AB7a-AB7c that were selected and choose score below:  9-18 = 0 6-8 = 1 3-5 = 2 0-2 = 3		
AB7b	<ul style="list-style-type: none"> <li>Groceries, or store-bought food</li> <li>Meals from restaurants</li> <li>Pet expenses</li> <li>Toiletries (e.g., shampoo, soap, toothpaste, other hygiene products)</li> <li>Purchased clothing</li> <li>Sending money to support family/friends</li> </ul>			
AB7c	<ul style="list-style-type: none"> <li>Monthly insurance payments for health, dental, and/or vision care</li> <li>Other medical costs like fees or co-pays, medicine, medical equipment, etc.</li> <li>Cost of child's activities (e.g., sports, dance, tutoring, etc.)</li> <li>Childcare, or children's school fees</li> <li>Costs for care for an adult or child with disabilities or an elderly adult</li> <li>Child support or spousal support payments</li> </ul>			
AB8	A) Never B) Only 1 or 2 months C) Some months but not every month D) Every month or almost every month		A = 0 B = 1 C = 2 D = 3	
AB9	A) Not getting by B) Just barely getting by C) Doing okay D) Living comfortably		A = 0 B = 1 C = 2 D = 3	

## 3.2. Adaptive Capacity Scoring and Interpretation

**Table 4** shows the items that comprise the Adaptive Capacity measure and the scoring approach. As mentioned above, Adaptive Capacity refers to a household's ability to react and then adapt to a household-level financial shock by acting on information and devising alternative livelihood approaches in the intermediate term. **For item wording, see the Appendix.**

Households that score higher have a greater capacity to react to household-level financial shocks (e.g., job loss, large unexpected expense). Specifically, a household that scores higher is more likely to be able to act on information and devise alternate livelihood approaches to get a job, access assistance, feel confident in their ability to deal with financial challenges, and have less stress inhibiting their action. In a large sample of racially/ethnically diverse and largely low-income and food-insecure households across five states (CA, FL, MD, NC, and WA), "low" scores were below the sample median of 2.64. Higher Adaptive Capacity scores (compared to lower scores) were associated with being food secure, having better self-reported health, and increased financial well-being.

In addition to determining "low" and "high" scores, there may also be a need to understand how "low" scores could be improved. This measure offers practical information including items that assess the household's financial efficacy, skills, social support, and barriers that affect their ability to effectively respond to financial shocks. This information can inform programming and intervention approaches such as offering financial skill-building courses and/or working with households to address their barriers to governmental assistance utilization. Higher Adaptive Capacity Scores (compared to lower scores) are associated with being food secure, having better self-reported health, and increased financial well-being.

The potential for test bias was examined by assessing test mode (paper versus web-based), several demographic characteristics (age, race, gender, and education), and their impacts on the statistical association between Absorptive Capacity and food security scores (i.e., moderation effects). There were no indications of test bias by mode or these four demographic characteristics.

A two-item screener version was created for measurement applications in situations and settings that limit the number of items that can be administered (e.g., intake/clinical screening). The items AD2 and AD4 were selected for the brief screener version (**see the Appendix for item wording**). Those who selected "Strongly disagree," "Disagree," or "Slightly disagree" to either AD2 **or** AD4 screened positive for "low" Adaptive Capacity. The two-item screener, compared to the full measure, had 86% sensitivity and 73% specificity for categorizing households as "low" on Adaptive Capacity. Therefore, the households who screen positive are likely to need additional support relevant to the concepts assessed by the measure.



**Table 4. Approach to Converting Responses to the Items Within the Adaptive Capacity Measure Into a Score for the Full Measure**

