

Climate Loss Index (CLiX)

A process-based method for understanding climate loss across material, relational, and interpretive dimensions

From loss measurement to loss meaning



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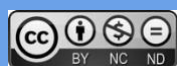
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Cover photo: stormy coastline with eroded village.



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Climate loss is not only about what is destroyed, displaced, or diminished. It is also about what is felt, remembered, and reinterpreted in the aftermath of change.

Across the world, climate impacts are reshaping lives in ways that numbers alone cannot capture. Loss unfolds through broken relationships, disrupted ways of life, and shifting meanings of identity and belonging.

Yet, much of this remains unseen, uncounted, and unheard.

To truly understand climate loss, we must move beyond measuring what is visible and begin to engage with how loss is experienced, connected, and made meaningful.

CLiX (Climate Loss Index) is a process-based methodology designed to capture climate loss in its full complexity.

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Acronyms

CLiX	Climate Loss Index
3C	Conditions, Climate triggers, Capacities
3R	Respond, Reorient, Reform
FGD	Focus Group Discussion
ICE	Inclusive Community Engagement
KII	Key Informant Interview
L&D	Loss and Damage
MRI	Material, Relational, Interpretive (losses)
NGO	Non-Governmental Organization

Summary

A short overview of CLiX

CLiX (Climate Loss Index) is a process-based methodology designed to help researchers, practitioners, and policy actors understand the multiple dimensions of climate loss and translate that understanding into meaningful action.

Across the world, climate change is causing a wide range of losses—some visible and measurable, such as damaged infrastructure or lost income, and others less visible but equally significant, such as the erosion of social relationships, cultural identity, and sense of belonging. Existing approaches often focus on quantifying losses, particularly economic ones, but do not fully capture how losses are interconnected, experienced differently across groups, or interpreted over time.

CLiX addresses this gap by shifting the focus from measuring loss to understanding loss as a layered and evolving process. It introduces a structured yet flexible framework that enables users to identify, analyse, and respond to climate loss in a systematic and context-sensitive way.

At the core of CLiX are five interconnected stages (C-L-I-X-X).

Contextualize: to understand the conditions, climate triggers, and capacities (3C) shaping vulnerability

Layer: to identify and categorize losses using the material, relational, and interpretive (MRI) lens

Interact: to examine how different forms of loss connect and evolve across time and space

eXpose: to reveal inequalities, power dynamics, and differential exposure and recovery

eXplore: to co-develop resilience pathways through respond, reorient, and reform (3R)

CLiX is grounded in inclusive community engagement (ICE) throughout the process, ensuring that the voices, experiences, and interpretations of affected communities are central to both analysis and action.

The methodology is designed to be practical and adaptable. It can be applied across diverse socio-ecological contexts and supports a range of outputs, including context and loss profiles, inequality assessments, interaction and response pathways that inform policy and programmatic decisions.

How this manual is structured

This manual is designed as a practical and easy-to-follow guide for applying the CLiX methodology in diverse field contexts. It provides a structured pathway from understanding climate loss to developing context-specific resilience strategies.

The manual is organized into three main parts.

Introduction: This section explains why a new approach to understanding climate loss is needed. It highlights the limitations of existing methods and introduces CLiX as a process-based methodology that captures the full range of climate-induced losses, including material, relational, and interpretive dimensions.

The CLiX approach: This section presents the overall logic of CLiX. It introduces the five stages and explains how they are connected as a continuous process. It also outlines how CLiX moves from diagnosing climate loss to identifying pathways for resilience.

Applying CLiX: This is the core of the manual. Each stage of CLiX is presented in a step-by-step format, with clear guidance on what each stage aims to achieve, key concepts and analytical focus, suggested tools and methods, and expected outputs. These stages are designed to be followed sequentially, but they are also flexible. In practice, researchers may move back and forth between stages as new insights emerge.

Box 1. How to navigate this manual

- Start with the introduction to understand the rationale
- Review the CLiX approach to grasp the overall framework
- Follow each stage sequentially during fieldwork and analysis
- Use suggested tools and methods within each stage
- Refer to the annexes for sample instruments and templates
- Adapt the approach based on local context and data

This manual is intended to support research teams in designing and conducting fieldwork, analysing data, and preparing outputs (see Box 1 above). The annexes provide sample quantitative questionnaires, qualitative guidelines, and reporting templates that can be used as practical starting points. These are intended to support implementation but should be adapted to fit the specific context and objectives of the study.

The manual offers a structured framework that can be tailored as needed. Research teams are encouraged to document their process, reflect on emerging insights, and ensure that findings remain grounded in community experiences.

1. Introduction

Climate change is increasingly reshaping lives, livelihoods, and landscapes around the globe. From rising sea levels and extreme heat to storms and flooding, its impacts are not only intensifying but also becoming more complex and uneven.

Understanding these impacts requires moving beyond narrow assessments of damage toward a broader understanding of how loss is experienced, connected, and responded to over time. This section outlines why existing approaches are insufficient and introduces CLiX as a new way to understand climate loss.

1.1 Climate loss is more than what we can measure

Across the world, climate effects such as extreme heat and floods are destroying properties, disrupting ecosystems, and transforming lived realities. Climate loss is often understood in terms of what can be counted—damaged assets, lost income, or destroyed infrastructure. But much of what is lost cannot be easily measured.

Loss is also experienced through fragmented relationships, weakened social systems, and altered ways of life. It is felt in the erosion of identity, dignity, belonging, and meaning. These dimensions of loss are often overlooked, yet they shape how communities experience, interpret, and respond to climate change.

Understanding climate loss therefore requires going beyond visible and measurable impacts to engage with how loss is lived, understood, and made meaningful in different contexts.

1.2 Existing approaches do not capture the full picture

Current approaches to assessing climate loss and damage often distinguish between economic and non-economic losses. While this distinction is useful, it remains limited in several important ways.

First, these approaches tend to treat different types of loss as separate categories, without adequately capturing how they are interconnected. In reality, losses often unfold across multiple dimensions at once—for example, loss of income may lead to changes in social relations, which in turn affect people's sense of identity and wellbeing.

Second, many approaches are largely static. They focus on identifying and measuring loss at a particular moment in time, but do not sufficiently account for how losses evolve, intensify, or interact over time and across different locations.

Third, existing methods often pay limited attention to how loss is experienced differently by different groups. Factors such as gender, livelihood, social position, and access to resources shape who is most affected, how they are affected, and how quickly they are able to recover.

Most importantly, the interpretive dimension of loss—how people make sense of what is happening to them—is often overlooked. Yet this dimension is central to understanding how individuals and communities respond to climate change and navigate their future pathways.

These limitations point to the need for a process-based methodology—one that captures the dynamic, interconnected, and socially differentiated nature of climate loss.

1.3 CLiX offers a new way to understand climate loss

CLiX is a process-oriented approach developed to capture climate loss in all its complexity.

Rather than focusing only on measuring loss, CLiX examines how loss is generated, experienced, and transformed over time. It introduces an MRI lens to understand not only what is lost, but also how different forms of loss are connected and how they are made meaningful.

CLiX is structured around five interconnected stages that together provide a pathway from diagnosing climate loss to co-developing resilience strategies.

At its core, CLiX is anchored in inclusive community engagement, ensuring that the perspectives and experiences of affected communities shape both analysis and action. It is designed to be practical, adaptable, and applicable in a wide range of social and environmental settings.

2. The CLiX approach: at a glance

CLiX provides a structured yet flexible way to understand climate loss as a dynamic and interconnected process. It moves beyond static measurement to examine how losses are generated, interpreted, and interconnected across time and space.

This section introduces the core components of CLiX, including its five-stage process, analytical lenses, and guiding principles. Together, these elements form an integrated framework that supports both analysis and action.

2.1 What is CLiX?

CLiX (Climate Loss Index) is a process-based methodology for understanding and analysing climate-induced loss and damage across diverse socio-ecological contexts.

The methodology is designed to capture multiple dimensions of climate loss, trace how losses interact across layers and evolve temporally and spatially, reveal power dynamics and unequal experiences of loss among different groups, and support the co-development of context-specific pathways for resilience.

At the heart of this index is an MRI lens—material, relational, and interpretive—that substantially expands the understanding of climate loss and damage (L&D) beyond economic and non-economic categories.

CLiX is not only an analytical tool, but also a practical framework that guides users from diagnosis to response, ensuring that insights generated through research can inform meaningful action (see Box 2).

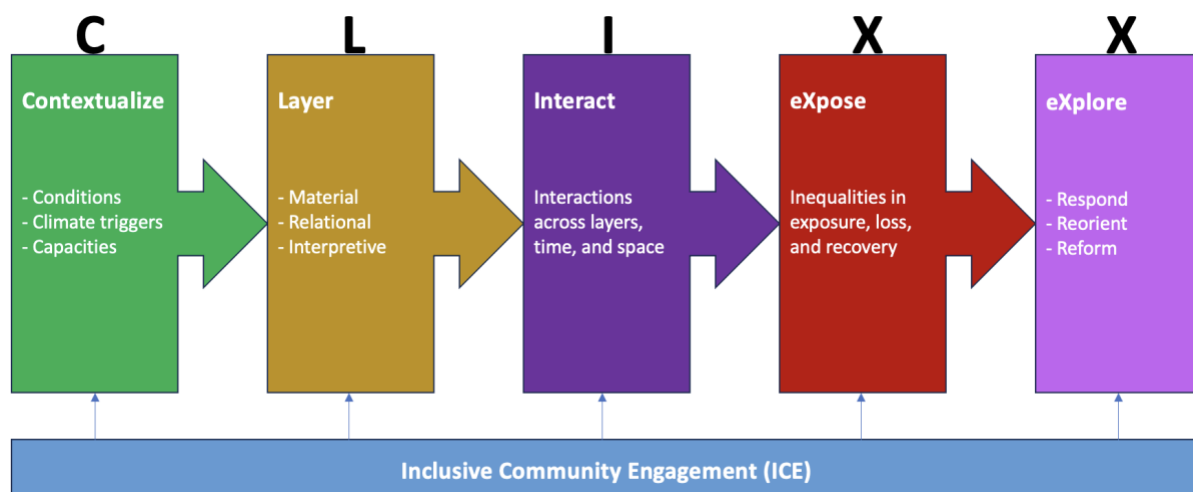
Box 2. Moving from measurement-only indices to meaning-sensitive indices

While CLiX is termed an “index,” it does not rely solely on quantitative aggregation. Instead, it integrates quantitative, qualitative, and interpretive insights to generate a structured understanding of climate loss. The index in CLiX therefore represents a composite and context-sensitive synthesis of multiple dimensions of loss, rather than a purely numerical score.

CLiX redefines the notion of an index by incorporating interpretive and relational dimensions of loss that cannot be reduced to numerical values, while still enabling structured comparison and synthesis.

