

Structured Clinical Interview on Money Mismanagement (SCIMM)[©]

Start Time: _____

Date: _____

Note to the Interviewer:

Use space below each question to describe client's response to that question.

These questions are designed as a guide to provide you with enough information to evaluate the criteria to rate sections of the three sections of this interview.

It is not necessary to answer every question nor do you have to ask the questions in sequential order as numbered. Use your judgment to decide if you need to ask additional questions or skip questions that do not apply.

INTERVIEWER:

1) *I'd like to talk to you about how you manage your money. I'm going to ask you a lot of questions. Okay?*

Is there anyone who handles your money for you (like a payee or conservator)?

___ Yes ___ No (**Continue at #3 at Interviewer below**)

1a) If **"Yes"**: Are your checks mailed directly to this person? ___ Yes ___ No

1b) Please explain:

2) Were you recently assigned a representative payee, fiduciary, or conservator (if so, when)?

Note to the Interviewer:

If the client's response to #1 is "No," then the client manages their own funds.

Proceed with the interview and review client's funds management during the past six months.

INTERVIEWER:

3) *First, let's talk about how much money you have been getting over the last year.*

Do you receive money from Social Security? ___ Yes ___ No

If **"Yes,"**

3a) How much? _____

3b) When did you start receiving Social Security benefits? _____

4) From the Veterans Administration? ___ Yes ___ No

4a) If **"Yes,"** How much? _____

5) Are there other places you have gotten money from? ___ Yes ___ No

(If “Yes,” ask for sources and amounts received. If client is unable to come up with any other sources, ask “What about Food Stamps, Lottery or gambling, winnings, family or friends....”)

Note to the Interviewer:

These questions probe for whether the client has:

- 1) had difficulty meeting basic needs, and**
- 2) spent funds for basic needs on nonessentials during the past six months.**

- 6) Have you earned any money by working? **If “Yes,”** How much? \$_____
- 7) Have you engaged in any illegal activities for money? **If “Yes,”** How much? \$_____

Section A

- 1) Starting with your current residence, let’s review where you have been living over the past six months, starting with your most recent living situation.

Note to the Interviewer:

If item #1 was not answered clearly, ask questions 2 through 6.

In the past 6 months:

- 2) Were there times you lived in a shelter or temporary residence program? How did that come about?

In the past 6 months:

- 3) Were there times you did not have a place to stay so you stayed outside, in a car, or someplace else uncomfortable? If “Yes,” How did that come about?
- 4) Were there times you went to a soup kitchen or shelter because you did not have enough to eat? If “Yes,” please explain.

5) Were there times you were hungry because you did not have enough to eat? If "Yes," please explain.

6) Were there times you were cold, wet or did not have the appropriate clothing or shoes for the season?

7) *Now I'm going to ask about how you spend your money.*

7a. Is your check deposited into an account?

7b. **If "Yes,"** What do you do with your benefit check after you get it?

7c. **If "No,"** Who does your benefit check go to?

If appropriate follow-up with:

Do you save some of it for later in the month?

Spend it all?

8) Can you tell me what you spend your money on in a typical month?

If client is unable to list expenses, ask: *What about...*

8a. Utilities (electric, gas, water, phone, heat) \$ _____

8g. Alcohol \$ _____

8b. Rent \$ _____

8h. Drugs \$ _____

8c. Food \$ _____

8i. Cigarettes \$ _____

8d. Clothing \$ _____

8j. Gambling \$ _____

8e. Transportation \$ _____

8k. Health /Medical \$ _____

8f. Miscellaneous / Other \$ _____

- 9) Have there been times when you got your check and spent it before the end of the month? If "Yes," please explain.
- 10) **If client spent money on non-essentials, then ask, *Were you unable or having difficulty paying for....***
- 10a. Rent? (If "Yes," ask for details.)
- 10b. Food? (If "Yes," ask for details.)
- 10c. Clothing? (If "Yes," ask for details.)
- 11) During the last six months, were you ever pressured into giving someone money or a gift? If yes, please explain.
- 12) During the past six months, did you lose some of your money or have it stolen from you? If yes, please explain.