Item ID	Response Options	Item Scoring	Measure Score
AD1 AD2 AD3 AD4 AD5 AD6 AD10 AD11 AD12		Strongly disagree = 0 Disagree = 1 Slightly disagree = 2 Slightly agree = 3 Agree = 4 Strongly agree = 5	Mean of Item Scores
AD7 AD8 AD9		Strongly disagree = 5 Disagree = 4 Slightly disagree = 3 Slightly agree = 2 Agree = 1 Strongly agree = 0	
AD13a	<ul style="list-style-type: none"> <li>• Make too much to qualify</li> <li>• Would qualify for only a small amount, not worth it</li> <li>• Currently using all that my/our household is eligible for</li> <li>• Disqualified due to things in my/our past</li> <li>• Do not want it to impact immigration status</li> </ul>	Sum number of responses from AD13a-AD13c that were selected and choose score below:  5-14 = 0 4 = 1 3 = 2 2 = 3 1 = 4 0 = 5	
AD13b	<ul style="list-style-type: none"> <li>• Do not know much about assistance programs or charities available</li> <li>• Takes too much time and effort to apply or sign-up</li> <li>• Too confusing to apply or sign-up</li> <li>• Hard to travel to apply, sign-up, or use services</li> <li>• Hard to use the internet or phone to apply, sign-up, or use services</li> </ul>		
AD13c	<ul style="list-style-type: none"> <li>• Do not like relying on assistance programs or charities</li> <li>• Do not want them to have my/our information</li> <li>• Want to save it for others that need it more</li> <li>• Do not like how assistance programs or charities treat people seeking help</li> </ul>		
AD14a	<ul style="list-style-type: none"> <li>• Physical or mental health condition, disability, or injury</li> <li>• Discrimination</li> <li>• Experience domestic violence</li> <li>• Fear of losing or reducing government benefits</li> <li>• Need to care for an adult or child with disabilities, or an elderly adult</li> <li>• Concerns about contact with police or government agents</li> </ul>	Sum number of responses from AD14a-AD14c that were selected and choose score below:  5-20 = 0 4 = 1 3 = 2 2 = 3 1 = 4 0 = 5	
AD14b	<ul style="list-style-type: none"> <li>• Lack of reliable transportation</li> <li>• Lack affordable of childcare or day care</li> <li>• Limited time available</li> <li>• Lack of work clothing</li> <li>• Difficulty maintaining hygiene</li> <li>• Not having a permanent address, email, or phone number</li> <li>• Addiction to drugs or alcohol</li> <li>• Past criminal record</li> </ul>		
AD14c	<ul style="list-style-type: none"> <li>• Cannot speak English well</li> <li>• Cannot read or write English well</li> <li>• Lack of experience creating a resume or interviewing</li> <li>• Lack of computer skills</li> <li>• Lack of needed education</li> <li>• Lack of job skills or experience</li> </ul>		

### 3.3. Transformative Capacity Scoring and Interpretation

**Table 5** shows the items that comprise the Transformative Capacity measure and the scoring approach. As mentioned above, Transformative Capacity refers to conditional factors, largely at the community level rather than household level, that impact a household’s long-term ability to transform its financial situation. **For item wording, see the Appendix.**

Households that score higher live in communities with greater job availability, access to educational opportunities, and more community resources, services, and transportation infrastructure. Also, households with higher Transformative Capacity scores report more optimistic long-term outlooks for their financial situation. In a large sample of racially/ethnically diverse and largely low-income and food-insecure households across five states (CA, FL, MD, NC, and WA), “low” scores were below the sample median of 2.80. Higher Transformative Capacity scores (compared to lower scores) were associated with being food secure, having better self-reported health, and increased financial well-being.

In addition to determining “low” and “high” scores, there may also be a need to understand how “low” scores could be improved. While the Absorptive Capacity and Adaptive Capacity measures referred primarily to household-level factors, the Transformative Capacity measure refers largely to community-level factors, and so data from this measure may be more relevant to informing policy, systems, and environmental interventions. Such interventions might include community engagement in grassroots policy advocacy campaigns to improve governmental spending on public transportation, ballot initiatives to provide tax incentives to encourage employers to relocate to communities with limited job availability, construction of affordable colleges and trade schools, and/or providing funding for events, event spaces, and local organizations that can promote social connectedness of the community.

The potential for test bias was examined by assessing test mode (paper versus web-based), several demographic characteristics (age, race, gender, and education), and their impacts on the statistical association between Absorptive Capacity and food security scores (i.e., moderation effects). Education did moderate the relationship between the Transformative Capacity score and household food security status, but no other moderating effects were detected. Therefore, those using the Transformative Capacity measure with a sample from diverse educational backgrounds should assess the potential influence of educational attainment on the findings and consider controlling for this variable and interaction terms in analyses.

A two-item screener version was created for measurement applications in situations and settings that limit the number of items that can be administered (e.g., intake/clinical screening). The items TR6 and TR18 were selected for the brief screener version (**see the Appendix for item wording**). Those who selected “Strongly disagree,” “Disagree,” or “Slightly disagree” to either TR6 **or** TR18 screened positive for “low” Transformative Capacity. The two-item screener, compared to the full measure, had 93% sensitivity and 82% specificity for categorizing households as “low” on Transformative Capacity. Therefore, the households who screen positive are likely to need additional support relevant to the concepts assessed by the measure.

