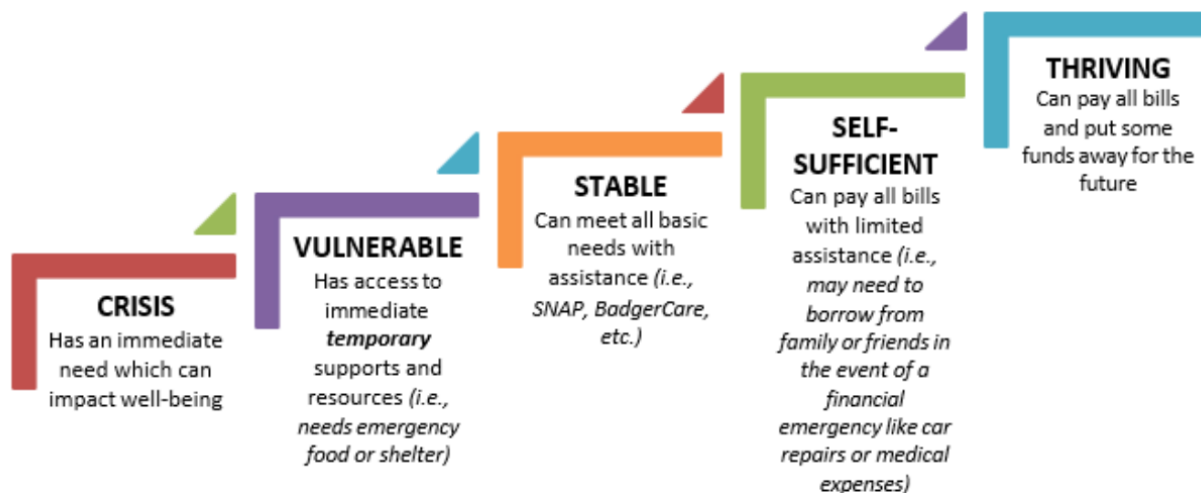


Article 51: Human Development and the Arizona Self-Sufficiency Matrix (ASSM)

The **Arizona Self-Sufficiency Matrix (ASSM)** serves as a practical tool to measure and foster comprehensive **human development**. This framework maps out specific vulnerabilities and strengths by evaluating individuals across 18 critical life domains to help guide case management, including income, employment, housing, food, childcare, children's education, adult education, healthcare coverage, life skills, family/social relations, community involvement, parenting skills, legal status, mental health, substance abuse, safety, disabilities, and credit history/debt. The resulting structured assessment rates each domain using a behavioral five-point scale—ranging from 1 ("in crisis"), 2 ("vulnerable"), 3 ("safe / stable"), 4 ("self-sufficient / working capacity"), and 5 ("empowered / thriving")—allowing social service providers to target interventions that move people from initial crisis to long-term stability (see image below for illustrated examples of these evaluation criteria). Ultimately, tracking these multidimensional scores helps quantify personal growth and the realization of human potential over time. (Bannink et al., 2015; Boulder County Department of Housing and Human Services, 2014; Cummings & Brown, 2019; Hetling et al., 2015; Massachusetts Department of Mental Health & Association for Behavioral Healthcare, 2020; Nubani et al., 2022; United Way of Pierce County, 2024).

Roadmap from Crisis to Self-Sufficiency illustrated by United Way of Pierce County, 2024



History and Adoption of the Arizona Self-Sufficiency Matrix (ASSM)

The Arizona Self-Sufficiency Matrix (ASSM) originated in Arizona out of the Arizona Evaluation Project produced in the 2006 Department of Economic Security (DES) Annual Report, as a standardized assessment instrument intended to evaluate the capacity and needs of individuals experiencing homelessness. As other agencies across the nation have adopted the framework and modified it for their own unique needs, many versions of the assessment under different names have become widespread, with the most generic name being, the Self-Sufficiency Matrix (SSM) (Arizona