Score Section A:

Note to the Interviewer:

Using the instructions in this box and provided in more detail at the end of this questionnaire, please score Section A.

Basic needs have not been met and funds needed for basic needs were spent on something else.

Circle one of the following four choices in response to the statement above.

? = Inadequate Information

1 = Absent or False

2 = Subthreshold

3 = Threshold or True

How to score Section A:

Basic needs not being met and spending funds needed for basic needs on something else are defined as not having stable housing, adequate food or adequate clothing, and spending money needed for these basic needs on other things that are not essential.

Important Points:

This section should be coded as “Absent or False” if:

- a) the client does not receive enough funds to cover basic needs OR**
- b) the client is meeting basic needs despite non-essential spending**

Section B

Note to the Interviewer:

This Section asks questions probing whether the client has spent substantial funds on something that harmed the client. The Section first asks questions about substance use and then about gambling.

Section B. Substance Use

Note to the Interviewer:

Try to determine if during the past six months, the client has been harmed by recurrent substance use as evidenced by any of the following:

a) Recurrent substance use in situations in which it is physically hazardous (e.g., driving an automobile or operating a machine when impaired by substance use)

b) Recurrent substance-related legal problems (e.g., arrests for substance-related disorderly conduct)

c) Continued substance use despite having persistent or recurrent social or interpersonal problems caused or exacerbated by the effects of the substance (arguments with family about consequences of intoxication, physical fights).

d) Continued substance abuse that worsens psychiatric condition.

Now I'm going to ask you more about your drinking habits.

- 1) What are your drinking habits like?

- 2) How much do you drink?

- 3) Has there ever been a time in the past months when you had five or more drinks on one occasion?

- 4) When during the six months were you drinking most?

- 5) How long did that period last?

During that time...

- 6) How often were you drinking?

- 7) What were you drinking?
- 8) How much?
- 9) Did your drinking cause any problems for you? If "Yes," please explain.
- 10) Did anyone object to your drinking? If "Yes," please explain.

Now I am going to ask you about your use of drugs or medicines.

- 11) During the past six months, have you taken any of the following to get high, to sleep better, to lose weight, or to change your mood?
 - 11a) Sedatives
 - 11b) Marijuana
 - 11c) Stimulants (amphetamine, "speed", crystal meth, dexadrine, Ritalin, "ice" or other
 - 11d) *Opioids (heroin, morphine, Oxycontin, opium, Methadone, Darvon, codeine, Percodan, Demerol, Dilaudid)*
 - 11e) Cocaine
 - 11f) Hallucinogens (LSD, PCP, "illie", "angel dust", Ecstasy, MDMA, or other)
 - 11g) Other drugs: Steroids, "glue", paint, non-prescription pain or sleep meds

For STREET drugs used:

- 12) During the past six months when were you using the drug the most?

For PRESCRIBED drugs used:

- 13) During the past six months did you ever get hooked (become dependent) on (PRESCRIBED DRUG) or take much more of it than was prescribed?
- 14) How many months in the past six months did you use (drug of choice) at least one time?

Now I'm going to ask you more about your gambling habits. By gambling, I'm including things like buying lottery tickets and playing the numbers.

15) When in the **past six months** have you gambled most?

During that time...

16) How often were you gambling?

17) What kind of gambling did you do?

18) How much did you lose when you gambled?

19) Did your gambling cause any problems for you?

20) Do you owe anybody money from gambling?

If "Yes"

20a. How much? \$ _____

20b. Did they threaten or pressure you to pay? Please explain.

Note to the Interviewer:

Discuss the following questions in reference to any Substance Use or Gambling expenditures that may have harmed the client.

21) How did you pay for the [alcohol, drugs, gambling]?

22) Did you pay with money or by doing something in return for the [alcohol, drug, gambling money]?

