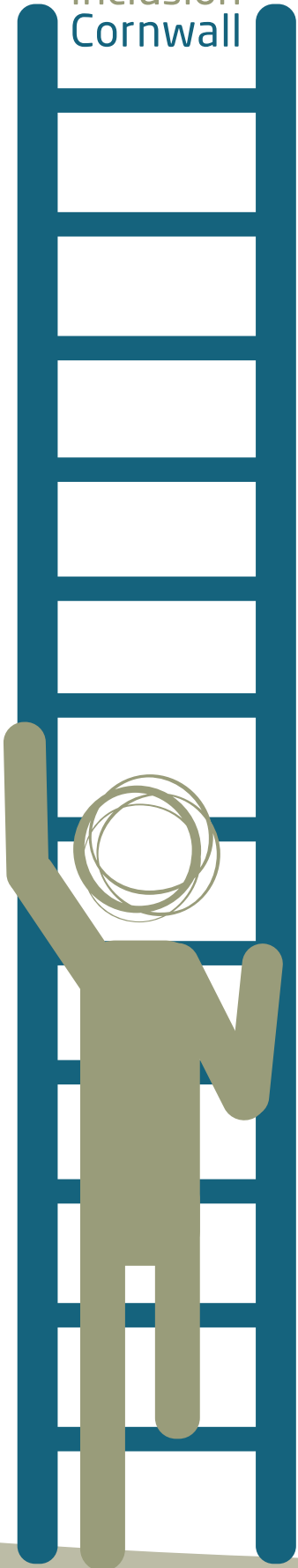




# Life Ladder



Score	Current Situation
5	Moved into employment or improved pre-existing employment or reached financial stability
4	Longer term engagement with support service with evidence of good progression towards outcome
3	Engaged with a support service (includes training provider, funder, volunteer placement provider) and on the road towards outcome
2	More detailed information given. Evidence of having acted on info to contact a service or to improve circumstances
1	Received some information and signposting. No follow up wanted or unable to contact for follow up
<b>0</b>	
-1	Just About Managing – worried about paying bills, debts less than 1K, financial balance is delicate and any unexpected cost would unfavourably throw the balance
-2	Risk of losing job or affected by benefit interruptions. Larger debt or debts with multiple creditors
-3	Can't Eat / Can't Heat. Financial issues are such that there is no available cash for food or fuel
-4	Sofa surfing, Imminent risk of homeless or; Combination of immediate financial need plus two multipliers
-5	Street Homeless or; Combination of immediate financial need plus three multipliers



# The Inclusion Cornwall Crisis Scoring Ladder

We have developed the Inclusion Cornwall Crisis Scoring Ladder for two reasons:

1. To capture a picture of crisis in Cornwall
2. To capture the progression of the people through the crisis

We recognise the importance helping people at the point of crisis but also until they reach a point of stability. Our focus remains on prevention but anecdotal evidence on crisis requires the development of this evidence.

If you want to talk to us about how to access help for someone, you can call the Inclusion Cornwall Hub on 01872 326440 or email Ellie Moseley at: [emoseley1@cornwall.gov.uk](mailto:emoseley1@cornwall.gov.uk)

## How to use the Multiplier to make the right score

Multipliers are factors which make it more difficult for people to cope when they experience problems. This is to reflect the added complexity of their situation. We have given an indicative list below but you may come across others.

Where someone is presenting a combination immediate financial need and two multipliers they should be automatically scored -4.

Where someone is presenting with immediate financial need and three or more multipliers, they should be automatically scored -5.

## Multipliers:

- Advocacy needs
- Bereavement
- Carer
- Debt
- Dependent children
- Digital Isolation
- Domestic abuse
- Ex Offender
- Fuel poverty
- Functional skills need
- Large Family
- Learning difficulty
- Lone parent
- Mental health issues
- Migrant Worker
- No support network
- Older person
- Physical health issues
- Potentially Violent
- Pregnant
- Redundancy
- Relationship breakdown
- Rurally isolated
- Substance Misuse
- Substandard/overcrowded Housing
- Veteran
- Victim of Crime
- Young person (under 25)

