

## *Missouri Family Self-Sufficiency Scale*

The Missouri Community Action Family Self-Sufficiency Scale was created to: 1) assist in assessing self-sufficiency progress of families served by case management programs, and 2) provide information for program evaluation.

The Missouri scale is one of a number of similar tools used to assess family functioning in multiple areas. These tools are based the premise that the definition of self-sufficiency should include more than just an economic assessment of a family's situation and must attempt to incorporate less quantifiable aspects of a person's life, including education, housing stability, life skills, mental health, etc.

The Scale actually consists of twelve subscales (other similar tools consist of anywhere from 10 to 25), which together form a matrix assessing a family's functioning in twelve areas:

- Educational Attainment
- Academic Skills
- Income
- Employment
- Health Insurance
- Physical Health
- Mental Health & Substance Abuse
- Housing
- Food
- Child Care
- Transportation
- Psychosocial & Environmental Stressors

Using an interview process, a family is rated on each of the subscales as falling into one of five categories – In Crisis, Vulnerable, Stable, Safe or Thriving. The scales are designed so as to be objective, reliable and valid. They are also sensitive to change in relatively small increments – progress towards an outcome is captured, as well as the achievement of the outcome – which can be important in work that is long-term in nature.

That said, there are conclusions that the Scale does NOT attempt to draw. The subscales are not weighted, meaning that getting a job is not demonstrated to be more or less important to a family's self-sufficiency than acquiring more affordable transportation. Additionally, the Scale itself does not define a certain hard-and-fast level at which a family is considered self-sufficient. It is left up to the individual user to decide whether self-sufficiency means that a family is above the prevention line (i.e. at least "Stable") on all twelve subscales, or Stable in ten out of twelve categories, or something quite different entirely.

What follows are the criteria for rating a family along each of the twelve subscales. Ratings of 1-2 are considered In Crisis, 3-4 Vulnerable, 5-6 Stable, 7-8 Stable, and 9-10 Thriving.

## *Missouri Community Action Family Self-Sufficiency Scale*

### Educational Attainment

Rate for primary adult in program. Assign highest score possible.

1. Completed 9<sup>th</sup> grade or less.
2. Completed 10<sup>th</sup> grade - 12<sup>th</sup> grade, non-graduate.
3. Enrolled in GED program.
4. Enrolled in Certificate program.
5. Serving apprenticeship for trade work, e.g. sheet metal worker, carpenter, plumber.
6. Completed certificate program (without GED or high school diploma), e.g., Certified Nursing Assistant (CNA) training, Cosmetology OR Employer-sponsored training institute.
7. High school diploma OR GED.
8. Attending or has completed some college (including continuing education courses); attending vocational training program through college or technical school.
9. Completed vocational training, trades apprenticeship, or technical certificate, e.g. LPN, trade school.
10. Associate degree or higher.

### Academic Skills

Academic skills include basic reading and math skills. Rate for primary adult in program.

1. Non-reader; basic math skills absent. Academic skills are a barrier to employment or goal attainment.  
Examples:  
Non-reader  
Unable to speak English.  
Unable to do simple addition/subtraction.  
Unable to find employment due to reading problems.
2. Minimal functional academic skills present. Academic skills severely limit employment or goal attainment.  
Examples:  
Can sign name.  
Can read most product labels if picture represents contents.  
Can read most basic road signs (Stop, Yield, School, Speed Limit, Construction).  
Needs help completing most job applications or assignments  
Can perform single-digit addition and subtraction (2+9; 8-3).
3. Limited functional academic skills present. Academic skills seriously limit employment or goal attainment.  
Examples:  
Can read most product labels for contents without pictures.  
Can use household measures, e.g., ruler, measuring cups/spoons, scale.  
Can read work schedule.