2.2 The five stages of CLiX

CLiX is structured as a five-stage process (see Figure 1) in which each stage builds on the previous one, forming a continuous and iterative pathway (C-L-I-X-X).

Figure 1. CLiX stages

Contextualize: This stage establishes the foundation for understanding climate loss by examining the broader context in which it occurs. It uses the 3C framework:

- *Conditions* – existing social, economic, and environmental realities
- *Climate triggers* – climate-related events and stressors
- *Capacities* – the ability of individuals and communities to respond

Layer: This stage identifies and categorizes climate-induced losses using the MRI lens, which allows for a more comprehensive understanding of what is lost and how it is experienced:

- *Material* – physical and economic losses
- *Relational* – losses affecting social relationships and systems
- *Interpretive* – losses related to meaning, identity, and perception

Interact: This stage examines how losses connect and evolve. It focuses on cross-layer dynamics (how material, relational, and interpretive losses influence each other), temporality (short-term and long-term effects), and spatiality (localized and widespread impacts).

eXpose: This stage reveals the uneven distribution of climate risk and loss among groups. It highlights differential exposure and recovery, power dynamics and structural inequalities, and segments of the population that are disproportionately affected.

eXplore: This stage translates analysis into action by co-developing resilience pathways. It uses the 3R framework:

- *Respond* – immediate actions to manage shocks
- *Reorient* – medium-term adjustments in practices and systems
- *Reform* – long-term structural and institutional transformation

Importantly, inclusive community engagement (ICE), the participatory backbone of CLiX, is a cross-cutting principle that runs through all stages of the process. Rather than functioning as a standalone step, it operates across the entire methodology, ensuring that climate loss is identified, interpreted, validated, and translated into action through continuous engagement with affected communities,

particularly marginalized and underrepresented groups. It places community voices at the centre, grounds analysis in lived experience, and supports the co-development of solutions rather than externally imposed interventions.

2.3 A pathway from diagnosis to resilience

CLiX provides a clear pathway that moves from understanding climate loss to identifying actionable responses.

It begins by diagnosing the context and identifying different forms of loss (*Contextualize and Layer*). It then examines how these losses interact and evolve (*Interact*) and reveals how they are experienced unevenly across different groups (*eXpose*).

Finally, it translates this understanding into practical pathways for resilience (*eXplore*), ensuring that responses are grounded in both evidence and lived experience.

This progression allows CLiX to move beyond fragmented assessments toward an integrated understanding of climate loss that is both analytically rigorous and practically relevant.

Stage 1. Contextualize

C.1 What Contextualize does

The Contextualize stage establishes the analytical foundation of CLiX by situating climate loss within its broader socio-ecological setting. Rather than beginning with loss itself, this stage focuses on understanding the conditions under which loss emerges, the climate-related processes that trigger it, and the capacities that shape how it is experienced and responded to.

At this stage, the aim is not yet to categorize or compare losses, but to build a grounded understanding of context—what is happening, where, and under what circumstances. This includes identifying patterns of vulnerability and recognising that these are not evenly distributed across populations.

It is important to clarify that group-based differences begin to emerge in this stage, as part of understanding conditions and capacities. However, a deeper analysis of inequality, power, and differential recovery is undertaken later in the eXpose stage.

The outcome of this stage is a structured understanding of the landscape of climate loss, which guides all subsequent stages.

C.2 The 3C framework

The Contextualize stage is guided by the 3C framework: Conditions, Climate triggers, and Capacities (see Figure 2 on the next page). These three components together provide a systematic way to diagnose how climate loss emerges.

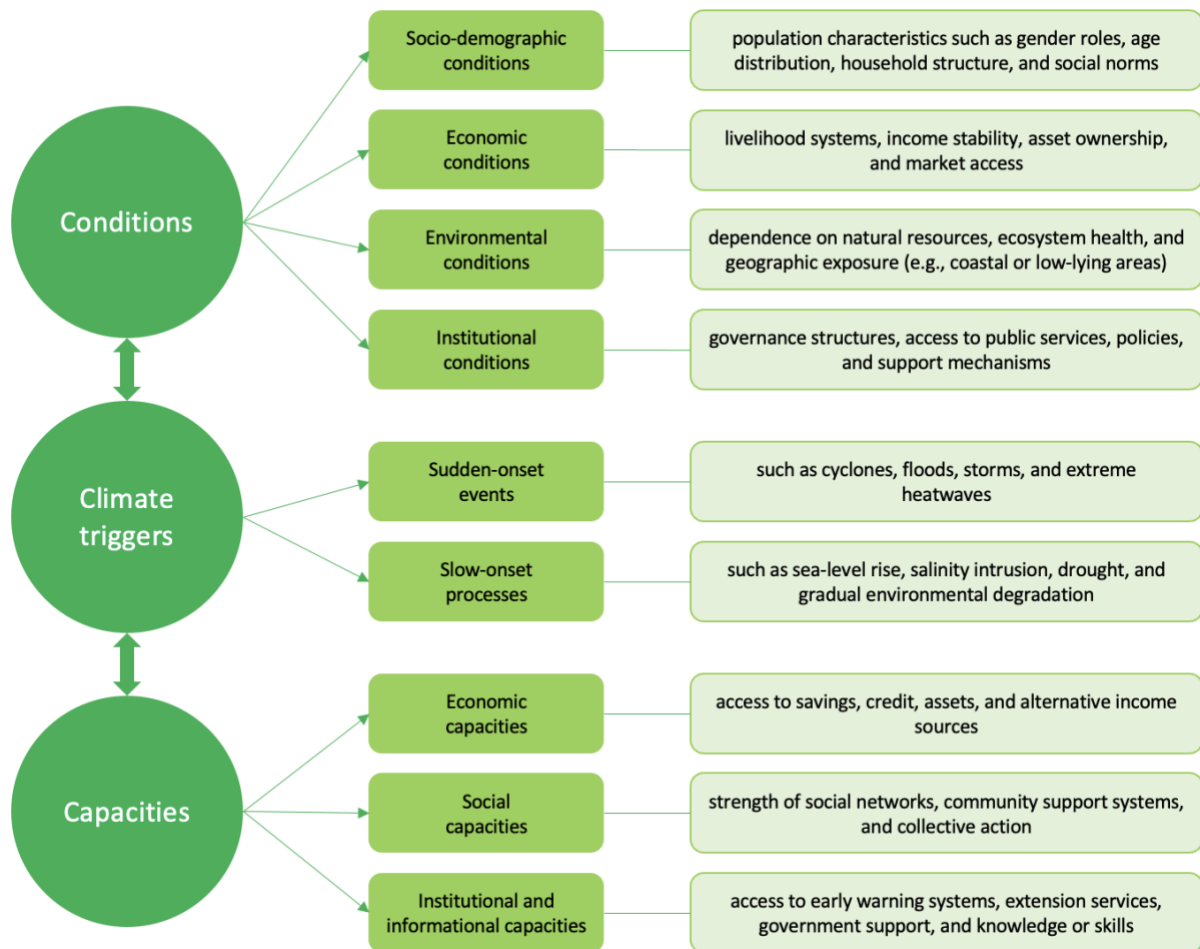
Conditions: Conditions refer to the underlying structural and contextual factors that shape vulnerability. For analytical clarity, conditions can be organised into four broad categories: socio-demographic, economic, environmental, and institutional. These conditions are not static; they evolve

over time and often interact. Importantly, they shape baseline vulnerability, meaning that some groups are already more exposed or constrained before climate triggers occur.

Climate triggers: Climate triggers refer to the climate-related events and processes that initiate or intensify loss. These can be categorized into two broad types: sudden-onset events and slow-onset processes. Understanding climate triggers requires attention not only to their type, but also to their frequency, intensity, and variability over time. In many contexts, it is the changing patterns of these triggers—rather than single events—that contribute to cumulative and compounding losses. Climate triggers interact with existing conditions to produce different outcomes across communities and groups.

Capacities: Capacities refer to the ability of individuals, households, and communities to anticipate, respond to, and recover from climate impacts. These capacities are unevenly distributed and play a crucial role in shaping how loss is experienced. Capacities can be grouped into three interrelated categories: economic, social, and institutional and informational. Capacities are dynamic and can either buffer or amplify the effects of climate triggers. For example, two households facing the same climate event may experience very different levels of loss depending on their access to resources and support.

Figure 2. The 3C framework



C.3 Suggested tools and expected outputs

Qualitative approaches are particularly important at this stage, as they help uncover lived experiences, local knowledge, and nuanced forms of vulnerability. These may include focus group discussions, key informant interviews, community mapping exercises (e.g., hazard mapping, institutional mapping), and timeline analyses (e.g., seasonal calendar). Quantitative inputs can complement these insights by providing broader patterns and trends. These may include household surveys, secondary data on climate and socio-economic indicators, and basic profiling of livelihoods and assets.

By the end of this stage, research teams should have developed a structured understanding of the context within which climate loss occurs. This includes a context profile that brings together insights on conditions, climate triggers, and capacities, as well as an initial identification of vulnerable groups and key stressors.

Importantly, all tools should be applied through inclusive community engagement (ICE), ensuring that diverse voices are represented and that findings are validated with participants (see Box 3).

Box 3. ICE in action

- Engage a diverse range of participants, including marginalized groups
- Avoid relying only on community leaders or easily accessible respondents
- Use participatory methods to capture local perspectives
- Validate findings through feedback and discussion

Principles for meaningful engagement

– Inclusion – Respect – Accessibility – Validation – Co-interpretation

Stage 2. Layer

L.1 What Layer does

The Layer stage focuses on identifying and categorizing climate-induced losses in a systematic and analytically meaningful way. Building on the contextual understanding developed in Stage 1, this stage asks: What is being lost, and how should these losses be understood?

A key principle of this stage is that losses must be clearly linked to climate-related triggers and processes identified in the Contextualize stage (see Box 4 on the next page). This is important to ensure that the analysis remains grounded in climate-induced loss and damage, rather than capturing broader socio-economic challenges that may exist independently of climate change.

At the same time, this stage recognises that climate-induced losses do not occur in isolation. They are often shaped by pre-existing conditions and capacities, and may manifest differently across individuals and groups. The aim here, however, is not yet to analyse inequality in depth, but to ensure that all relevant forms of loss are identified and appropriately categorized.

To achieve this, CLiX introduces the MRI lens—material, relational, and interpretive—which expands the understanding of climate loss beyond conventional economic and non-economic classifications.

Box 4. Climate causality in Layer

At the Layer stage, ensure that identified losses are:

- directly or indirectly linked to climate triggers (e.g., floods, salinity, drought)
- not solely the result of unrelated economic or social conditions
- understood as part of climate-induced processes, even when mediated by existing vulnerabilities

L.2 The MRI lens

The MRI lens provides a structured way to categorize climate-induced losses across three interconnected dimensions: Material, Relational, and Interpretive (see Figure 3 on the next page).

