



**United Way
of Marathon County**
UnitedWayMC.org

STABILITY & WELL-BEING MATRIX

Adapted from the Arizona Self-Sufficiency Matrix and the United Way of Peirce County Self-Sufficiency Matrix.

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Stability & Well-Being Matrix

Why Focus on Financial Stability?

With the cost of living higher than what most wages pay, Asset Limited, Income Constrained, Employed (ALICE) families work hard and earn above the Federal Poverty Level (FPL), but do not earn enough to afford a basic household budget consisting of housing, childcare, food, transportation, and health care. In Marathon County 28% of households fall into the category of ALICE, while another 10% of Marathon County households live in poverty, meaning that more than 1 in 3 households are struggling to meet basic needs.

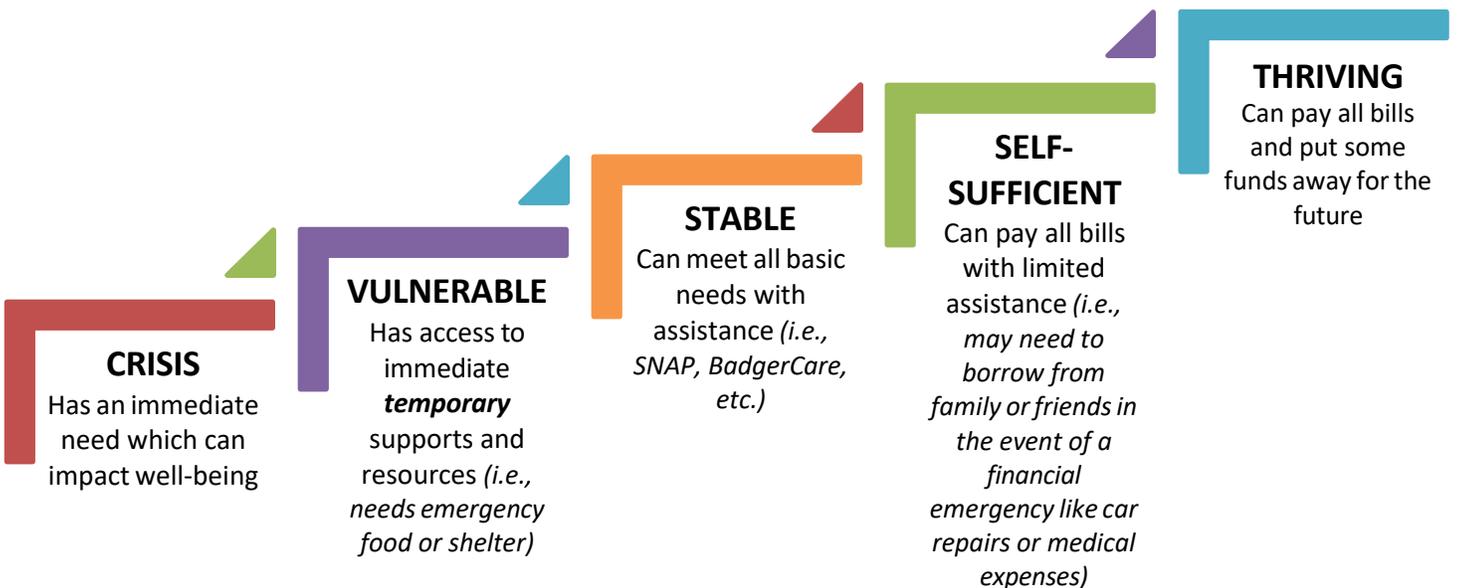
Here are just a few examples of how being ALICE impacts households:

Challenge	Impact on Household
Basic Needs	<ul style="list-style-type: none"> In the short term, food is the easiest place for a family to skimp on cost, but in the long term, the consequences of a poor diet or food insecurity can include developmental delays in children, compromised performance at school or work, and chronic disease in adults. ALICE families also face challenges in getting access to healthy foods, such as fresh fruits and vegetables. Without safe, affordable housing, families cannot maintain stability in other areas of life like school and work attendance, or access to health care and healthy food. They may also face long commutes to work, the inability to save for emergencies, and excessive stress.
Employment, Training, Income	<ul style="list-style-type: none"> Unemployment and underemployment lie at the core of poverty. For the poor, labor is often the only asset they can use to improve their well-being. Hence the creation of productive employment opportunities is essential for achieving poverty reduction and sustainable economic and social development
Childcare	<ul style="list-style-type: none"> Childcare is essential for parents to work and children to be prepared for kindergarten. Yet childcare is also the second most expensive item in the family budget. Without quality childcare, children may not be ready for school and can face health and safety risks, and parents cannot work.
Behavioral Health	<ul style="list-style-type: none"> Unaddressed mental health problems can have a negative influence on homelessness, poverty, employment, safety, and the local economy. They may impact the productivity of local businesses and health care costs and lead to family and community disruption.