4. Marginal academic skills present. Academic skills considerably limit employment or goal attainment.  
 Examples:  
 Can read and complete simple job applications independently.  
 Able to assist with early elementary level homework (grades 1-3)  
 Unable to advance in job or change jobs due to reading problems.  
 Can perform double-digit addition/subtraction ( $21+19=40$ ;  $87-59=28$ ).
5. Crucial academic skills present. Academic skills moderately limit employment or goal attainment.  
 Examples:  
 Can read young children's books (only a few words per page, simple words and story lines).  
 Can perform multiplication and division ( $2 \times 16$ ;  $88 \div 4$ ).  
 Can accept jobs which require minimal reading or math.  
 (ESL) Can speak English well enough to make simple requests and responses, e.g., "Where is the \_\_\_\_"  
 "Thank you" "I would like \_\_\_\_"
6. Moderate academic skills present.  
 No problem with job applications or assignments.  
 Can perform calculations which include fractions ( $\frac{1}{2} + \frac{3}{4} = 1 \frac{1}{4}$ ).  
 Can accurately double or cut a recipe.
7. Considerable academic skills present.  
 Can read children's chapter books.  
 Can read newspapers and magazines.  
 Occasionally has difficulty speaking or understanding English.  
 Can use math for practical applications, e.g., calculating mileage, estimating.
8. Substantial academic skills present.  
 Can read some high school textbooks without difficulty.  
 Speaks English well, has only slight problems understanding English.  
 Can balance checkbook.
9. Most academic skills present.  
 Can read most adult-level materials without difficulty.  
 Has only minimal difficulty speaking and understanding English.  
 Can figure prices with percentage off.
10. Academic skills are not a barrier to employment or goal attainment.

## Income

Note: Define **income** as child support, pensions, SSI, SSD, Earnings, TANF or TA, General relief, regular contributions by friends or family. **Supplemental income resources** include TANF or TA, SSI, General Relief, Workman's Compensation, Unemployment benefits, Pell Educational grants, regular contributions by friends or family. Income does NOT include food stamps, Section 8, Medicaid.

1. No regular or consistent income.
2. Temporary income from supplemental resources. Income insufficient for basic needs for food, clothing, shelter (including utilities).
3. Temporary earned income. Income insufficient for basic needs.
4. Permanent earned income or Social Security Disability, but income is insufficient for basic needs.
5. Temporary income from supplemental resources. Income sufficient for basic needs for food, clothing, shelter (including utilities).
6. Temporary earned income. Income sufficient for basic needs.
7. Permanent earned income or Social Security Disability and income meets basic needs.
8. Permanent income meets basic needs and allows for some extras, e.g. birthday gifts, occasional emergencies under \$100.
9. Permanent income meets basic needs, allows for some extras, and emergencies over \$100, e.g. car repairs.
10. Permanent income meets basic needs, allows for extras, emergencies over \$100, and savings.

## Employment

If two adults are in the program, rate for the primary income provider.

Part time = 29 hrs/week or less; Full time = 30 hrs/wk or more; Temporary = job expected to be available for approximately 6 months or less; Permanent = expectation that job is available indefinitely\*

\*Include teachers and other school-year based staff in permanent employment.

1. Unemployed-never worked or has not worked for 3 months or more.
2. Unemployed, less than 3 months.
3. Temporary part-time employment.
4. Permanent part-time employment.
5. Temporary full time employment.
6. Full time employment- earning minimum wage or less (including tips, if applicable).
7. Full time employment - above minimum wage for less than 3 months.
8. Full time employment above minimum wage for 3 months or more.
9. Full time employment for 3 months or more and earning living wage (Use regional amount per hour for family of 4)
10. Full time employment - living wage for 6 months or more.

## Health Insurance

NOTE: Medicare is the health insurance available to persons eligible for Social Security retirement or disability benefits. Medicaid is the program that serves people who meet low income guidelines established by their state. Government-sponsored insurance includes Medicaid and MC+. Private insurance includes coverage through employment or school.

1. No health insurance for any family member.
2. All children covered by government-sponsored insurance at no cost, adults uninsured.
3. All children and one adult covered by government-sponsored insurance at no cost, other adult(s) uninsured.
4. All family members covered by government-sponsored insurance at no cost.
5. All children and adults covered by insurance: some by no-cost government-sponsored insurance and others by private insurance (or Medicare) that is unaffordable.
6. All family members covered by government-sponsored insurance, but premium(s) unaffordable.
7. All family members covered by insurance: some by no-cost government-sponsored insurance, others by private insurance, government-sponsored insurance, or Medicare that has affordable premiums.
8. All family members covered by private insurance or Medicare, but premium(s) unaffordable.
9. All family members covered by private insurance or Medicare, premium affordable but deductible/copay unaffordable.
10. All family members covered by private insurance, MC+, or Medicare, and family report costs of premium and deductible/copay are affordable.

