Community Action Partnership of Lancaster and Saunders Counties

CFPB Score and the ROMA Outcome Scale

Benchmarks	CFPB Score	Characteristics of the population as identified by the CFPB summary report - September 2017.
Safe	61 or higher	Income of $50,000 and above
		Liquid savings of $5,000 or above
		Retired
		Higher income in the household.
		FPL= 200%
		Able to come up with unexpected expenses on their own
Stable	51-60	Income between $30,000 and $49,999
		Liquid savings between $1,000 to $5,000
		Full time, military, self-employed, receiving social security retirement benefits
		Largely secure financial circumstances
		May be able to come up with unexpected expenses with friends/family as a safety net
		FPL=100% to 199%
		Housing cost 30% or less of annual income
		Low probability of having trouble to make ends meet
Prevention Line		
Vulnerable	41-50	Income between $20,000 and $29,999
		Liquid savings of less than $250
		Somewhat able to make end meets but still largely struggling to make ends meets
		Part-time, seasonal employment, and/or students
		FPL=51% to 99%
		Housing cost 31% or more of annual income.
		Could not come up with unexpected expenses on their own
		Have more stable finances for the most part
In-Crisis	40 or less	Income of less than $20,000
		Experience very significant financial insecurity
		Unemployed, laid off, and/or disabled
		Struggling to make ends meet
		FPL=Up to 50%
		Unsure of being able to come up with unexpected expenses
		Struggling to save