How does one measure or assess stability?

A stability matrix is an assessment and outcome measurement tool based on the federal outcomes standard ROMA (Results-Oriented Management and Accountability). The original tool has 25 individual scales, each measuring observable change in some aspect of stability. It is designed to be flexible: any combination of scales can be used, based on the goals and strategies of individual programs. In addition, each scale was developed independently on a continuum from “in-crisis” to “thriving” and allows for the measurement of client progress or maintenance over time (*administered at initial intake then periodically – 6 months, 12 months, final exit, follow up, etc.*).

THE ROADMAP FROM CRISIS TO THRIVING



Introduction

United Way of Marathon County's goal is to lift 10,000 community members to financial stability by 2033! By working with our community partners to identify those who are struggling throughout the four initiative areas, as a collective network we will be able to move more individuals towards financial stability resulting in a more resilient community where people are prepared to weather the inevitable challenges and emergencies in life. United Way of Marathon County hopes to bring together nonprofits, funders, and community leaders interested in developing a common local understanding of what financial stability looks like for Marathon County residents and explore how it pertains to the provision of services in our community. Financial stability is more than an economic assessment of an individual's situation, so we must attempt to incorporate less quantifiable aspects of stability in life, including education, life skills, safety, parenting, child development, etc.

The matrix can be used in a variety of situations:

- As a case management tool to document client progress toward stability.
- As a self-assessment tool for individuals who wish to determine their own strengths and areas for improvement.
- As a program management tool for organizations to assess the effectiveness of services being offered and how to direct resources.
- As a measurement tool for grant makers to clearly articulate their funding priorities, and as a communication tool for demonstrating the success of local programs, as well as sharing information about community conditions with the public, stakeholders and policymakers.

In this document, we are introducing the United Way of Marathon County's Stability & Well-Being Matrix, so you may become familiar with the assessment tool, the definitions of the components of the assessment, and the process for implementation and use. **We selected the four categories based on multiple factors; the current environment in Marathon County, categories that United Way of Marathon County has the ability to move the needle on, and categories that our collective impact partners can make considerable/measurable change in.** **The Stability & Well-Being Matrix is flexible and should be adapted to meet the needs and core purpose of individual organizations and programs.**

Here are some important factors to keep in mind while working with this tool:

1. Guiding Questions and Definitions

Each category in this document is accompanied by suggestions for questions to guide the assessment and definitions to assist in determining where the household lands on the stability continuum. The goal is to ensure consistent and accurate scoring across households, across staff team and across various programs within an organization and/or within the community.

2. Focus on One Category at a Time

When assessing a household, it is imperative that the staff person focuses on ONE CATEGORY at a time. Although some categories may overlap and/or influence each other, staff should look at the household through the lens of just the category they are currently evaluating. For example, if scoring the household's food category, the staff member should not allow the household's housing situation to influence the food category.

3. Household vs. Individual

Staff using the assessment must look at each category from a household perspective. When working with a category where the individual adults in the household have different situations, please score the category with respect to the individual with the highest need.

4. Frequency of Assessments

Staff using the assessment should assess households with the following frequency:

- a. At intake (*program entry*)
- b. Every 90 days thereafter (*for ongoing case management services; dosage of at least one visit per month for at least 90 days*)
- c. At program exit

5. Not Applicable vs. Not Enough Information at this Time

All of the individual categories provide an option for **“not enough information at this time”** and a few of the domains have an option of **“not applicable”**. When working with households, especially when you are meeting them for the first few times, you may not have enough information to assess them in various areas. In this instance, categories may be scored as **“not enough information at this time”**. Once you have enough information, that score will change to an actual score during a follow-up assessment.

“Not applicable” means that the category will likely not be applicable for the duration of your work with the household.

Not enough information at this time should change from initial assessment to subsequent assessments; whereas, **not applicable** should remain the same over time.

Individual Category Descriptions & Questions

Mandatory Assessment Categories for 2024 - 2026 Community Impact Investment Process

Category: Basic Needs

What does this category measure? Assesses the household's ability to obtain and prepare appropriate food and current housing situation.

