The following matrix provides an overview of many of the challenges faced by those who are homeless or at-risk of homelessness. This matrix is used to assess self-sufficiency and identify needs and risk for homeless or at-risk of homelessness individuals and families. The lower the total number the higher the need for services and the higher the risk of homelessness.

Domain	1	2	3	4	5
Income	No income	Inadequate income and/or spontaneous or inappropriate spending	Can meet basic needs with subsidy; appropriate spending habits	Can meet basic needs and manage debt without assistance	Income is sufficient, well managed; has discretionary income and is able to save
Employment	No job	Temporary, part-time or seasonal position; inadequate pay, no benefits	Employed full-time; inadequate pay, few or new benefits	Employed full-time with adequate pay and benefits	Maintains permanent employment with adequate income and benefits
Housing	Homeless or threatened with eviction	In transitional, temporary or substandard housing; and/or current rent or mortgage payment is unaffordable (>30% of income)	In stable housing that is safe, but only marginally adequate	Household is in safe, adequate, subsidized housing	Housing is in safe, adequate, unsubsidized housing
Food	No food or means to prepare it. Relies to a significant degree on other sources of free or low-cost food	Household is on SNAP	Can meet basic food needs, but requires occasional assistance	Can meet basic food needs without assistance	Can choose to purchase any food household desires
Childcare	Needs childcare, but none is available or accessible or child is not eligible	Childcare is unreliable or unaffordable; inadequate supervision is a problem for childcare that is available	Affordable, subsidized childcare is available, but limited	Reliable, affordable childcare is available with no need for subsidies	Able to select quality childcare of choice

Domain	1	2	3	4	5
Children's	One or more eligible	One or more eligible	Enrolled in school, but	Enrolled in school and	All eligible children
Education	children not enrolled in	children enrolled in	one or more children	attending classes most	enrolled and
	school	school, but not	only occasionally	of the time	attending on a regular
		attending classes	attending classes		basis
Adult Education	Literacy problems	Enrolled in literacy	Has high school diploma	Needs additional	Has completed
	and/or no high school	and/or GED program	or GED	education/training to	education/training
	diploma/GED are	and/or has sufficient		improve employment	needed to become
	serious barriers to	command of English to		situation and/or resolve	employable. No
	employment	where language is not a		literacy problems	literacy problems
		barrier to employment			
Legal	Current outstanding	Current charges/trial	Fully compliant with	Has successfully	No active criminal
	tickets or warrants	pending, non-	probation/parole terms	completed	justice involvement in
		compliance with		probation/parole within	more than 12 months
		probation/parole		past 12 months, no new	and/or no felony
				charges filed	criminal history
Healthcare	No medical coverage	No medical coverage	Some members (i.e.	All household members	All members are
	with immediate need	and difficulty accessing	children) on public	can get medical care	covered by affordable,
		medical care.	health plan (OHP)	when needed, but may	adequate health
		Household members		strain budget	insurance
		may be in poor health			
Life Skills	Unable to meet basic	Can meet a few, but not	Can meet most, but not	Able to meet all basic	Able to provide
	needs such as hygiene,	all needs of daily living	all daily living needs	needs of daily living	beyond basic needs of
	food, and activities of	without assistance	without assistance	without assistance	daily living for self and
	daily living				family
Mental Health	Danger to self or others;	Recurrent MH	Mild symptoms may be	Minimal symptoms that	Symptoms are absent
	recurring suicidal	symptoms may affect	present, but are	are reasonable	or rare; good or
	thoughts, experiencing	behavior, but not a	transient; only	responses to life	superior functioning in
	severe difficulty in day-	danger to self/others;	moderate difficulty in	stressors; only slight	a wide range of
	to-day life due to	persistent problems	functioning due to MH	impairment in	activities; no more
	psychological problems	with functioning due to	problems	functioning	than everyday
		MH symptoms			problems or concerns

Domain	1	2	3	4	5
Substance Abuse	Meets criteria for severe abuse/dependence; resulting problems so severe that institutional living or hospitalization may be necessary	Meets criteria for dependence; preoccupation with use and/or obtaining drugs/alcohol; withdrawal or withdrawal avoidance behaviors result in neglect of essential life activities	Use within last 6 months; evidence of persistent or recurrent social, occupational, emotional or physical problems related to use; problems have persisted for at least 1 month	Has used during last 6 months, but no evidence of persistent or recurrent social, occupational, emotional or physical problems related to use	No drug/alcohol abuse in the last 6 months
Safety	Home or residence is not safe; immediate level of lethality is extremely high, possible CPS involvement	Safety is threatened, but temporary protection is available; level of lethality is high	Current level of safety is minimally adequate; ongoing safety planning is essential	Environment is safe; however, the future is uncertain; safety planning is important	Environment is apparently safe and stable
Family Relations	Lack of necessary support from family or friends; abuse (DV, child abuse) is present or there is child neglect	Family/friends may be supportive, but lack ability or resources to help; family members do not relate well with one another, potential for abuse or neglect	Some support from family/friends; family members acknowledge and seek to change negative behaviors and are learning to communicate and support	Strong support from family/friends; household members support each other's efforts	Has healthy/expanding support network; household is stable and communication is consistently open
Mobility	No access to transportation, public or private; may have care that is inoperable	Transportation is available, but unreliable, unpredictable, unaffordable; may have car, but no insurance or license	Transportation is available and reliable, but limited and/or inconvenient; drivers are licensed and minimally insured	Transportation is generally accessible to meet basic travel needs	Transportation is readily available and affordable; car is adequately insured

Domain	1	2	3	4	5
Community Involvement	Not applicable due to crisis situation; in "survival mode"	Socially isolated and/or no social skills and/or lacks motivation to become involved	Lacks knowledge of ways to become involved	Some community involvement, but has barriers (transportation, childcare, etc.)	Actively involved in the community
Parenting Skills	There are safety concerns regarding parenting skills	Parenting skills are minimal	Parenting skills are apparent, but not adequate	Parenting skills are adequate	Parenting skills are well-developed