**Table 5. Approach to Converting Responses to the Items Within the Transformative Capacity Measure Into a Score for the Full Measure**

Item ID	Response Options	Item Scoring	Measure Score
TR1-TR10, TR15-TR20		Strongly disagree = 0 Disagree = 1 Slightly disagree = 2 Slightly agree = 3 Agree = 4 Strongly agree = 5	Mean of Item Scores

# Appendix

Supplementary Table. Items and response options for the household resilience measures – Absorptive Capacity, Adaptive Capacity, and Transformative Capacity

Measure	Sub-scale/ Sub-topic	Item Number From Testing	Item Name	Item	Response Options
Absorptive Capacity	Absorptive Capacity	N/A	Prompt	The following questions ask about your household's expenses and help you may receive.	N/A
		AB1	Adults received income	How many adults in your household received income last month that was used for household expenses?  (Count any income such as from a job, assistance program, retirement program, or any other income that came to the household)	0-10, Don't know
		AB2	Adults lost income	In the past 12 months, how many adults in your household lost their job, lost a source of income, or had their hours cut?  (Count any income such as from a job, assistance program, retirement program, or any other income that came to the household)	0-10 (out of total receiving), Don't know
		AB5	Housing situation	Where does your household live?	<ul style="list-style-type: none"> <li>- Housing that I/we own outright</li> <li>- Housing that I/we pay to stay (e.g., rent, mortgage, or room fee)</li> <li>- In friend's or family's housing, spare room, or couch (do not pay rent)</li> <li>- In a shelter, safe haven, or transitional housing</li> <li>- In a car, van, or camper/RV on the street or parking lot</li> <li>- Unsheltered on the street, a hallway or stairwell, or under a bridge, etc.</li> <li>- Other: _____</li> </ul>
		AB6	Forced to leave	In the past 12 months, has your household had to move due to foreclosure, eviction, or being forced to leave?	No - Yes - Don't know

Measure	Sub-scale/ Sub-topic	Item Number From Testing	Item Name	Item	Response Options
		AB7a	Expenses part A	Part A: Last month, which bills or expenses were hard to afford? (Select all that apply)	<ul style="list-style-type: none"> <li>- Housing payment (rent, mortgage, etc.)</li> <li>- Rental insurance or homeowner's insurance</li> <li>- Utilities like electricity, gas, water or other utilities</li> <li>- Internet, phone, and/or cable bills</li> <li>- Car payment, insurance, gas, car repair, or other transportation (fees for the bus, subway, taxi/Uber)</li> <li>- Payments for credit card, student loans, or other loans and debt</li> <li>- None of the above</li> </ul>
		AB7b	Expenses part B	Part B: Last month, which bills or expenses were hard to afford? (Select all that apply)	<ul style="list-style-type: none"> <li>- Groceries, or store-bought food</li> <li>- Meals from restaurants</li> <li>- Pet expenses</li> <li>- Toiletries (e.g., shampoo, soap, toothpaste, other hygiene products)</li> <li>- Purchased clothing</li> <li>- Sending money to support family/friends</li> <li>- None of the above</li> </ul>
		AB7c	Expenses part C	Part C: Last month, which bills or expenses were hard to afford? (Select all that apply)	<ul style="list-style-type: none"> <li>- Monthly insurance payments for health, dental, and/or vision care</li> <li>- Other medical costs like fees or co-pays, medicine, medical equipment, etc.</li> <li>- Cost of child's activities (e.g., sports, dance, tutoring, etc.)</li> <li>- Childcare, or children's school fees</li> <li>- Costs for care for an adult or child with disabilities or an elderly adult</li> <li>- Child support or spousal support payments</li> <li>- Other: _____</li> <li>- None of the above</li> </ul>
		AB8	Saving ability	How often in the past 12 months was your household able to put money into savings?	Never - Only 1 or 2 months - Some months but not every month - Every month or almost every month - Don't know
		AB9	Financial wellbeing	Which best describes how well your household is doing with finances?	Not getting by - Just barely getting by - Doing okay - Living comfortably - Don't know

Measure	Sub-scale/ Sub-topic	Item Number From Testing	Item Name	Item	Response Options
Adaptive Capacity	Financial efficacy, skills, and barriers	N/A	Prompt	The following questions ask about how your household handles financial challenges.	N/A
		AD3	Internet use	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	Find ways to meet need	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	Overcome challenges	I believe (I/we) can overcome most financial challenges.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		AD6	Make financial choices	(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	Job skills	(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	Budgeting skills	(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	Financial knowledge	I feel (I/we) are well informed about financial matters.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		AD13a	Assistance barriers part A	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)	<ul style="list-style-type: none"> <li>- Make too much to qualify</li> <li>- Would qualify for only a small amount, not worth it</li> <li>- Currently using all that my household is eligible for</li> <li>- Disqualified due to things in my/our past</li> <li>- Do not want it to impact immigration status</li> <li>- None of the above</li> </ul>
		AD13b	Assistance barriers part B	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)	<ul style="list-style-type: none"> <li>- Do not know much about assistance programs or charities available</li> <li>- Takes too much time and effort to apply or sign-up</li> <li>- Too confusing to apply or sign-up</li> <li>- Hard to travel to apply, sign-up, or use services</li> <li>- Hard to use the internet or phone to apply, sign-up, or use services</li> <li>- None of the above</li> </ul>