Suggested questions for guiding assessment:

- Are you currently able to access food for you and/or your family?
- Do you receive food assistance/benefits (*SNAP, Basic Food, EBT; formerly known as "food stamps"*) or other food resources (*food pantries*)?
- Are you able to afford to buy the foods that you would like? (*ex: healthy, fresh food*)
- What is your current living situation?
- Are you facing eviction or foreclosure?
- If you are not receiving assistance, how much is your monthly rent amount/mortgage payment, and how much is your net (*after taxes*) monthly income?
- Do you feel you can afford to live in a neighborhood of your choice?
- Do you have income?
- Is your current income covering costs for your basic needs (*food, clothing, housing, utilities, transportation, etc.*)?
- Does your income allow you to meet your basic needs and pay all of your bills (*including utilities, phone, credit cards, restitution, loans, childcare, etc.*)?
- Do you have a savings account? If yes, how many months of expenses are covered?
- Does your income allow you to make non-essential purchases (*beyond basic needs and monthly bills*)?

Definitions:

- **Food**
 - **Significant:** 75% of the time or more
 - **Occasional:** 50% of the time or less
- **Housing**
 - **Homeless:** no secured place to sleep night after night
 - **Temporary Housing:** Staying in a shelter (90 days or less secured housing) or motel
 - **Doubled Up:** living with family, friends or other non-relatives due to economic hardship
 - **Transitional Housing:** subsidized housing lasting up to 2 years

Crisis (1)	Vulnerable (2)	Stable (3)	Self-Sufficiency (4)	Thriving (5)
No food or means to prepare it; relies to a significant degree on other sources of free or low-cost food; no access to healthy, fresh food (lives in food desert; no transportation options)	Majority of household food is purchased with food assistance (SNAP); household relies significantly on other sources of free or low-cost food; limited access to healthy, fresh food (lives in food desert; limited transportation options)	Can usually meet basic food needs, but requires occasional assistance from a supplemental food program (food stamps/food pantries); some access to healthy, fresh food	Can meet basic food needs without assistance; able to access healthy, fresh food	Always able to purchase and prepare healthy, fresh food of choice

Crisis (1)	Vulnerable (2)	Stable (3)	Self-Sufficiency (4)	Thriving (5)
Currently homeless or facing eviction/foreclosure; has an eviction notice	At risk of losing housing; residing in temporary housing (shelter or motel); has difficulty qualifying for housing; doubled up with others; is 41% or more of monthly net income	Has stable housing for at least 6 months (subsidized or unsubsidized); residing in transitional housing ; rent is 36-40% of monthly net income	Secure homeownership OR renting private housing with limitations of choice due to moderate income AND/OR monthly rent is 31-35% of monthly net income	Homeownership or renting private housing in a neighborhood of choice AND/OR rent is 30% or below of monthly net income

Category: EMPLOYMENT, TRAINING, INCOME

What does this category measure? Assesses the nature of the job or career in which the client is employed, and/or whether training or other services are needed for achieving and sustaining a career given the changing dynamics of the workforce. Also considers the permanency and stability of the employment, benefits that accompany employment, and income adequacy.

Suggested questions for guiding assessment:

- Are you currently employed?
- Is your employment situation temporary, seasonal or permanent?
- How many hours per week do you work on average?
- Are you working the number of hours you desire or need to work?
- Does your employment situation provide adequate pay (*see definitions below*)?
- Does your employer provide benefits for you? For your family? Examples of benefits:
 - Medical/mental/dental insurance
 - Vision benefit
 - Paid vacation/holiday/sick time or PTO (*paid time off*)
 - Life insurance
 - Pension/retirement/401K
 - Tuition reimbursement
- If employed, how long have you been working for your current employer?
- Have you had difficulty keeping a job? If yes, how often did you change jobs?
- Have you ever quit a job with no future job lined up? If yes, how often?
- Are you able to provide positive references to prospective employers?
- Have you ever worked at the same job for longer than a year? If yes, for how long?

Definitions:

- **Inadequate:** unable to meet basic needs without assistance; below self-sufficiency standard
- **Few or No Benefits:** benefits are unavailable or unaffordable
- **Permanent Employment:** individual is in a position that is not temporary, term, probationary or time limited (i.e., seasonal)

Crisis (1)	Vulnerable (2)	Stable (3)	Self-Sufficiency (4)	Thriving (5)
No job; difficulty obtaining/maintaining employment	Temporary; part-time or seasonal; inadequate pay, no benefits; employed but wages/hours not adequate to meet basic needs	Employed full time; inadequate pay; few or no benefits; limited or no opportunity for advancement	Employed full time with adequate pay and benefits; advancement potential	Maintains permanent employment with adequate income and benefits

Category: **CHILDCARE**

What does this category measure? Assesses the family’s ability to obtain appropriate childcare and after school care, both in terms of access to childcare and financial resources to pay for childcare.

Suggested questions for guiding assessment:

- Do you have children for whom you need childcare (*ages 0-11*)?
- Do you have childcare for your child(ren)?
 - If yes, is your childcare reliable?
 - Is it affordable?
 - Is it adequate (*see definitions below*)?
 - Does care provider offer supplemental learning activities/curriculum?
 - Are you able to select your childcare of choice?
- Do you have a backup childcare plan if you have problems with your current provider?

