

## Supplementary Tables and Figure

Table 1: Inter-Rater Reliability of Final Capability Determination

		Assessor 2			Kappa	Percent Agreement
		Not Capable	Capable	Total		
Assessor 1	Not Capable	22	2	24	.770	88.6
	Capable	3	17	20		
	Total	25	19	44		

Table 2: Capable vs. Incapable Participants

	Incapable	Capable	Correlation <sup>a</sup>
Money Mismanagement measure (mean)	9.4	4.7	.464** <sup>⊠</sup>
Beck Depression Inventory (mean)	26.4	20.5	.242** <sup>⊠</sup>
No. days homeless in past 60 days (mean rank)	62.8	56.4	.180* <sup>⊠⊡</sup>
No. times hospitalized for psychological problem (mean rank)	65.9	53.5	.182* <sup>⊠⊡</sup>

\* p≤.05, \*\* p≤.01

<sup>a</sup> In our analysis, incapable was defined as 1 and capable was defined as 0, so a positive correlation coefficient indicates greater association with being incapable.<sup>⊠</sup> Pearson's r<sup>⊠⊡</sup> Spearman's rho

Table 3: Demographics and Clinical Characteristics

	Incapable (n=57)	Capable (n=61)
Age (mean)	44.3	47.4
Gender		
Male	26	24
Female	31	36
Ethnicity		
White	32	36
Black	16	15
Hispanic	8	9
Other	1	1
Marital status		
Not married	51	54
Married	5	5
Years education (mean)	12.1	11.9
Longest full-time job (mean rank)	54.7	51.3
No. dependent children (mean)	1.33	1.15

Lifetime months treated in psych hospital (mean rank)	59.15	54.89
Psychiatric Diagnosis		
Psychotic disorder	13	17
All other Psychiatric disorders	44	44
Monthly income (USD)	929.69	1230.21

\* p<.05, \*\* p<.01

Figure 1: Flow Chart of Financial Capability Algorithm