## Physical Health

1. Family member's health problem **PROHIBITS** work.  
Examples:  
Family member's health problem does not permit education, employment.  
Family member has severe medical problems and cannot work.  
Family member has acute medical problems that need prompt attention.
2. Family member's health problem **SEVERELY** interferes with work.  
Examples:  
Family member's health problem limits access to employment or education opportunities.  
Medication or treatment routines do not allow family member to work regular shifts/hours.
3. Family member's health problem **SERIOUSLY** interferes with work.  
Examples:  
Family member regularly misses work 5 or more times per month due to illness.  
Family member usually misses work 5 or more times per month for doctor visits or medical treatment.  
Family member can work only particular hours, or hours are restricted by health problem.
4. Family member's health problem **CONSIDERABLY** interferes with work.  
Examples:  
Family member's work opportunities limited by health problems, e.g., no lifting, no dust, cannot work outdoors.  
Cannot improve employment due to health requirements.  
Family member regularly misses work 4 or more times per month due to illness.  
Family member usually misses work 4 or more times per month for doctor visits or medical treatment.
5. Family member's health problem **MODERATELY** interferes with work.  
Examples:  
Family member regularly misses work 3 or more times per month due to illness.  
Family member usually misses work 3 or more times per month for doctor visits or medical treatment.
6. Family member's health problem **MILDLY** interferes with work.  
Examples:  
Family member regularly misses work 2 times per month due to illness.  
Family member misses work 2 times per month for doctor visits or medical treatment.
7. Family member's health problem **OCCASIONALLY** interferes with work.  
Examples:  
Family member regularly misses work 1 time per month due to illness.  
Family member usually misses work 1 time per month for doctor visits or medical treatment.  
Some minor modifications to work environment or schedule necessary due to health problems.
8. Family member's health problem **MINIMALLY** interferes with work.  
Examples:  
Most appointments and/or medical treatments occur outside work hours. May use work phone to make appointments.  
Occasionally misses a half day or less for doctor visit or medical treatment.
9. Family member's health problem **SLIGHTLY** interferes with work.  
Examples:  
Health concerns usually taken care of without absence, e.g., takes breaks to use inhaler for asthma, takes frequent breaks to avoid sitting for extended periods.
10. Family members have no ongoing health problems OR health problems do not interfere with work.  
Examples:  
Family members are generally healthy.  
Health problems are controlled by medication or other treatment and do not contribute to absence from work.

## Mental Health and Substance Abuse

1. Household needs for food and/or shelter (rent/mortgage, utilities) are UNMET due to substance abuse AND/OR mental illness.  
Examples:  
Children living outside the home for more than 30 days due to substance use problems or mental illness of parent.  
Substances require most or all of family financial resources each month.  
Mental illness results in frequent hospitalization.  
Frequent lack of food, electricity cut off, eviction notices due to substance use or mental illness.
2. Substance abuse and/or mental illness has SEVERE impact on household needs.  
Examples:  
Family member lost job or left school due to substance abuse or mental illness.  
Physical/mental illness due to substance abuse.  
Substance abuse or mental illness is barrier to employment.  
Rural: Unable to work due to lost drivers license.
3. Substance abuse and/or mental illness has SERIOUS impact on household needs.  
Examples:  
Household member has legal problems due to substance abuse or mental illness.  
Paying restitution that makes paying for basic needs a problem.  
Mental illness creates severe financial problems, e.g., gross overspending during manic episodes.
4. Substance abuse and/or mental illness has CONSIDERABLE impact on household needs.  
Family member considered disabled (by Social Security) due to mental illness.  
Medication for mental illness is unaffordable.  
Family member frequently requires hospitalization for mental illness.  
Family member frequently requires inpatient or full-time treatment for substance abuse.
5. Substance abuse and/or mental illness has MODERATE impact on household needs.  
Examples:  
Drivers license lost or limited due to substance abuse or mental illness.  
Mental illness inhibits full time employment.  
Family member attends support group or treatment program three or more times per week.
6. Substance abuse and/or mental illness has MILD impact on household needs.  
Examples:  
Family member regularly attends support groups or treatment program two times per week. Costs are within family's budget capacity.  
Medication and/or other treatments control most symptoms of mental illness.
7. Substance abuse and/or mental illness has OCCASIONAL impact on household needs.  
Examples:  
Family member occasionally requires brief hospitalization for mental illness.  
Family member occasionally uses household expense money for substances.
8. Substance abuse and/or mental illness has MINIMAL impact on household needs.  
Examples:  
Symptoms of mental illness are mostly controlled by medication.  
Family member attends support group or treatment program one time per week.
9. Substance abuse and/or mental illness has SLIGHT impact on household needs.  
Examples:  
Symptoms completely controlled by medication which is affordable (or covered by insurance).  
Family member occasionally attends support group or uses particular people for support.
- 10.No impact on household needs due to substance abuse or mental illness.