Definitions:

- **Unreliable:** child care provider is not always available for pre-arranged care
- **Unaffordable:** family cannot afford childcare without sacrificing other basic needs even with subsidy (*if available*)
- **Inadequate:** childcare is not available in a location or at times that allow parent to fulfill other obligations
- **Problem:** provider to child ratio is too high, providers do not have adequate training, providers are not capable of meeting physical, emotional and/or mental needs of child

If household does not include children (*0-11 years*), use N/A for this category.

Crisis (1)	Vulnerable (2)	Stable (3)	Self-Sufficiency (4)	Thriving (5)
Needs childcare, but none is available, affordable, accessible and/or child is not eligible	Childcare is unreliable , unaffordable and/or inadequate ; barriers exist (i.e., eligibility, transportation, immunizations, paperwork, location, etc.) that prohibit access; supervision is a problem for childcare that is available	Affordable or subsidized childcare is available, but limited resources available to support narrow choices; accessing subsidies if qualified	Reliable, affordable childcare is available; no need for subsidies	Able to select quality childcare of choice; no need for subsidies; changes to childcare can be made when desired; backup childcare plan is developed

Category: BEHAVIORAL HEALTH

What does this category measure? Assesses the behavioral health needs of individual/household, including mental health treatment, counseling, substance abuse treatment, and the nature of the individuals' intimate relationships regarding overall safety and well-being.

Suggested questions for guiding assessment:

- Is anyone in the household experiencing mental health challenges? If so, do these challenges impact normal day-to-day living?
- Is anyone currently receiving mental health services?
- Do you know how to access mental health services in your community?
- Is anyone in the household struggling with emotional wellness and in need of counseling and support?
- Do you or any members of your household have issues with substance abuse?
 - For example, has anyone missed a family event or work commitment because of drinking or using drugs?
- Are you or any members of your household receiving assistance with substance abuse issues?
- Does anyone in your household have a history of substance abuse?
- Do you know what resources are available in your community to help you deal with alcohol and/or drug abuse?
- Does someone feel unsafe in your home?
- How often do you or someone in your home feel unsafe (*all, most or some of the time*)?
- Are you or someone in your home currently experiencing physical, emotional, or psychological abuse in your home?

Definitions:

- **Unsafe:** current verbal, physical, psychological, or emotional abuse in the home
- **Most of the time:** approximately 75% of the time
- **Some of the time:** approximately 50% of the time

Crisis (1)	Vulnerable (2)	Stable (3)	Self-Sufficiency (4)	Thriving (5)
Experiencing severe difficulty in day-to-day life due to mental health, emotional wellness and substance use disorder needs not being met; doesn't know where to go to get help; in crisis – danger to self or others	Feels that mental health, emotional wellness and/or substance abuse symptoms may get in the way of daily living; not sure what to do or where to go for help; could benefit from behavioral health services	Identified mental health, emotional wellness and/or substance use disorder needs and working towards having need met; is accessing appropriate services	Mental health, emotional wellness and/or substance use disorder needs are being managed; only minimal symptoms in response to life stressors	Feels good about overall behavioral health – does not need assistance in this area; knows where to go for help if needed

Crisis (1)	Vulnerable (2)	Stable (3)	Self-Sufficiency (4)	Thriving (5)
Household is unsafe ; someone in household feels unsafe in home at all times	Household safety is in jeopardy; someone in household feels unsafe in home most of the time	Feels safe in household some of the time	Feels safe in household most of the time	Involved in intimate or personal relationships that are emotionally nurturing/supportive; household always feels safe

Using the Matrix to Measure Client Progress

The Stability & Well-Being Matrix is a measurement tool that captures, at a point in time, an individual's or household's position along the stability continuum. It is a dialogue about where you are, where you want to be, and how you are going to get there.

- Categories are developmental on a 5-point scale.
- The matrix is designed for use with the client, which is why there are suggested questions to help facilitate assessment.

When to assess?

At a minimum, it is important to assess upon intake (*program entry*) and at program exit. For longer term case management work, it can be helpful to reassess every 3-6 months. If a client leaves without an exit assessment, the staff member may complete the final matrix based on their knowledge of the client, if sufficient to provide an accurate assessment.

How to assess?

- It is recommended that the matrix be completed jointly by client and case manager. It can be an excellent engagement tool for family-centered practice.
- Select one and only one status level in each category.
- If you and your client feel that the best score is somewhere between two numbers, score using the lower number

What happens to the results?

United Way of Marathon County will have a data management system in place to collect and report out on this data. Your organization will be asked to keep de-identified assessment information to ensure you have proper information readily available when it comes time to report that information.