Material losses: Material losses refer to tangible and observable impacts that affect physical assets, economic resources, and livelihoods. Material losses are often the most visible and commonly measured, and they are typically the focus of conventional assessments of climate loss and damage.

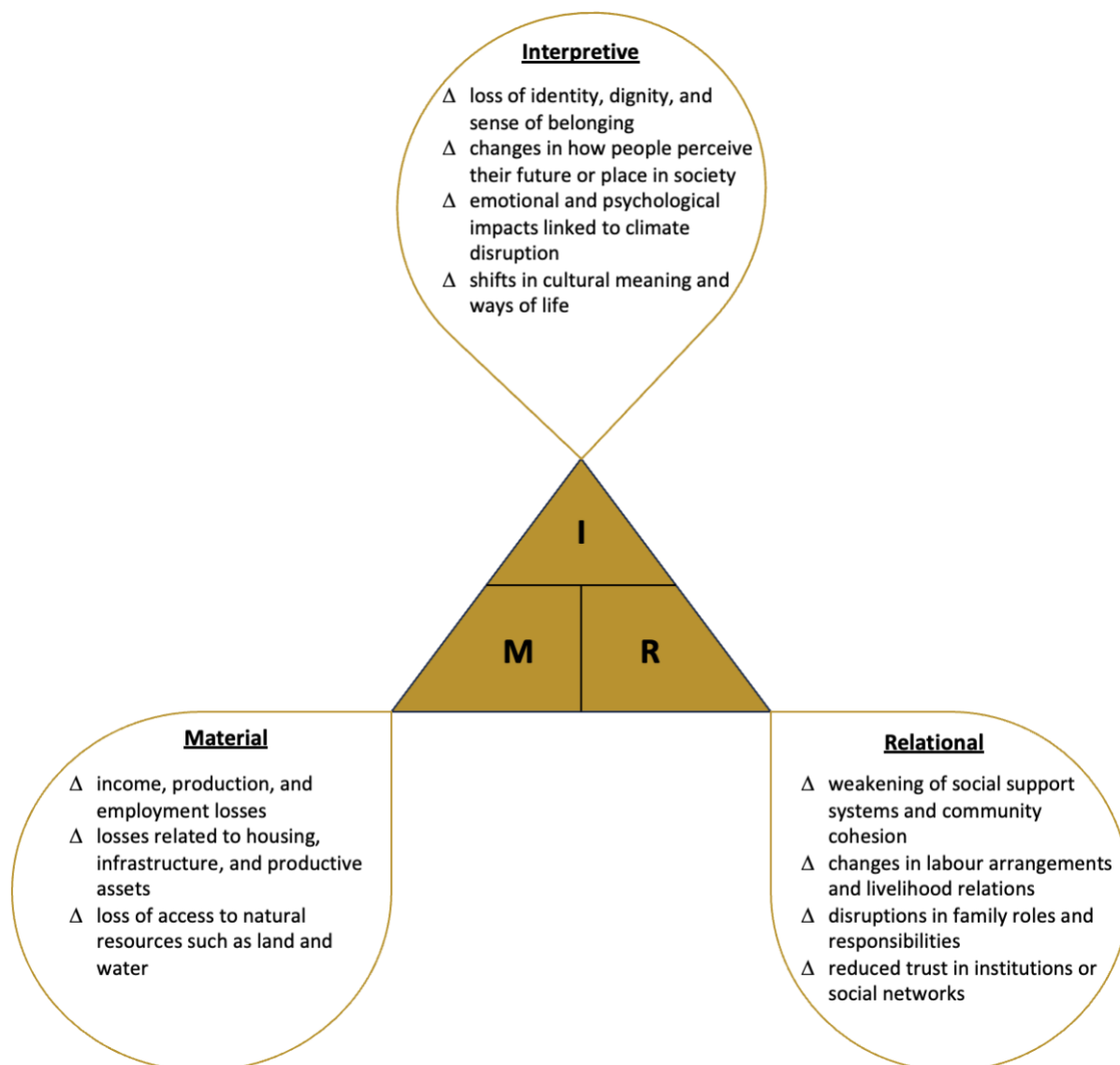
Relational losses: Relational losses refer to disruptions in social relationships, networks, and systems that support everyday life and collective functioning. Relational losses are less visible than material losses but are critical in shaping how individuals and communities cope with and recover from climate impacts.

Interpretive losses: Interpretive losses refer to how individuals and communities experience, understand, and make sense of climate-induced changes. Interpretive losses are often overlooked in conventional approaches, yet they play a central role in shaping responses to climate change and influencing long-term pathways of adaptation and resilience.

L.3 Suggested tools and expected outputs

Qualitative approaches are particularly important for capturing relational and interpretive losses, which may not be easily observable or quantifiable. In-depth interviews, narrative accounts, and group discussions can help uncover how individuals and communities experience and interpret loss. Quantitative tools can complement this by capturing patterns in material losses and providing broader comparability across households or groups. Structured survey instruments can be used to document types of losses, frequency of occurrence, and perceived severity.

By the end of this stage, teams should produce a categorized inventory of climate-induced losses across material, relational, and interpretive dimensions; clear documentation linking losses to specific climate triggers; and an initial mapping of how different types of losses are experienced across the study context.

Figure 3. The MRI lens

Stage 3. Interact

I.1 What Interact does

The Interact stage examines how different forms of climate-induced loss are connected and how they evolve over time and across locations. Building on the categorization of losses in the Layer stage, this stage shifts the focus from what is lost to how different losses influence one another, and how they unfold.

Climate loss is rarely experienced as isolated events. Instead, losses often occur as interconnected processes, where one form of loss can trigger, reinforce, or transform another. For example, loss of income (material) may lead to strained relationships (relational), which may in turn affect a person's sense of identity or dignity (interpretive).

This stage therefore seeks to trace these connections and pathways. It helps to reveal how losses accumulate, interact, and sometimes intensify over time, as well as how they extend beyond immediate locations.

The Interact stage provides a process-oriented understanding of climate loss, which is essential for identifying patterns, anticipating future risks, and informing effective responses.

I.2 Interact across layers, time, and space

The Interact stage helps capture how climate losses are interconnected and evolving. It emphasises that losses interact across layers, as well as across time and space.

Cross-layer dynamics: Cross-layer dynamics refer to how losses across the material, relational, and interpretive dimensions influence one another. Losses in one dimension often generate or amplify losses in another. For instance, damage to livelihoods may weaken social support systems, which may then affect people's sense of belonging. In other cases, interpretive shifts—such as loss of hope or confidence—may influence livelihood decisions or social engagement. Understanding these dynamics is important because it reveals that climate loss is not additive but interactive, often producing cascading or compounding effects.

Temporality: Temporality refers to how losses unfold over time. Some losses are immediate and visible, while others emerge gradually or become apparent only in the longer term. For example, an extreme event may cause immediate material damage, but its relational and interpretive consequences may develop slowly. Analysing temporality involves distinguishing between short-term and long-term effects. It also requires attention to how repeated or cumulative climate events can intensify loss over time.

Spatiality: Spatiality refers to how losses vary across locations and how their effects extend beyond the immediate site of impact. Climate loss may be localized, affecting specific households or communities, or widespread, affecting larger regions or interconnected systems. In some cases, losses in one area may have ripple effects in others—for example, through migration, market disruptions, or changes in resource access. Understanding spatiality helps identify patterns of concentration, spread, and interconnectedness of climate loss.

I.3 Suggested tools and expected outputs

Qualitative approaches are particularly useful for tracing pathways and understanding how individuals and communities experience the unfolding of loss over time. Narrative interviews, timeline exercises, and group discussions can help reconstruct sequences of events and identify linkages between different types of loss. Analytical tools (such as pathway mapping) can be used to organise these insights and visualise connections across layers, time, and space. Quantitative data, where available, can complement this analysis by identifying trends over time or differences across locations. However, the emphasis in this stage is on understanding relationships and processes rather than measuring isolated variables.

All analysis should continue to be grounded in inclusive community engagement, ensuring that interpretations reflect lived experiences and are validated through discussion. By the end of this stage, teams should produce a mapping of interactions between different types of loss, a temporal profile showing how losses unfold over time, a spatial understanding of how losses are distributed and

connected across locations, and a process narrative explaining how climate loss evolves in the study context.

Stage 4. eXpose

X.1 What eXpose does

The eXpose stage focuses on uncovering how climate-induced losses are experienced unevenly across individuals and groups, and how these differences are shaped by underlying structures of power and inequality. While earlier stages identify and connect different forms of loss, this stage asks: Who is most affected, who is least able to recover, and why?

It builds on insights from the Contextualize and Interact stages, where differences across groups begin to emerge, but moves further by systematically examining how these differences are produced and sustained. The outcome of this stage is a clearer understanding of uneven vulnerability, differential exposure and recovery, which is essential for designing equitable and effective responses.

X.2 Differential exposure, power, and inequality

Climate loss is not experienced uniformly. Differences arise not only in exposure to climate risks, but also in the capacity to respond and recover (see Box 5). These differences are shaped by intersecting dimensions of power and inequality.

Box 5. What eXpose reveals

The eXpose stage helps to uncover:

- how MRI losses are distributed across different groups
- which groups experience more severe or compounded impacts
- which groups recover faster and which remain vulnerable
- how power and inequality shape these patterns

Differential exposure: Different groups experience varying degrees of exposure to climate-induced losses due to their location, livelihoods, and social positioning. For example, individuals engaged in climate-sensitive livelihoods or residing in high-risk environments may face more frequent or severe material losses. At the same time, relational and interpretive losses may also be more pronounced among groups that are already socially or economically marginalised. Understanding differential exposure requires examining how MRI losses are distributed across groups, rather than assuming uniform impact.

Power and structural inequality: Uneven experiences of loss are closely linked to broader structures of power and inequality. These may include social positioning, such as gender, age, ethnicity, or disability; economic status, including income levels, asset ownership, and livelihood security; institutional access, such as access to services, support programs, and decision-making processes; and spatial marginality, including remoteness, environmental fragility, or exclusion from infrastructure.

These factors influence not only who suffers more, but also who is able to recover faster, access support, or adapt effectively. In many cases, existing inequalities are reinforced or intensified through climate impacts, leading to uneven recovery trajectories.

Differential recovery: Differences in recovery are a central concern of this stage. Even when groups experience similar climate events, their ability to recover can vary significantly. Some may be able to rebuild livelihoods, restore social networks, and regain stability relatively quickly, while others may experience prolonged or compounding effects. Differential recovery is shaped by access to financial and material resources, strength of social networks and support systems, access to institutional support and external assistance, and ability to adapt or shift livelihood strategies. As a result, climate loss often produces divergent recovery pathways, where some groups stabilise while others remain in cycles of vulnerability.