Department of Economic Security, 2007). The framework gave service providers a structured means of examining multiple aspects of a client's circumstances through a single evaluation process while simultaneously guiding discussions on individual needs and progress. The original matrix included 15 evaluation domains supported by standardized performance descriptions and a five-level rating scale that enabled practitioners to monitor changes over time. The instrument also supported ongoing documentation of individual development through periodic assessments and collaborative data collection, allowing clients and case managers to monitor changes over time. As the matrix continued to be used, similar assessment instruments emerged, and modified versions of the original framework became available to accommodate different program objectives and service settings. Some later applications also adapted the original domains to better reflect the needs of specific populations while maintaining the matrix's overall approach to standardized assessment and long-term progress monitoring. Consequently, the Arizona Self-Sufficiency Matrix served as the basis for subsequent assessment approaches that later extended its application across housing and supportive service programs (Hetling et al., 2015).

One notable example originated in Colorado, where the Boulder County Self-Sufficiency Matrix built upon the broader assessment framework that Arizona had pioneered several years earlier. Similar to ASSM, the Boulder County framework evaluates multiple areas of self-sufficiency using standardized criteria to help case managers identify client needs, recognize existing strengths, and monitor long-term progress over time. Boulder County incorporated this evaluation tool into its Temporary Human Services Safety Net (TSN) initiative to strengthen coordinated case management and support long-term family stabilization. Within this framework, case managers assessed participants across 21 domains of self-sufficiency, including housing, income, food, and employment, to identify areas requiring immediate intervention alongside those reflecting greater stability. Regular follow-up assessments allowed practitioners to monitor changes over time while evaluating movement towards stable or thriving outcomes. The county integrated these standardized evaluations across multiple safety net programs providing emergency assistance, housing support, employment training, clothing, and other essential services. Repeated assessments generated consistent outcome data that supported long-term progress monitoring while strengthening case management and program evaluation across participating services. Overall, this example illustrates how later community-based frameworks adopted many of the same assessment principles that characterized ASSM while adapting their implementation to regional human service priorities (Boulder County Department of Housing and Human Services, 2014).

Likewise, another adaptation emerged through United Way of Pierce County in Washington after the organization developed the Self-Sufficiency & Well-Being Matrix using both ASSM and the Boulder County Self-Sufficiency Matrix as primary reference frameworks. Moreover, this framework expands the original concept by combining self-sufficiency measures with additional well-being indicators and community feedback to better reflect local needs. Assessment criteria preserve the original emphasis on standardized, observable progress while allowing organizations to select the outcome domains most relevant to their programs. The guide also promotes a shared understanding of self-sufficiency across nonprofits, funders, and community leaders while encouraging organizations to tailor the framework to their own missions and service priorities. The guide also recommends using the matrix as a case management, self-assessment, program evaluation, and funding measurement tool across different service settings. Long-term implementation further includes periodic reassessments during service delivery to document client progress over time and support consistent outcome measurement. Furthermore, organizations are encouraged to adapt the framework to their own strategies while

maintaining a shared approach to measuring client progress. Collectively, these adaptations illustrate how ASSM has continued to influence later community-based evaluation systems designed to support housing, human services, and broader well-being initiatives (United Way of Pierce County, 2024).

Lastly, a statewide example emerged in Massachusetts, where the Department of Mental Health incorporated a Self-Sufficiency Matrix into its Adult Community Clinical Services (ACCS) program to support standardized client assessment and case management. Developed in partnership with the Association for Behavioral Healthcare, this guidance document presents an adapted version of the matrix while preserving the multidimensional assessment approach that characterized ASSM. Similar to the original framework, the instrument evaluates multiple areas of self-sufficiency through standardized behavioral criteria and a five-level rating scale designed to document client needs, strengths, and progress over time. Assessment domains include housing, employment, income, food, education, healthcare coverage, life skills, family and social relationships, community involvement, legal status, mental health, substance use, safety, and physical health. The guidance further includes detailed scoring instructions to promote consistent evaluations across organizations while supporting individualized care planning. Regular reassessments are also recommended to monitor changes throughout service delivery and guide ongoing interventions. Overall, this example demonstrates how later statewide human service systems preserved many of the same assessment principles established by ASSM while adapting implementation to meet specialized behavioral health and community support needs (Massachusetts Department of Mental Health & Association for Behavioral Healthcare, 2020).

