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Permission is also granted to translate the GES for non-commercial research purposes. If you translate the scale, please include the copyright statement and provide attribution to the translator(s) and year of translation.

For commercial use, defined as using the scale in settings where a fee is charged or as part of a product, service, or training, please contact [scott.donaldson@rutgers.edu] to discuss licensing options.

Best wishes,

Scott I. Donaldson, PhD

Stewart I. Donaldson, PhD

Dimension	Sub-Dimension	Items - Employee
Budget	Finances	I can enjoy my life because of the way I'm managing my finances.
	Income	I am comfortable with my current income.
		My income allows me to be financially secure.
	Spending habits	I am comfortable with my current levels of spending in relation to my income.
		I am able to go out to eat, go to a movie, or do something else because I can afford it.
Savings	Net worth	My net worth (e.g., cash, investments, real estate) is growing each year.
	Emergency	In the event of a financial emergency, I have adequate savings.
	Medical spending	I could lose several months of pay due to illness, and still have my economic security.
Prospection	Future security	I will become financially secure in the future.
	Savings goals (e.g., college fund)	I am on track to have enough money to provide for my financial needs in the future.
	Goals	I will achieve the financial goals that I have set for myself.
	Retire	I will save enough money for a comfortable retirement.

Scoring Instructions

To score the GES Scale:

- Each item is rated from 1 (Strongly Disagree) to 7 (Strongly Agree).
- Subscale scores can be calculated by averaging responses within each dimension (Budget = 5 items; Savings = 3 items; Future = 4 items).
- Total GES score can be computed as the average of all 12 items.
- No items require reverse scoring.

Score Significance and Interpretation

- Scores should be interpreted continuously, with higher values reflecting greater economic security.
- At present, there are no validated clinical cutoffs for the GES. Researchers and practitioners are encouraged to use mean scores, percentile ranks, and comparisons to relevant samples.
- Suggested heuristic benchmarks:
  - **5.5–7.0 → High economic security**
  - **4.0–5.4 → Moderate economic security**
  - **1.0–3.9 → Lower economic security**

These thresholds are heuristic and should not be considered diagnostic. Future research will refine normative data and provide more precise benchmarks for interpreting scores across diverse populations.

Scale Development and Validity

The Global Economic Security Scale (GES) was developed to capture employees' perceived economic stability across budget, savings, and future financial security.

- Exploratory factor analysis (N = 300) supported a three-factor solution explaining 73% of the variance.
- Confirmatory factor analysis (N = 576) validated the same three-factor model (CFI = .959, RMSEA = .090, SRMR = .041).
- Reliability: Budget (α = .92), Savings (α = .85), Future (α = .92), Total Scale (α = .95).
- Validity: GES was strongly correlated with life satisfaction (r = .57), PERMA+4 (r = .51), and PsyCap (r = .35). It was negatively associated with stress (r = –.31) and turnover intentions (r = –.38).
- Predictive validity: Higher GES scores significantly predicted lower stress, fewer turnover intentions, and greater job-related affective well-being (R^2 = .33–.38).
- Measurement invariance: Supported across income groups ($\leq$\$74,999 vs. $\geq$\$75,000), with partial scalar invariance established.

Analytic Approach for Validation and Translation

Researchers seeking to validate the GES in new populations or translations are encouraged to use CFA or SEM to confirm the three-factor structure, and to test measurement invariance across income groups, industries, and cultures. Item Response Theory (IRT) approaches are also recommended to further evaluate item functioning. Translations should undergo forward–back translation, followed by CFA/SEM to ensure structural validity. Researchers may report both total scores and subscale scores. While the total score reflects overall global economic security, subscale scores provide more granular insights into budget management, financial preparedness, and future financial confidence.