X.3 Suggested tools and expected outputs

Qualitative methods are particularly important for understanding how individuals experience loss and recovery in different ways. Comparative narratives and group discussions can help reveal how similar climate events produce different outcomes across social groups. Disaggregation is also critical at this stage. Data—both qualitative and quantitative—should be analysed across relevant social and economic categories to identify patterns of uneven impact. Analytical techniques such as comparison matrices, intersectional analysis, and group-based profiling can help organise these insights and highlight disparities.

By the end of this stage, teams should produce a profile of differential exposure across groups, a mapping of differential recovery trajectories, identification of key structural factors shaping inequality, and a clear understanding of priority groups for targeted response.

Stage 5. eXplore

X.1 What eXplore does

The eXplore stage translates the insights generated through the previous stages into context-specific pathways for resilience. Building on the identification, categorization, interaction, and differentiation of climate-induced losses, this stage asks: What can be done, by whom, and at what level to address climate loss?

Unlike conventional approaches that propose generic solutions, CLiX emphasises that responses must be grounded in a nuanced understanding of MRI losses, their interactions, and their uneven distribution across groups. This stage therefore focuses on developing responses that are context-sensitive, reflecting local conditions and capacities; differentiated, addressing the needs of specific groups; and process-oriented, recognising that resilience unfolds over time.

Importantly, the eXplore stage is not only about identifying interventions, but also about co-developing pathways through inclusive community engagement. This ensures that proposed actions are relevant, feasible, and aligned with local priorities. The outcome of this stage is a set of structured resilience pathways that respond to immediate needs, support medium-term adjustments, and enable longer-term transformation.

X.2 The 3R framework

The eXplore stage is guided by the 3R framework: Respond, Reorient, and Reform. These three dimensions provide a temporal and strategic structure for developing resilience pathways (see Table 1).

Respond: Respond focuses on immediate actions to manage and stabilise the impacts of climate-induced loss. These actions aim to address urgent needs, reduce immediate hardship, and prevent further deterioration. Responses are typically short-term and may include emergency support, temporary adjustments, or rapid interventions that help individuals and communities cope with ongoing impacts.

Reorient: Reorient focuses on medium-term adjustments that enable individuals and communities to adapt their practices, systems, and strategies in response to changing conditions. This may involve modifying livelihood strategies, diversifying income sources, and strengthening social and institutional support mechanisms. Reorientation reflects a shift from coping to adapting, helping communities adjust to evolving patterns of climate risk.

Reform: Reform focuses on longer-term structural and institutional changes that address the underlying drivers of vulnerability and inequality. This includes changes in policies, governance, and institutional arrangements, investments in infrastructure and systems, and efforts to address structural barriers and marginalisation. Reform is essential for creating conditions that enable sustained resilience and reduce future climate-induced losses.

Table 1. The 3R pathway to resilience

3R dimension	Core objective	Illustrative pathways	Level of change	Time horizon	Targeted outcome
Respond	Stabilise impacts and reduce immediate hardship	Emergency support, temporary adjustments, rapid coping strategies	Household / Community	Short-term	Immediate relief, reduced disruption, protection of basic needs
Reorient	Adjust livelihoods, practices, and systems to evolving climate risks	Livelihood diversification, skill development, resource reallocation, strengthening support networks	Community / Local systems	Medium-term	Improved ability to adapt, reduced sensitivity to climate stressors
Reform	Address structural drivers of vulnerability and enable long-term resilience	Policy change, institutional reform, infrastructure investment, inclusive governance	Institutional / System-wide	Long-term	Reduced structural vulnerability, equitable and sustained resilience

Together, the three dimensions of the 3R framework ensure that responses are not limited to short-term coping, but extend toward longer-term transformation. They also provide a way to connect

insights from earlier stages—particularly the identification of differential exposure and recovery—to targeted and appropriate actions.

X.3 Suggested tools and expected outputs

The eXplore stage requires participatory and analytical approaches that support the co-development of solutions. Engagement with communities is central at this stage. Workshops, group discussions, and participatory planning exercises can be used to identify priorities, explore feasible options, and validate proposed pathways. These processes should ensure that the perspectives of different groups—especially those most affected—are incorporated into decision-making. Analytical tools such as prioritisation matrices (solution ranking) can help organise options and assess their relevance across short-, medium-, and long-term horizons. Where appropriate, quantitative and qualitative evidence generated in earlier stages can be used to support decision-making and justify prioritisation.

By the end of this stage, teams should produce a set of resilience pathways structured around respond, reorient, and reform, identification of priority actions for different groups and contexts, clear articulation of short-, medium-, and long-term strategies, and recommendations that can inform policy, programming, and practice.

Conclusion

CLiX (Climate Loss Index) offers a structured yet flexible approach to understanding climate-induced loss in its full complexity. By moving beyond narrow measurement and focusing on how loss is generated, experienced, connected, and distributed, CLiX provides a more comprehensive and meaningful way to analyse climate impacts.

Through its five-stage process—Contextualize, Layer, Interact, eXpose, and eXplore—CLiX enables users to move systematically from diagnosing the landscape of climate loss to developing context-specific resilience pathways. The integration of the MRI lens ensures that material, relational, and interpretive dimensions of loss are captured, while the emphasis on interaction and inequality highlights how losses evolve and are experienced unevenly across groups.

A key strength of CLiX lies in its grounding in inclusive community engagement. By placing lived experiences at the centre of analysis, the methodology ensures that climate loss is not only identified but also understood in ways that are relevant to those most affected. This, in turn, supports the co-development of responses that are both context-sensitive and socially just.

CLiX is designed to be practical and adaptable. It can be applied across diverse socio-ecological settings and supports both qualitative and quantitative forms of analysis. While it does not reduce climate loss to a single numerical value, it provides a structured and comparable understanding that can inform research, policy, and practice.

Ultimately, CLiX contributes to rethinking how climate loss is understood and addressed. By linking diagnosis with action, and measurement with meaning, it offers a pathway toward more inclusive, informed, and effective responses to climate change.

Annex 1. Sample quantitative questionnaire

HOUSEHOLD SURVEY QUESTIONNAIRE

Climate Loss Index (CLiX)

(Sample quantitative questionnaire for assessing climate-induced loss across material, relational, and interpretive dimensions)

Enumerator Script (to be read verbatim)

Good [morning/afternoon]. My name is _____. I am part of a research team working with [name of local institution].

We are conducting a study to understand how climate-related changes and events—such as storms, flooding, sea-level rise, salinity, and extreme heat—are affecting the lives, livelihoods, and wellbeing of households in this area.

This research is jointly commissioned by [name of funder, for example, if any] and [name of local institution]. The objective is to assess the impact of climate change on your communities and to develop a solution framework aimed at strengthening the community resilience.

We will ask you questions about your household, your experiences with climate-related events, the impacts you have faced, and how you have responded.

Your participation is voluntary. You may skip any question or stop the interview at any time. Your responses will be kept confidential and will only be used for research purposes.

The interview will take around [XX] minutes. Do you have any questions before we begin?

Do you agree to participate in this interview?

- 1 Yes
- 0 No → (STOP INTERVIEW)

Q. Code # _____ Island / Region / Atoll / District: _____ Community / Village / Settlement: _____ GPS (if available): Lat _____ Long _____ Landmark / reference: _____ Household ID: _____	Date (DD/MM/YYYY): ____ / ____ / ____ Enumerator name: _____ Enumerator ID: _____ Start time: ____ : ____ End time: ____ : ____ Interview language: _____ Cell phone number: _____
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Key Instructions for Enumerators

- Ask questions exactly as written unless clarification is needed
- Do not lead the respondent
- Record answers accurately
- Use local examples where necessary (without changing meaning)
- Ensure participation of women and other underrepresented groups where possible
- Be sensitive when asking about loss, stress, or difficult experiences

MODULE 1. HOUSEHOLD, EXPOSURE, AND PREPAREDNESS		<i>[CLiX stage: Contextualize]</i>
1.1 Household and Socio-Economic Profile		<i>[Conditions]</i>
M1_Q1. Respondent's relationship to household head	<input type="checkbox"/> Household head <input type="checkbox"/> Spouse/partner <input type="checkbox"/> Adult child <input type="checkbox"/> Other relative <input type="checkbox"/> Non-relative (tenant, worker, etc.) <input type="checkbox"/> Other (specify): _____	
M1_Q2. Sex of household head	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other / prefer not to say	
M1_Q3. Age of household head (in completed years)	____ years	
M1_Q4. Household size	Number of people usually living and eating together in this household: ____	

M1_Q5. Number of members in each age group	0–4 years: ____ 5–17 years: ____ 18–59 years: ____ 60+ years: ____
M1_Q6. Are there any household members with disability or chronic illness affecting daily activities?	1 <input type="checkbox"/> Yes → Number: ____ 0 <input type="checkbox"/> No 9 <input type="checkbox"/> Prefer not to say
M1_Q7. Highest education level of household head	0 <input type="checkbox"/> No formal education 1 <input type="checkbox"/> Primary 2 <input type="checkbox"/> Secondary 3 <input type="checkbox"/> Higher secondary 4 <input type="checkbox"/> Diploma/technical 5 <input type="checkbox"/> University degree or above
M1_Q8. What are the main sources of household income? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Agriculture 2 <input type="checkbox"/> Fishing 3 <input type="checkbox"/> Livestock 4 <input type="checkbox"/> Wage labor 5 <input type="checkbox"/> Business/trade 6 <input type="checkbox"/> Remittances 7 <input type="checkbox"/> Government/NGO support 8 <input type="checkbox"/> Other (specify): _____
M1_Q9. Does the household have additional sources of income?	1 <input type="checkbox"/> Yes 0 <input type="checkbox"/> No If yes, specify: _____
M1_Q10. How would you describe your household's current economic condition compared to others in this community?	1 <input type="checkbox"/> Much better off 2 <input type="checkbox"/> Better off 3 <input type="checkbox"/> About the same 4 <input type="checkbox"/> Worse off 5 <input type="checkbox"/> Much worse off
M1_Q11. Ownership status of your current house	1 <input type="checkbox"/> Owned 2 <input type="checkbox"/> Rented 3 <input type="checkbox"/> Living with relatives 4 <input type="checkbox"/> Informal/temporary arrangement 5 <input type="checkbox"/> Other (specify): _____
M1_Q12. Main type of housing structure	1 <input type="checkbox"/> Permanent (concrete/strong materials) 2 <input type="checkbox"/> Semi-permanent 3 <input type="checkbox"/> Temporary (wood/bamboo/tin/etc.) 4 <input type="checkbox"/> Other (specify): _____
M1_Q13. In your opinion, how well can your house withstand strong weather events (storms, flooding, heavy rain)?	1 <input type="checkbox"/> Cannot withstand 2 <input type="checkbox"/> Can withstand with major damage 3 <input type="checkbox"/> Can withstand with minor damage 4 <input type="checkbox"/> Can withstand well 5 <input type="checkbox"/> Not applicable / no such events
M1_Q14. Does your household have reliable access to safe drinking water?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> Sometimes 0 <input type="checkbox"/> No
M1_Q15. Does your household have access to electricity?	1 <input type="checkbox"/> Yes 0 <input type="checkbox"/> No
M1_Q16. Does your household have access to health services when needed?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> Limited 0 <input type="checkbox"/> No