Measure	Sub-scale/ Sub-topic	Item Number From Testing	Item Name	Item	Response Options
		AD13c	Assistance barriers part C	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)	<ul style="list-style-type: none"> <li>- Do not like relying on assistance programs or charities</li> <li>- Do not want them to have my/our information</li> <li>- Want to save it for others that need it more</li> <li>- Do not like how assistance programs or charities treat people seeking help</li> <li>- Other: _____</li> <li>- None of the above</li> </ul>
		Ad14a	Job barriers part A	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)	<ul style="list-style-type: none"> <li>- Physical or mental health condition, disability, or injury</li> <li>- Discrimination</li> <li>- Experience domestic violence</li> <li>- Fear of losing or reducing government benefits</li> <li>- Need to care for an adult or child with disabilities, or an elderly adult</li> <li>- Concerns about contact with police or government agents</li> <li>- None of the above</li> </ul>
		Ad14b	Job barriers part B	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)	<ul style="list-style-type: none"> <li>- Lack of reliable transportation</li> <li>- Lack affordable of childcare or day care</li> <li>- Limited time available</li> <li>- Lack of work clothing</li> <li>- Difficulty maintaining hygiene</li> <li>- Not having a permanent address, email, or phone number</li> <li>- Addiction to drugs or alcohol- Past criminal record</li> <li>- None of the above</li> </ul>
		Ad14c	Job barriers part C	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)	<ul style="list-style-type: none"> <li>- Cannot speak English well</li> <li>- Cannot read or write English well</li> <li>- Lack of experience creating a résumé or interviewing</li> <li>- Lack of computer skills</li> <li>- Lack of needed education</li> <li>- Lack of job skills or experience</li> <li>- Other: _____</li> <li>- None of the above</li> </ul>
	Financial Stress	AD7	Stress inhibits budgeting	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	Stress inhibits planning	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	Stress inhibits goals	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

Measure	Sub-scale/ Sub-topic	Item Number From Testing	Item Name	Item	Response Options
	Social support	AD1	Close social connections	(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	Confidants offer advice	(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
Transformative Capacity	Community services and resources	N/A	Prompt	The following questions ask about your opinions of your community or your household.	N/A
		TR1	Good job availability	There are options available for adults in (my/our) community to earn a good living.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR2	Opportunities to meet goals	Households in (my/our) community have opportunities to reach financial goals and/or save money for the future.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR3	Low-cost adult education	There are good affordable educational, job training, and/or professional licensing options for adults in (my/our) community (e.g., trade school, community college, university, or other similar education).	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR4	Quality kids' schools	There are good affordable schools available to children of all ages in (my/our) community (e.g., preschools, childcare centers, public schools, charter schools, etc.).	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR5	Transportation options	There are good public transportation options in (my/our) community.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR6	Easy to get around	It is easy for people in (my/our) community to travel around to the places they need to be.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR7	Low-cost healthcare	There are good affordable healthcare services in (my/our) community.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR9	Community organizations	There are plenty of organizations in (my/our) community that help households in need.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know

Measure	Sub-scale/ Sub-topic	Item Number From Testing	Item Name	Item	Response Options
	Household-level financial outlook	TR10	Informed on issues	People in (my/our) community stay informed about community issues.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR18	Afford needs in future	In the next five years, I believe my household will be better able to afford basic needs such as food, housing, utilities, transportation, and medical care.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR19	Better living in future	In the next five years, I believe my household will be better able to earn a good living.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR20	Reach goals in future	In the next five years, I believe my household will be better able to reach financial goals and/or save money for the future.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
	Neighborhood cohesion and safety	TR8	Community is safe	(My/Our) community is safe.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR15	People help each other	People in (my/our) community are willing to help their neighbors.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR16	People get along	People in (my/our) community usually get along with each other.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know
		TR17	People can be trusted	People in (my/our) community can be trusted.	Strongly disagree - Disagree - Slightly disagree - Slightly agree - Agree - Strongly agree - Don't know