## Housing

### 1. Homeless or severely substandard housing.

Examples:

Residing/sleeping in unsheltered situations, such as park bench

Living out of vehicle

Staying in abandoned buildings

Living on the street

Housing lacks running water, working plumbing/septic system, working heating system, and/or safe electrical system.

### 2. Temporary housing.

Examples:

Roving house to house

Temporarily staying with friends or relatives

Residing in a shelter

Residential treatment program

### 3. Transitional housing

Examples:

Home or apartment where family can live for up to six months before getting permanent housing.

Agency-sponsored temporary housing program

Short term lease or other agreement for moving in less than six months

### 4. Permanent subsidized housing, but subsidy or lease threatened due to breach of contract, e.g. delinquent/disconnected utilities, property neglect, rule violations OR permanent subsidized housing in need of major repairs. For example: roof leaks, lead paint present, nonworking plumbing, electrical, heating.

### 5. Permanent non-subsidized housing, current threat of eviction or foreclosure.

### 6. Permanent subsidized housing. No threat of eviction or loss of subsidy. No major repairs needed.

### 7. Permanent unsubsidized housing, but rent/mortgage and utility costs are more than 50% of income AND home is in need of immediate major repairs. For example: roof, siding or painting needs immediate attention; furnace or plumbing is unreliable.

### 8. Permanent unsubsidized housing, but rent/mortgage and utility costs are more than 50% of income; home does not require major repairs (see #7 for examples) immediately.

### 9. Permanent unsubsidized housing. Rent/mortgage and utility costs (unsubsidized) are less than or equal to 50% of income.

### 10. Permanent unsubsidized housing. Rent/mortgage and utility costs (unsubsidized) are less than 50% of income AND have been kept current for at least 3 consecutive months.

## Food

1. Family has no food or reports that they are hungry.
2. Family reports they have adequate food, but have no resources to cook and/or refrigerate food.  
Examples:  
Family can get food from pantry but is living in hotel so they cannot cook or refrigerate food.  
Family has food in the house, but utilities are disconnected so they cannot cook or refrigerate food.
3. Family eats meals in homeless shelter OR family eats most meals with friends or relatives.
4. Family uses supplementary food resources 4 or more times per month. **Do NOT include** use of food stamps, WIC, or free/reduced school lunch/breakfast programs in count.  
Supplementary food resources includes: food pantries, soup kitchens, commodity food, food stamps, WIC, free/reduced school breakfast/lunch programs, and other free or reduced fee food resources used to supplement the family.
5. Family uses supplementary food resources 2 or 3 times per month. **Do NOT include** food stamps, WIC, or free/reduced school lunch/breakfast programs in count.
6. Family uses supplementary food resources once or less per month. **Do NOT include** free/reduced school lunch/breakfast programs, WIC, and food stamps.
7. Family uses only food stamps, WIC, and free/reduced school lunch/breakfast programs as supplementary resources.
8. Family uses only free school lunch/breakfast programs or WIC as supplementary resources.
9. Family uses only reduced school lunch/breakfast programs.
10. Family obtains meals independent of supplemental food resources, including food stamps.

## Child Care

1. Child care needed for education or employment is not available OR child care not currently needed due to unemployment, but will need child care when employed.  
Examples: Evenings, weekends, infants, special needs children.
2. Child care available, but costs exceed potential income.
3. Child care and subsidy are available, but child care provider will not or cannot accept subsidy.
4. Child care available, subsidy accepted by provider, but copay unaffordable.
5. Child care available, subsidy unavailable, but costs exceed 30% of income.
6. Child care available, affordable (may use subsidy), but transportation problems are a problem.  
Examples: Family has no transportation to child care site.  
No transportation from child's school to child care provider.  
Getting child to provider is too expensive or time consuming.
7. Child care available, affordable (may use subsidy), but of poor quality.  
Poor quality examples: Potential safety hazards, unclean, unlicensed, poorly supervised, no structured activities, unreliable.
8. Child care available, affordable (may use subsidy), and of medium quality OR high quality subsidized care.  
Medium quality examples: Reliable, no safety hazards, some structured activities, variety of toys, nutritious meals, usually supervised.
9. Child care is available, affordable without subsidy, and of high quality.  
High quality examples: Very reliable, constant adult supervision, daily planned structured activities, age-appropriate toys, environment is clean and stimulating, no safety hazards, nutritious meals and snacks.
10. Child care is available, affordable without subsidy, of high quality, AND includes at least one emergency backup care giver or plan. OR Family has no children.