M1_Q17. Does your household participate in any community group or organization?	1 <input type="checkbox"/> Yes 0 <input type="checkbox"/> No
M1_Q18. Do you feel your household has a voice in community decision-making?	1 <input type="checkbox"/> Yes, strong voice 2 <input type="checkbox"/> Some voice 3 <input type="checkbox"/> Very limited voice 4 <input type="checkbox"/> No voice
M1_Q19. Overall, how vulnerable do you consider your household to climate-related impacts?	1 <input type="checkbox"/> Not vulnerable 2 <input type="checkbox"/> Slightly vulnerable 3 <input type="checkbox"/> Moderately vulnerable 4 <input type="checkbox"/> Highly vulnerable 5 <input type="checkbox"/> Extremely vulnerable
1.2 Climate Exposure and Hazard History <i>[Climate triggers]</i>	
M1_Q20. In the past 10 years, which of the following climate-related events or changes has your household experienced? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Cyclones / storms / strong winds 2 <input type="checkbox"/> Flooding / heavy rainfall 3 <input type="checkbox"/> Tidal surges / storm surges / sea-level events 4 <input type="checkbox"/> Salinity intrusion 5 <input type="checkbox"/> Drought / prolonged dry periods 6 <input type="checkbox"/> Heatwaves / extreme heat 7 <input type="checkbox"/> Landslides / mudslides 8 <input type="checkbox"/> Coral reef / fish stock decline (climate-related) 9 <input type="checkbox"/> Other (specify): _____
M1_Q21. How frequently has your household experienced these climate-related events in the past 10 years?	1 <input type="checkbox"/> Once 2 <input type="checkbox"/> 2–3 times 3 <input type="checkbox"/> 4–6 times 4 <input type="checkbox"/> More than 6 times 5 <input type="checkbox"/> Very frequent / almost every year
M1_Q22. Among all these, which event or climate-related change had the most serious impact on your household?	Type (use code from M1_Q20): _____ Year (approximate): _____
M1_Q23. In your view, how strongly was this event or change related to climate or weather changes?	1 <input type="checkbox"/> Not related at all 2 <input type="checkbox"/> Slightly related 3 <input type="checkbox"/> Moderately related 4 <input type="checkbox"/> Strongly related 5 <input type="checkbox"/> Very strongly related
M1_Q24. Overall, how severe was the impact of this event/change on your household?	0 <input type="checkbox"/> No impact 1 <input type="checkbox"/> Very small 2 <input type="checkbox"/> Small 3 <input type="checkbox"/> Moderate 4 <input type="checkbox"/> Large 5 <input type="checkbox"/> Very large / devastating
M1_Q25. Was this impact mainly caused by:	1 <input type="checkbox"/> A sudden event (e.g., storm, flood) 2 <input type="checkbox"/> A slow process (e.g., salinity, erosion, heat) 3 <input type="checkbox"/> A combination of both
M1_Q26. How long did the effects of this event or process last for your household?	1 <input type="checkbox"/> Less than 1 week 2 <input type="checkbox"/> 1 week to 1 month 3 <input type="checkbox"/> 1–6 months 4 <input type="checkbox"/> More than 6 months 5 <input type="checkbox"/> Still ongoing
M1_Q27. Did your household experience repeated or overlapping climate events that increased the impact?	1 <input type="checkbox"/> Yes 0 <input type="checkbox"/> No If yes: M1_Q27a

M1_Q27a. To what extent did repeated events make the impact worse?	<input type="checkbox"/> Slightly worse <input type="checkbox"/> Moderately worse <input type="checkbox"/> Much worse <input type="checkbox"/> Extremely worse
M1_Q28. Before this event or process, how would you describe your household's situation compared to others in this community?	<input type="checkbox"/> Much better off <input type="checkbox"/> Better off <input type="checkbox"/> About the same <input type="checkbox"/> Worse off <input type="checkbox"/> Much worse off
1.3 Capacities and Preparedness <i>[Capacities]</i>	
M1_Q29. Before the event/process, did your household have savings that could be used in times of crisis?	<input type="checkbox"/> Yes, sufficient <input type="checkbox"/> Yes, but limited <input type="checkbox"/> No
M1_30. Did your household have access to credit or loans if needed?	<input type="checkbox"/> Yes, easily <input type="checkbox"/> Yes, but difficult <input type="checkbox"/> No
M1_Q31. Did your household have any form of insurance (e.g., crop, livestock, property, health)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
M1_Q32. Before the event, how strong were your household's social support networks (family, neighbors, community)?	<input type="checkbox"/> Very weak <input type="checkbox"/> Weak <input type="checkbox"/> Moderate <input type="checkbox"/> Strong <input type="checkbox"/> Very strong
M1_Q33. In times of difficulty, could your household rely on others for help?	<input type="checkbox"/> Yes, always <input type="checkbox"/> Yes, sometimes <input type="checkbox"/> Rarely <input type="checkbox"/> Never
M1_Q34. Before the event, did your household have access to reliable information about climate risks (e.g., forecasts, warnings, advisories)?	<input type="checkbox"/> Yes, reliable <input type="checkbox"/> Yes, but limited <input type="checkbox"/> No
M1_Q35. Did your household have access to government or NGO programs related to disaster preparedness or climate adaptation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
M1_Q36. How confident were you in local institutions (government, NGOs) to support your household during climate events?	<input type="checkbox"/> Not confident at all <input type="checkbox"/> Slightly confident <input type="checkbox"/> Moderately confident <input type="checkbox"/> Very confident <input type="checkbox"/> Completely confident
M1_Q37. Before the event, did your household have access to safe shelter during extreme weather?	<input type="checkbox"/> Yes <input type="checkbox"/> No
M1_Q38. How would you rate the overall quality of infrastructure in your area (roads, drainage, embankments, etc.) in protecting against climate risks?	<input type="checkbox"/> Very poor <input type="checkbox"/> Poor <input type="checkbox"/> Moderate <input type="checkbox"/> Good <input type="checkbox"/> Very good
M1_Q39. Did your household use any traditional or indigenous knowledge to prepare for or respond to climate events?	<input type="checkbox"/> Yes <input type="checkbox"/> No
M1_Q40. How confident are you in your household's ability to adapt to future climate risks?	<input type="checkbox"/> Not confident at all <input type="checkbox"/> Slightly confident

	<input type="checkbox"/> Moderately confident <input type="checkbox"/> Very confident <input type="checkbox"/> Completely confident
M1_Q41. Overall, how would you rate your household's ability to prepare for and respond to climate-related impacts before the event?	<input type="checkbox"/> Very low <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> High <input type="checkbox"/> Very high

MODULE 2. LOSS CATEGORIES	<i>[CLiX stage: Layer]</i>
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2.1 Tangible Impacts	<i>[Material]</i>
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<i>All questions refer to the event/process identified in Module 1.</i>	<input type="checkbox"/> No <input type="checkbox"/> Yes, minor damage <input type="checkbox"/> Yes, moderate damage <input type="checkbox"/> Yes, severe damage / uninhabitable
M2_Q1. Was your house damaged due to this event/process?	
M2_Q2. Did your household incur costs to repair or rebuild the house?	<input type="checkbox"/> No <input type="checkbox"/> Yes → Estimated cost: _____
M2_Q3. Did your household lose or damage any household items (furniture, appliances, clothing, etc.)?	<input type="checkbox"/> No <input type="checkbox"/> Yes → Estimated value of loss: _____
M2_Q4. Was your main livelihood affected by this event/process?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M2_Q5. If yes, for how long was your livelihood disrupted?	<input type="checkbox"/> Less than 1 month <input type="checkbox"/> 1–3 months <input type="checkbox"/> More than 3 months <input type="checkbox"/> Still disrupted
M2_Q6. How much did your household income change after the event (compared to before)?	<input type="checkbox"/> Decreased significantly <input type="checkbox"/> Decreased slightly <input type="checkbox"/> No change <input type="checkbox"/> Increased slightly <input type="checkbox"/> Increased significantly
M2_Q7. Did your household lose or damage any productive assets (e.g., tools, boats, livestock, crops, business stock)?	<input type="checkbox"/> No <input type="checkbox"/> Yes → Estimated replacement value: _____
M2_Q8. Did this event/process disrupt your access to safe drinking water?	<input type="checkbox"/> No <input type="checkbox"/> Yes, temporarily <input type="checkbox"/> Yes, long-term
M2_Q9. Did this event/process affect your access to health services?	<input type="checkbox"/> No <input type="checkbox"/> Yes, temporarily <input type="checkbox"/> Yes, long-term
M2_Q10. Did this event/process disrupt children's education in your household?	<input type="checkbox"/> No <input type="checkbox"/> Yes, temporarily <input type="checkbox"/> Yes, long-term <input type="checkbox"/> Not applicable
M2_Q11. Did your household incur additional expenses due to this event/process? <i>(Multiple responses allowed)</i>	<input type="checkbox"/> Temporary shelter or relocation <input type="checkbox"/> Health care or medicines <input type="checkbox"/> Transport or evacuation <input type="checkbox"/> Repair of infrastructure or property <input type="checkbox"/> Education-related costs