Utilization and Outcomes of the Arizona Self-Sufficiency Matrix (ASSM)

The Arizona Self-Sufficiency Matrix (ASSM; also commonly referred to as the Self-Sufficiency Matrix [SSM] in the literature) has become a widely used assessment tool within homelessness service systems to help inform case management and service provision for individuals and families. Unlike many assessment instruments with limited psychometric evidence, the Self-Sufficiency Matrix has demonstrated promising reliability and validity as a multidimensional measure of client needs and progress. Therefore, researchers have increasingly examined the framework's practical applications, measurement quality, and capacity to evaluate program impact across homelessness and supportive service programs (Bannink et al., 2015; Cummings & Brown, 2019; Nubani et al., 2022).

Following that lead, a study examined the psychometric properties of the Self-Sufficiency Matrix among individuals and families at risk of or experiencing homelessness. The purpose was to determine whether the matrix consistently measured self-sufficiency and accurately assessed the areas it was designed to evaluate within homelessness service systems. Researchers analyzed data from a Midwestern city's Homeless Management Information System that included participants enrolled in the Homelessness Prevention and Rapid Re-Housing Program. The study applied exploratory and confirmatory factor analyses to examine the matrix's underlying measurement structure. Findings indicate that the matrix functions as a multidimensional assessment tool rather than measuring a single underlying construct, with factor structures differing between individuals and families. The matrix also produced consistent results across participants from different racial and gender groups, supporting broader use among diverse populations. Overall, the findings reinforce the matrix's value as a standardized framework for assessing self-sufficiency while supporting case management and service

planning, although continued refinement and psychometric testing are recommended to further improve the framework over time (Cummings & Brown, 2019).

Another study assessed the psychometric properties of the Self-Sufficiency Matrix among vulnerable adolescents enrolled in vocational education. Particularly, researchers sought to evaluate the framework's ability to consistently measure self-sufficiency while accurately identifying areas where adolescents needed additional support. Researchers assessed both a professional version of the matrix and a self-report questionnaire completed by adolescents to examine how each approach measured self-sufficiency across multiple life domains. Results showed that both assessment methods produced consistent measurements and reflected important aspects of adolescents' well-being and daily functioning. Although adults and adolescents sometimes rated self-sufficiency differently, the study suggests that combining both perspectives provides a more comprehensive understanding of individual needs. Overall, the findings support the matrix as a practical tool for screening, monitoring progress, evaluating outcomes, and guiding decision-making across programs serving vulnerable adolescents. Collectively, these capabilities also reinforce the framework's value for monitoring broader patterns of human development over time (Bannink et al., 2015).

Finally, another study evaluated the Arizona Self-Sufficiency Matrix in relation to factors influencing long-term self-sufficiency among individuals transitioning from homelessness into permanent housing. Researchers interviewed recently housed adults who had received essential household furniture after transitioning from homelessness. Thus, participants described how the furniture affected their daily lives, well-being, and future goals. Findings showed that furniture contributed to improvements in physical, mental, and social well-being while helping participants strengthen family relationships, establish greater attachment to their homes, and pursue educational, financial, and employment goals. The study also found that many of these improvements aligned with areas already evaluated by the Arizona Self-Sufficiency Matrix, including housing, employment, income, family relationships, community involvement, parenting, mental health, safety, and disabilities. Based on these findings, the researchers recommended expanding the framework to recognize additional factors influencing self-sufficiency, thereby strengthening its application in case management, program evaluation, and long-term human development (Nubani et al., 2022).

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