## Transportation

### 1. NO transportation available

Examples:

No money for transportation expenses (car, bus/cab fare). No public transportation.

Suspended/revoked license.

No friends/relatives to help with transportation.

### 2. MINIMAL access to transportation.

Examples:

Have valid drivers license, but no car or access to car.

Can occasionally get ride with friend/relative.

### 3. LIMITED access to transportation.

Examples:

Have drivers license and can occasionally use friend/relative's car.

Have court-limited drivers license, e.g., can drive only to work.

### 4. MARGINAL transportation available.

Examples:

Friend/relative routinely provides transportation to work only.

Car won't run, needs frequent repairs, and/or is unreliable.

Have car, but no insurance and/or tags.

### 5. CRUCIAL transportation available.

Examples:

Needed routes/hours available on public transportation available, but don't know how to use it.

Friend/relative transports to work, grocery store, medical appointments.

### 6. MODERATE access to transportation.

Examples:

Public transportation available, but has limited hours or routes.

Car runs, but won't pass inspection.

### 7. CONSIDERABLE transportation needs met.

Examples:

Car usually runs, but presently needs repair.

Frequently has no money for gas.

Public transportation fares unaffordable.

Car insurance up to date, tags valid.

### 8. SUBSTANTIAL transportation needs met.

Examples:

Work/school obligations require second car or transportation arrangements.

Ride available for most needs, but occasionally unavailable.

Occasionally without money for gas or public transportation.

### 9. Most transportation needs met.

Examples:

Car useable, meets inspection, but wearing out. Major repairs expected in next few months.

Public transportation fares affordable and routes/schedules serve most needs, but must use taxi for some trips.

### 10. Transportation not a problem. Satisfactory access, reliability. All transportation needs met.

## Psychosocial and Environmental Stressors

NOTE: The same situation may be experienced at different intensities by different families. Use the labels below as they apply to the family in consideration. **Rate only stressors that interfere with the family's ability to become/remain self-sufficient.** If no such stressors are present, score as 10. **Examples of stressors:** Domestic violence, child abuse/neglect, legal problems, divorce, death of loved one, victim of crime, immigration, incarceration, stressful relationships, family discord, marital problems, dissatisfaction with work, parent/child problems, victim of natural disaster or fire.

1. Pre-occupation with stressor to the extent that family member is UNABLE to address self-sufficiency goals.  
Examples:  
Victim of natural disaster, e.g., tornado, flood  
Current domestic violence
2. Ability to address self-sufficiency goals is SEVERELY influenced by stressor.  
Examples:  
Frequent domestic violence.  
Children removed from home due to abuse or neglect.  
Family member incarcerated.  
Cohabitant prevents self-sufficiency.
3. Pre-occupation with stressor SERIOUSLY impairs ability to focus on self-sufficiency goals.  
Examples:  
Family disrupted by recent divorce, separation, or estrangement  
Severe illness of family member
4. Stressor CONSIDERABLY influences family member's ability to focus on self-sufficiency goals.  
Takes substantial effort to turn energy toward goals.  
Examples:  
Recent victim of crime.  
Severe legal problems.  
Outstanding fines or heavy debt.
5. Stressor MODERATELY influences family member's ability to focus on self-sufficiency goals.  
Examples:  
Record of felony.  
Difficulty adjusting to a new culture.  
Unexpected illness lasting more than 3 weeks.
6. Stressor MILDLY influences family member's ability to focus on self-sufficiency goals.  
Examples:  
Stressful work schedule or work relationships.  
Difficulties with neighbors or landlord.  
Problems with access to health care.
7. OCCASIONALLY has periods of more than 2 days when is unable to focus on goals due to stressor.  
Examples:  
Strained family relationships or marital problems.  
Dissatisfaction with work.
8. MINIMAL problems focusing on self-sufficiency goals. Problems transient and not unexpected.  
Examples:  
Anniversary of death of loved one.  
Truancy of child.
9. Influence on ability to focus on self-sufficiency is SLIGHT. No more than everyday problems and is able to negotiate solutions to problems as they arise. Remains focused on goals.  
Examples:  
Parent/child problems.
10. No significant stressors that currently interfere with self-sufficiency.