	6 <input type="checkbox"/> Other (specify): _____ 0 <input type="checkbox"/> None
M2_Q12. Overall, how would you rate the material impact of this event/process on your household?	0 <input type="checkbox"/> No impact 1 <input type="checkbox"/> Very small 2 <input type="checkbox"/> Small 3 <input type="checkbox"/> Moderate 4 <input type="checkbox"/> Large 5 <input type="checkbox"/> Very large / devastating
M2_Q13. How long did it take or is it likely to take for your household to recover materially from this event/process?	0 <input type="checkbox"/> No recovery needed 1 <input type="checkbox"/> Less than 1 month 2 <input type="checkbox"/> 1–6 months 3 <input type="checkbox"/> 6–12 months 4 <input type="checkbox"/> More than 1 year 5 <input type="checkbox"/> Not yet recovered / may not recover
2.2 Disruptions to Relationships and Networks	
<i>[Relational]</i>	
M2_Q14. Did this event/process create stress or tension within your household?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes, a little 2 <input type="checkbox"/> Yes, moderate 3 <input type="checkbox"/> Yes, severe
M2_Q15. Did roles and responsibilities within your household change due to this event/process? <i>(e.g., income roles, care roles, decision-making)</i>	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M2_Q16. Did your household's ability to receive support from relatives, neighbors, or community members change due to this event/process?	1 <input type="checkbox"/> Improved 2 <input type="checkbox"/> No change 3 <input type="checkbox"/> Reduced slightly 4 <input type="checkbox"/> Reduced significantly
M2_Q17. Did your household provide support to others during or after the event?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M2_Q18. How did this event/process affect trust among people in your community?	1 <input type="checkbox"/> Increased 2 <input type="checkbox"/> No change 3 <input type="checkbox"/> Decreased slightly 4 <input type="checkbox"/> Decreased significantly
M2_Q19. How did this event/process affect cooperation within the community?	1 <input type="checkbox"/> Increased 2 <input type="checkbox"/> No change 3 <input type="checkbox"/> Decreased slightly 4 <input type="checkbox"/> Decreased significantly
M2_Q20. Did your household's participation in community activities (meetings, religious events, social gatherings) change due to this event/process?	1 <input type="checkbox"/> Increased 2 <input type="checkbox"/> No change 3 <input type="checkbox"/> Decreased slightly 4 <input type="checkbox"/> Decreased significantly
M2_Q21. Did any members of your household become socially isolated as a result of this event/process?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M2_Q22. Was your household displaced (temporarily or permanently) due to this event/process?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes, temporarily 2 <input type="checkbox"/> Yes, permanently
M2_Q23. If displaced, did this affect your household's connection to your original community?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes, slightly 2 <input type="checkbox"/> Yes, significantly
M2_Q24. Did this event/process change your household's social standing or position within the community?	1 <input type="checkbox"/> Improved 2 <input type="checkbox"/> No change

	<input type="checkbox"/> Declined slightly <input type="checkbox"/> Declined significantly
M2_Q25. Overall, how would you rate the impact of this event/process on your household's relationships and social life?	<input type="checkbox"/> No impact <input type="checkbox"/> Very small <input type="checkbox"/> Small <input type="checkbox"/> Moderate <input type="checkbox"/> Large <input type="checkbox"/> Very large
M2_Q26. To what extent have your household's social relationships and networks recovered after the event/process?	<input type="checkbox"/> Fully recovered <input type="checkbox"/> Mostly recovered <input type="checkbox"/> Partially recovered <input type="checkbox"/> Very little recovery <input type="checkbox"/> No recovery
2.3 Identity, Dignity, and Meaning <i>[Interpretive]</i>	
M2_Q27. After this event/process, how has your sense of safety and security changed?	<input type="checkbox"/> Improved <input type="checkbox"/> No change <input type="checkbox"/> Reduced slightly <input type="checkbox"/> Reduced significantly
M2_Q28. To what extent do you feel uncertain about your future because of this event/process?	<input type="checkbox"/> Not at all <input type="checkbox"/> Slightly <input type="checkbox"/> Moderately <input type="checkbox"/> Very <input type="checkbox"/> Extremely
M2_Q29. Has this event/process affected your way of life (e.g., livelihood practices, traditions, daily routines)?	<input type="checkbox"/> No <input type="checkbox"/> Yes, slightly <input type="checkbox"/> Yes, significantly
M2_Q30. Do you feel that something important about your identity or way of living has been lost due to this event/process?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M2_Q31. Did this event/process affect your sense of dignity or self-respect?	<input type="checkbox"/> No <input type="checkbox"/> Yes, slightly <input type="checkbox"/> Yes, significantly
M2_Q32. Have you felt dependent on others in ways that affected your sense of independence?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M2_Q33. Has your attachment to your home, land, or place changed because of this event/process?	<input type="checkbox"/> Strengthened <input type="checkbox"/> No change <input type="checkbox"/> Weakened slightly <input type="checkbox"/> Weakened significantly
M2_Q34. Do you feel a loss of connection to your environment or surroundings?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M2_Q35. How do you personally understand or interpret what has happened due to this event/process?	<input type="checkbox"/> As a temporary difficulty <input type="checkbox"/> As a major disruption <input type="checkbox"/> As a long-term change <input type="checkbox"/> As a loss that cannot be recovered <input type="checkbox"/> Other (specify): _____
M2_Q36. How often have you experienced stress or emotional distress due to this event/process?	<input type="checkbox"/> Never <input type="checkbox"/> Rarely <input type="checkbox"/> Sometimes <input type="checkbox"/> Often <input type="checkbox"/> Always

M2_Q37. Overall, how would you rate the impact of this event/process on your sense of meaning, identity, and well-being?	<input type="checkbox"/> No impact <input type="checkbox"/> Very small <input type="checkbox"/> Small <input type="checkbox"/> Moderate <input type="checkbox"/> Large <input type="checkbox"/> Very large
M2_Q38. To what extent have you been able to come to terms with or adapt to these changes?	<input type="checkbox"/> Fully adapted <input type="checkbox"/> Mostly adapted <input type="checkbox"/> Partially adapted <input type="checkbox"/> Very little adaptation <input type="checkbox"/> Not at all

MODULE 3. LOSS DYNAMICS	<i>[CLiX stage: Interact]</i>
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M3_Q1. What was the first major impact your household experienced due to this event/process?	<input type="checkbox"/> Damage to house <input type="checkbox"/> Loss of livelihood/income <input type="checkbox"/> Loss of assets <input type="checkbox"/> Displacement <input type="checkbox"/> Disruption of services (water, health, education) <input type="checkbox"/> Social disruption <input type="checkbox"/> Other (specify): _____
M3_Q2. What impacts followed after the initial impact? <i>(Multiple responses allowed)</i>	<input type="checkbox"/> Income loss <input type="checkbox"/> Increased expenses <input type="checkbox"/> Social tension or isolation <input type="checkbox"/> Reduced access to services <input type="checkbox"/> Psychological stress <input type="checkbox"/> Displacement <input type="checkbox"/> Other (specify): _____
M3_Q3. Did one type of loss lead to other types of problems for your household?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M3_Q4. If yes, how strongly did these problems affect each other?	<input type="checkbox"/> Very weakly connected <input type="checkbox"/> Weakly connected <input type="checkbox"/> Moderately connected <input type="checkbox"/> Strongly connected <input type="checkbox"/> Very strongly connected
M3_Q5. Has your household experienced similar climate events/processes repeatedly over time?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M3_Q6. If yes, how have repeated events affected your household overall?	<input type="checkbox"/> No additional effect <input type="checkbox"/> Slightly worse each time <input type="checkbox"/> Moderately worse <input type="checkbox"/> Significantly worse <input type="checkbox"/> Much worse / overwhelming
M3_Q7. How long did the main impacts of this event/process last for your household?	<input type="checkbox"/> Very short (days) <input type="checkbox"/> Short (weeks) <input type="checkbox"/> Medium (months) <input type="checkbox"/> Long (more than a year) <input type="checkbox"/> Ongoing
M3_Q8. Did this event/process affect only your household, or a wider area?	<input type="checkbox"/> Only my household <input type="checkbox"/> A few nearby households <input type="checkbox"/> The whole community <input type="checkbox"/> A large region

M3_Q9. Did impacts in other areas (e.g., markets, nearby regions) affect your household indirectly?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M3_Q10. To what extent did material losses (e.g., income, assets) affect your social relationships?	1 <input type="checkbox"/> Not at all 2 <input type="checkbox"/> Slightly 3 <input type="checkbox"/> Moderately 4 <input type="checkbox"/> Strongly 5 <input type="checkbox"/> Very strongly
M3_Q11. To what extent did material or social losses affect your feelings about your future, identity, or well-being?	1 <input type="checkbox"/> Not at all 2 <input type="checkbox"/> Slightly 3 <input type="checkbox"/> Moderately 4 <input type="checkbox"/> Strongly 5 <input type="checkbox"/> Very strongly
M3_Q12. Overall, how would you describe the way different impacts of this event/process were connected?	1 <input type="checkbox"/> Mostly separate 2 <input type="checkbox"/> Somewhat connected 3 <input type="checkbox"/> Moderately interconnected 4 <input type="checkbox"/> Highly interconnected 5 <input type="checkbox"/> Extremely interconnected

MODULE 4. DIFFERENTIAL EXPOSURE AND RECOVERY		<i>[CLiX stage: eXpose]</i>
M4_Q1. Compared to other households in your community, how affected was your household by this event/process?	1 <input type="checkbox"/> Much less affected 2 <input type="checkbox"/> Slightly less affected 3 <input type="checkbox"/> About the same 4 <input type="checkbox"/> Slightly more affected 5 <input type="checkbox"/> Much more affected	
M4_Q2. In your opinion, which groups in your community were most affected by this event/process? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Women-headed households 2 <input type="checkbox"/> Low-income households 3 <input type="checkbox"/> Elderly persons 4 <input type="checkbox"/> Persons with disabilities 5 <input type="checkbox"/> Ethnic or socially marginalized groups 6 <input type="checkbox"/> Households dependent on climate-sensitive livelihoods 7 <input type="checkbox"/> Landless households 8 <input type="checkbox"/> Children 9 <input type="checkbox"/> Other (specify): _____	
M4_Q3. What are the main reasons why some households were more affected than others? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Lack of financial resources 2 <input type="checkbox"/> Poor housing or location 3 <input type="checkbox"/> Limited access to information 4 <input type="checkbox"/> Weak social support 5 <input type="checkbox"/> Limited institutional support 6 <input type="checkbox"/> Discrimination or exclusion 7 <input type="checkbox"/> Nature of livelihood 8 <input type="checkbox"/> Other (specify): _____	
M4_Q4. Compared to others in your community, how quickly is your household recovering from this event/process?	1 <input type="checkbox"/> Much faster 2 <input type="checkbox"/> Slightly faster 3 <input type="checkbox"/> About the same 4 <input type="checkbox"/> Slightly slower 5 <input type="checkbox"/> Much slower	
M4_Q5. In your opinion, which groups are recovering more slowly? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Women-headed households 2 <input type="checkbox"/> Low-income households 3 <input type="checkbox"/> Elderly persons 4 <input type="checkbox"/> Persons with disabilities 5 <input type="checkbox"/> Ethnic or socially marginalized groups	

	6 <input type="checkbox"/> Households with limited assets 7 <input type="checkbox"/> Households with weak social networks 8 <input type="checkbox"/> Other (specify): _____
M4_Q6. What are the main barriers that make recovery difficult for some households? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Lack of financial resources 2 <input type="checkbox"/> Limited access to aid or support 3 <input type="checkbox"/> Loss of livelihood opportunities 4 <input type="checkbox"/> Weak infrastructure or services 5 <input type="checkbox"/> Social exclusion or discrimination 6 <input type="checkbox"/> Lack of information or awareness 7 <input type="checkbox"/> Other (specify): _____
M4_Q7. Did your household receive any support (government, NGO, community) after the event/process?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M4_Q8. If yes, how adequate was this support?	1 <input type="checkbox"/> Not adequate at all 2 <input type="checkbox"/> Slightly adequate 3 <input type="checkbox"/> Moderately adequate 4 <input type="checkbox"/> Very adequate 5 <input type="checkbox"/> Fully adequate
M4_Q9. Do you think support was distributed fairly across different groups in the community?	1 <input type="checkbox"/> Yes, fully fair 2 <input type="checkbox"/> Mostly fair 3 <input type="checkbox"/> Neither fair nor unfair 4 <input type="checkbox"/> Mostly unfair 5 <input type="checkbox"/> Very unfair
M4_Q10. Do you feel your household had a voice in decisions related to recovery or support after the event/process?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes, limited 2 <input type="checkbox"/> Yes, meaningful
M4_Q11. Which groups in your community are most able to influence decisions about support and recovery?	1 <input type="checkbox"/> Local elites 2 <input type="checkbox"/> Government representatives 3 <input type="checkbox"/> Community leaders 4 <input type="checkbox"/> NGOs 5 <input type="checkbox"/> Ordinary community members 6 <input type="checkbox"/> Other (specify): _____
M4_Q12. Overall, how unequal do you think the impacts and recovery from this event/process have been across your community?	1 <input type="checkbox"/> Not unequal at all 2 <input type="checkbox"/> Slightly unequal 3 <input type="checkbox"/> Moderately unequal 4 <input type="checkbox"/> Highly unequal 5 <input type="checkbox"/> Extremely unequal

MODULE 5. ADAPTATION AND RESILIENCE <i>[CLiX stage: eXplore]</i>	
5.1 Coping Actions <i>[Respond]</i>	
M5_Q1. Did your household take any actions to cope with the impacts of this event/process?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M5_Q2. What coping actions did your household take? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Used savings 2 <input type="checkbox"/> Borrowed money 3 <input type="checkbox"/> Reduced food consumption 4 <input type="checkbox"/> Sold assets (livestock, tools, land, etc.) 5 <input type="checkbox"/> Took on additional work 6 <input type="checkbox"/> Relied on support from relatives/community 7 <input type="checkbox"/> Relied on aid (government/NGO) 8 <input type="checkbox"/> Temporarily migrated

	9 <input type="checkbox"/> Reduced non-essential expenses 10 <input type="checkbox"/> Other (specify): _____
M5_Q3. Which coping action was most important for your household?	1 <input type="checkbox"/> Savings 2 <input type="checkbox"/> Borrowing 3 <input type="checkbox"/> Asset sale 4 <input type="checkbox"/> Social support 5 <input type="checkbox"/> Aid 6 <input type="checkbox"/> Additional work 7 <input type="checkbox"/> Other (specify): _____
M5_Q4. How effective were these coping actions in dealing with the immediate impacts?	1 <input type="checkbox"/> Not effective at all 2 <input type="checkbox"/> Slightly effective 3 <input type="checkbox"/> Moderately effective 4 <input type="checkbox"/> Very effective 5 <input type="checkbox"/> Extremely effective
M5_Q5. Did any of these coping actions create additional difficulties for your household?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes If yes: M5_Q5a
M5_Q5a. What kind of difficulties? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Increased debt 2 <input type="checkbox"/> Loss of productive assets 3 <input type="checkbox"/> Reduced food security 4 <input type="checkbox"/> Social tension or conflict 5 <input type="checkbox"/> Increased workload burden 6 <input type="checkbox"/> Other (specify): _____
5.2 Livelihood Shifts and Adaptation <i>[Reorient]</i>	
M5_Q6. Has your household made any longer-term changes in response to this event/process?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes
M5_Q7. What types of changes has your household made? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Changed primary livelihood 2 <input type="checkbox"/> Diversified income sources 3 <input type="checkbox"/> Adopted new farming or production practices 4 <input type="checkbox"/> Shifted to less climate-sensitive activities 5 <input type="checkbox"/> Relocated (temporarily or permanently) 6 <input type="checkbox"/> Invested in skills or training 7 <input type="checkbox"/> Strengthened social or business networks 8 <input type="checkbox"/> Changed business strategy (e.g., product, market) 9 <input type="checkbox"/> Other (specify): _____
M5_Q8. What was the main reason for making these changes?	1 <input type="checkbox"/> Reduce future climate risk 2 <input type="checkbox"/> Recover lost income 3 <input type="checkbox"/> Adapt to environmental change 4 <input type="checkbox"/> Lack of viable alternatives 5 <input type="checkbox"/> Opportunity for improvement 6 <input type="checkbox"/> Other (specify): _____
M5_Q9. Overall, how effective have these longer-term changes been in improving your household's situation?	1 <input type="checkbox"/> Not effective at all 2 <input type="checkbox"/> Slightly effective 3 <input type="checkbox"/> Moderately effective 4 <input type="checkbox"/> Very effective 5 <input type="checkbox"/> Extremely effective
M5_Q10. Do you think these changes will help your household better deal with future climate impacts?	1 <input type="checkbox"/> Not at all 2 <input type="checkbox"/> Slightly 3 <input type="checkbox"/> Moderately

	4 <input type="checkbox"/> Very much 5 <input type="checkbox"/> Completely
M5_Q11. Compared to before the event/process, how would you describe your household's current situation?	1 <input type="checkbox"/> Much worse 2 <input type="checkbox"/> Slightly worse 3 <input type="checkbox"/> About the same 4 <input type="checkbox"/> Slightly improved 5 <input type="checkbox"/> Much improved
M5_Q12. To what extent were your household's actions shaped by your available resources and constraints?	1 <input type="checkbox"/> Strongly constrained 2 <input type="checkbox"/> Moderately constrained 3 <input type="checkbox"/> Slightly constrained 4 <input type="checkbox"/> Not constrained
M5_Q13. If more support or options were available, would your household have taken different actions?	0 <input type="checkbox"/> No 1 <input type="checkbox"/> Yes If yes: (Open-ended)
5.3 Institutional and Structural Pathways <i>[Reform]</i>	
M5_Q14. What are the main structural challenges that limit recovery and adaptation in your community? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Lack of financial resources 2 <input type="checkbox"/> Limited access to markets 3 <input type="checkbox"/> Poor infrastructure 4 <input type="checkbox"/> Limited access to land or productive assets 5 <input type="checkbox"/> Weak institutional support 6 <input type="checkbox"/> Social or cultural barriers 7 <input type="checkbox"/> Lack of information 8 <input type="checkbox"/> Policy or administrative barriers 9 <input type="checkbox"/> Other (specify): _____
M5_Q15. What changes in policies, systems, or institutions would most improve resilience in your community? <i>(Multiple responses allowed)</i>	1 <input type="checkbox"/> Better targeting of vulnerable groups 2 <input type="checkbox"/> More transparent and accountable systems 3 <input type="checkbox"/> Improved infrastructure 4 <input type="checkbox"/> Better access to finance 5 <input type="checkbox"/> Stronger local governance 6 <input type="checkbox"/> More inclusive decision-making 7 <input type="checkbox"/> Improved climate information systems 8 <input type="checkbox"/> Expanded livelihood opportunities 9 <input type="checkbox"/> Other (specify): _____
M5_Q16. At which level should the most important changes take place?	1 <input type="checkbox"/> Household 2 <input type="checkbox"/> Community 3 <input type="checkbox"/> Local government 4 <input type="checkbox"/> National government 5 <input type="checkbox"/> NGOs / development partners 6 <input type="checkbox"/> All levels
M5_Q17. Do you think current policies and programs reflect the real needs of households like yours?	1 <input type="checkbox"/> Not at all 2 <input type="checkbox"/> Slightly 3 <input type="checkbox"/> Moderately 4 <input type="checkbox"/> Well 5 <input type="checkbox"/> Very well
M5_Q18. What is the single most important long-term change needed to reduce climate vulnerability in your community?	(Open-ended)

MODULE 6. PERCEPTIONS AND FUTURE OUTLOOK

M6_Q1. How likely do you think it is that your household will experience similar or worse climate impacts in the future?	<input type="checkbox"/> Very unlikely <input type="checkbox"/> Unlikely <input type="checkbox"/> Uncertain <input type="checkbox"/> Likely <input type="checkbox"/> Very likely
M6_Q2. Do you plan to change your main livelihood in the future due to climate-related reasons?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M6_Q3. Do you expect that any member of your household will need to move (temporarily or permanently) due to climate-related risks?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M6_Q4. If yes, what type of movement do you expect?	<input type="checkbox"/> Temporary migration <input type="checkbox"/> Seasonal migration <input type="checkbox"/> Permanent relocation <input type="checkbox"/> Undecided <input type="checkbox"/> Not applicable
M6_Q5. Overall, how do you see your household's future in relation to climate change?	<input type="checkbox"/> Very negative <input type="checkbox"/> Somewhat negative <input type="checkbox"/> Uncertain <input type="checkbox"/> Somewhat positive <input type="checkbox"/> Very positive
M6_Q6. What gives you the most hope or concern about the future?	(Open-ended)

MODULE 7. ENUMERATOR OBSERVATIONS

<i>Not read to respondent: To be completed by the enumerator immediately after the interview.</i> M7_Q1. Based on your observation, how would you describe the household's living conditions?	<input type="checkbox"/> Very poor <input type="checkbox"/> Poor <input type="checkbox"/> Moderate <input type="checkbox"/> Good <input type="checkbox"/> Very good
M7_Q2. Were there visible signs of climate-related damage or vulnerability?	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please briefly describe:
M7_Q3. Were there any interruptions during the interview?	<input type="checkbox"/> No <input type="checkbox"/> Yes, minor <input type="checkbox"/> Yes, significant
M7_Q4. Were other people present during the interview?	<input type="checkbox"/> No <input type="checkbox"/> Yes
M7_Q4a. If yes, did their presence influence the respondent's answers?	<input type="checkbox"/> Not at all <input type="checkbox"/> Slightly <input type="checkbox"/> Moderately <input type="checkbox"/> Strongly
M7_Q5. General impression of respondent's emotional state	<input type="checkbox"/> Calm / relaxed <input type="checkbox"/> Slightly distressed <input type="checkbox"/> Very distressed / upset <input type="checkbox"/> Other (specify): _____

M7_Q6. Any additional observations or comments from the enumerator:	(Open-ended)
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FINAL THANK YOU (TO BE READ)

Thank you very much for your time and for sharing your experiences. Your answers will help us and decision-makers better understand how climate change is affecting households like yours and what kind of support is needed. Is there anything you would like to ask us or add before we finish?

Name of data collector: _____ Signature: _____ Date: ____ / ____ / ____	Quality check: 1 <input type="checkbox"/> Cross-check 2 <input type="checkbox"/> Mobile check 3 <input type="checkbox"/> Spot check Signature of quality checker: _____ Date: ____ / ____ / ____
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Annex 2. Sample qualitative guidelines

A SET OF GUIDING QUESTIONS AND PROMPTS

Climate Loss Index (CLiX)

(Sample qualitative questions for an in-depth understanding of climate-induced loss across material, relational, and interpretive dimensions)

Field Guide

This annex provides a set of guiding questions and prompts to support qualitative data collection across the five stages of the CLiX methodology. These guidelines are intended to facilitate capturing deeper insights into lived experiences, meanings, and processes that cannot be fully captured through structured questions. The questions are not meant to be followed rigidly; rather, researchers are encouraged to use these guidelines flexibly, allowing space for participants to share their experiences in their own terms.

Key Instructions for Enumerators

- Use open-ended questions rather than fixed formats
- Encourage storytelling and lived experiences
- Be sensitive to emotional and personal topics
- Probe for examples, sequences, and meanings
- Ensure participation from diverse groups / quieter or marginalized participants

Diagnosing the landscape of climate loss

- Can you walk me through a typical year in your livelihood and how it has changed over time?
- What underlying challenges make it difficult for people here to sustain their livelihoods?
- Can you describe how these challenges affect different groups differently?
- Can you tell me about a specific climate-related event that had a strong impact on your life?
- What made this event particularly significant compared to others?
- How have these events changed over time in terms of frequency or intensity?
- How are these events changing in ways that affect how people plan their lives?
- How do people usually respond when these events occur?
- When such events happen, what helps people cope—and what fails?
- Can you describe a situation where people were unable to respond effectively? Why?
- What kinds of support are missing or insufficient? Where do people struggle the most in responding or recovering?

Identifying and categorizing climate-induced losses

- △ Can you tell me in detail the physical or economic losses you have experienced due to climate events?
- △ How have your income, assets, or livelihood activities been affected?
- △ What made this loss particularly difficult to deal with?
- △ How have relationships within your household or community changed because of these events?
- △ Can you describe a situation where support systems broke down or became stronger?
- △ What has changed in how you see your life or future because of these experiences?
- △ Are there things that you feel have been lost that are difficult to explain or measure?
- △ How do you make sense of what is happening to your community?
- △ How do you connect these changes and losses to climate-related events or processes?

Tracing how losses connect and evolve

- ⊗ Can you describe how one problem led to another in your experience?
- ⊗ What kinds of changes tend to trigger multiple difficulties at once?
- ⊗ How did the impacts unfold over time? Have things improved, worsened, or changed in different ways over time?
- ⊗ Were there moments when things became worse or changed direction?
- ⊗ Do people in different locations experience these impacts differently? Why?
- ⊗ Have people changed where or how they live because of these challenges?

Revealing uneven exposures and outcomes

- Can you describe who suffers the most in your community when these events occur?
- Can you share an example that illustrates this difference?

- What factors (e.g., gender, income, occupation, location) influence these differences? What makes some groups more vulnerable than others?
- How do social position, identity, or power influence access to support?
- Who is able to recover more quickly, and who is left behind (struggles to recover)?
- Can you describe why recovery is easier for some and harder for others?

Developing pathways for response and resilience

- ✓ What kinds of immediate support or actions are needed during or after climate events?
- ✓ What would help people cope better in the short term?
- ✓ Which responses work, and which create new problems?
- ✓ What changes could help people adjust their livelihoods or practices?
- ✓ Can you describe a shift that worked well—or failed?
- ✓ What support would enable people to adapt more effectively?
- ✓ What larger changes are needed in systems, policies, or institutions? What is currently not working, and why?
- ✓ What would make communities more resilient in the long run? If you had the power to change one thing, what would it be?

Annex 3. Sample reporting template

A GUIDING FRAMEWORK FOR L&D REPORTS

Climate Loss Index (CLiX)

(Sample reporting format to ensure consistency across climate study contexts)

Reporting Guide

This annex provides a suggested structure for preparing location-specific / country-level reports using the CLiX methodology. The template is designed to ensure consistency across different study contexts while allowing flexibility to adapt to local realities and data availability. The structure follows the five stages of CLiX and integrates both qualitative and quantitative insights. Researchers are encouraged to use this as a guiding framework rather than a fixed format.

Reporting Checklist

Before finalising the report, ensure that:

- all five CLiX stages are clearly addressed
- MRI losses are fully captured
- interactions across time and space are explained
- differential exposure and recovery are analysed
- resilience pathways are clearly articulated

Executive Summary

A concise overview of key findings and implications. This section should summarize:

- key climate triggers and context
- major types of losses identified (MRI)
- key patterns of interaction and change
- groups most affected and patterns of inequality
- priority actions under Respond, Reorient, and Reform

Study Overview

Study Location:

Study Period:

Methodological note: A brief section outlining:

- data collection methods (qualitative and quantitative)
- sample characteristics
- any limitations or constraints

Data Collected:

- Number of households surveyed: _____
- Number of qualitative interviews: _____
- Additional methods (FGDs, KIIs, etc.): _____

Study at a Glance:

<i>Component</i>	<i>Description</i>
Climate context	
Main climate triggers	
Key livelihood systems	
Most affected groups	
Overall level of climate loss	

Contextualize: *Understanding the landscape*

This section presents the broader context within which climate loss occurs. It should include:

- description of socio-economic, environmental, and institutional conditions
- key climate triggers affecting the study area
- overview of capacities and response mechanisms
- identification of vulnerable groups and key stressors

Conditions, Climate Triggers, and Capacities

Quantitative summary:

- Main climate events (% households affected)

- Key livelihood types
- Capacity indicators (e.g., access to savings, support)

Qualitative insights:

- How respondents describe changing climate patterns
- Key constraints and vulnerabilities

3C Profile

<i>Dimension</i>	<i>Key findings</i>
Conditions	
Climate triggers	
Capacities	

Key Insight

Summarize the core contextual vulnerability pattern.

Layer: Mapping climate loss

This section presents the categorization of climate-induced losses using the MRI lens. It should:

- describe Material losses (livelihood, assets, infrastructure)
- describe Relational losses (social systems, networks, roles)
- describe Interpretive losses (identity, dignity, perceptions)
- clearly link losses to identified climate triggers

Where appropriate, this section may include tables or matrices summarizing losses across the three dimensions.

Climate Loss Profile

Ensure that all losses are linked to climate triggers, examples are grounded in field evidence, and both visible and less visible dimensions are captured.

Material Loss

Quantitative findings:

- % households reporting major losses
- types of material loss
- recovery duration

Qualitative insights:

- examples of major losses
- why certain losses were severe

Relational Loss

Quantitative findings:

- changes in support networks
- community cohesion indicators

Qualitative insights:

- breakdown or strengthening of relationships
- social consequences

Interpretive Loss

Quantitative findings:

- perceived insecurity
- uncertainty about future

Qualitative insights:

- identity, dignity, meaning
- narratives of loss

MRI Loss Summary

<i>Dimension</i>	<i>Key patterns</i>	<i>Severity</i>	<i>Recovery</i>
Material			
Relational			
Interpretive			

Key Insight

What does “loss” mean in this context beyond material damage?

Interact: Dynamics of loss

This section explains how different forms of loss are connected and how they evolve. It should include:

- description of cross-layer dynamics
- analysis of temporal patterns
- analysis of spatial variation
- explanation of pathways through which losses accumulate or intensify

Narrative explanations are particularly important in this section.

Cross-layer Dynamics

- how material → relational → interpretive losses connect

Temporality

- short-term vs long-term impacts
- cumulative effects

Spatial Patterns

- localized vs widespread impacts
- differences across locations

Loss Interaction Pathways

<i>Initial impact</i>	<i>Secondary effects</i>	<i>Long-term consequences</i>

Key Insight

Describe one typical cascade of loss.

eXpose: *Inequality in loss and recovery*

This section examines how climate loss is distributed across groups and how recovery differs. It should include:

- identification of groups experiencing greater levels of loss
- analysis of factors shaping differential exposure
- analysis of differential recovery trajectories
- explanation of how power and inequality influence outcomes

Where possible, findings should be supported by disaggregated data and comparative insights.

Focus on Differentiation

This section should clearly answer who is most affected and why, and who is least able to recover and why.

Differential exposure

- which groups are most affected

Differential recovery

- who recovers slower and why

Drivers of inequality

- gender, class, ethnicity, livelihood, location, etc.

Inequality Profile

<i>Group</i>	<i>Exposure</i>	<i>Type of loss</i>	<i>Recovery</i>	<i>Key constraints</i>

Key Insight

What is the core inequality pattern in this context?

eXplore: *Pathways to resilience*

This section presents proposed responses based on the 3R framework. It should include:

- Respond: short-term actions addressing immediate impacts
- Reorient: medium-term adjustments in livelihoods and systems
- Reform: long-term structural and institutional changes

Recommendations should be grounded in findings from earlier sections, sensitive to group-specific needs, and feasible within the local context.

Linking Analysis to Action

Ensure that proposed actions:

- are directly linked to identified losses and inequalities
- reflect both immediate and long-term needs
- incorporate perspectives from affected communities

Respond (Short-term)

- coping strategies
- effectiveness and trade-offs

Reorient (Medium-term)

- livelihood shifts
- adaptation pathways

Reform (Long-term)

- structural barriers
- required policy and system changes

3R Pathways

<i>Dimension</i>	<i>Current situation</i>	<i>Gaps</i>	<i>Recommended actions</i>
Respond			
Reorient			
Reform			

Key Insight

What combination of actions is most critical for resilience?

Integrated Insights**Perceptions and Future Outlook**

- perceived climate trends
- risk perception
- future livelihood intentions
- migration expectations

Future Outlook Summary

<i>Indicator</i>	<i>Key finding</i>
Risk perception	
Preparedness	
Livelihood change intention	
Mobility intention	

Key Insight

How do people see their future under climate change?

Cross-cutting Findings

- How context shapes loss
- how loss shapes inequality
- how inequality shapes response

Integrated CLiX narrative: synthesis linking all stages

Policy-Relevant Insights

- Immediate priority areas (Respond)
- Medium-term priority areas (Reorient)
- Structural priority areas (Reform)

Policy Action Matrix

<i>Level</i>	<i>Action</i>	<i>Target Group</i>	<i>Timeframe</i>
Local			
National			
System-level			

Conclusion

A short concluding section that synthesizes:

- key insights on climate loss
- major inequalities and risks
- implications for policy and practice