Score Section B:

Note to the Interviewer:

Using the instructions in this box and provided in more detail at the end of this questionnaire, please score Section B.

Substantial funds spent on something that harmed the client.

Circle one of the following four choices in response to the statement above.

? = Inadequate Information

1 = Absent or False

2 = Subthreshold

3 = Threshold or True

How to score section B:

Substantial funds spent on something that harmed the client require:

1. Harmed by substance abuse or gambling
AND
2. Client's funds were used for substance and/or gambling

Section C

Note to the Interviewer:

These questions probe for whether the client's past misspending is likely to continue. If there has been no past misspending, do not ask these questions and give this Section a score of "1."

I am going to ask some questions about your future, the purpose of these questions is to understand what your plans are.

- 1) What are the biggest changes that are likely to occur in your life in the next few months?

- 2) Where will you be living in the next few months?

- 3) How successful have you been at staying clean in the last five years?

- 4) What has been the longest period of time you were clean in the last five years?

- 5) When did that period of sobriety end?

- 6) What happened that caused it to end?

- 7) What happened during that time that helped you to stay clean?

- 8) Do you think you will make different spending decisions in the next year than you did in the last year?

Score Section C:

Note to the Interviewer:

Using the instructions in this box and provided in more detail at the end of this questionnaire, please score Section

The client's past misspending is likely to continue.

Circle one of the following four choices in response to the statement above.

? = Inadequate Information

1 = Absent or False

2 = Subthreshold

3 = Threshold or True

How to Score Section C:

Client is likely to stop misspending given level of motivation, plan and history.

Important Point:

This section should be coded as "Absent or False" if the interviewer's judgment is that planned treatment is not going to prevent misspending in the next six months. For example, the interviewer should judge a client who plans to enroll in a residential substance abuse treatment program as unlikely to change spending if the client has a pattern of relapsing in six months or less from similar treatment facilities.

Stop Time: _____

The Interviewer should score each section (A, B, and C) of the SCIMM prior to proceeding.

Continuous SCIMM Measures

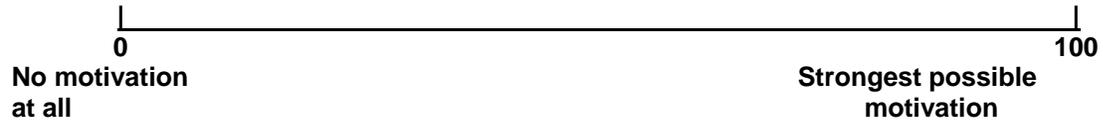
Note to the Interviewer:

Based solely on the SCIMM, answer the items on the following pages as best you can.

- 1) Number of episodes of homelessness (includes sleeping outdoors, in a car, in an emergency shelter, in someone else's home temporarily): ____
- 2) Total days spent homeless, which (includes sleeping outdoors, in a car, in an emergency shelter, in someone else's home temporarily): ____
- 3) Amount of money spent on alcohol in the month with most use: ____
- 4) Amount of money spent on alcohol in a typical month: ____
- 5) Number of months with any use of alcohol to intoxication: ____
- 6) Amount of money spent on drugs in month with most use: ____
- 7) Amount of money spent on drugs in a typical month: ____
- 8) Number of months with any use of drugs: ____
- 9) Substance-related harm (Yes or No): ____
If "yes,"
 - 9a. Use in a hazardous situation, use risking physical harm: ____
 - 9b. Substance-related legal problems: ____
 - 9c. Worsened social or interpersonal problems: ____
 - 9d. Worsened psychiatric condition: ____
- 10) Gambling-related harm met (Yes or No): ____
If "yes,"
 - 10a. Owes money to someone who pressures or threatens: ____
- 11) The percentage of the last 5 years with active substance use. ____%

Note to the Interviewer:

Use the following scale for items numbered 12 – 13 below. Record your response next to each statement.



12) Motivation to spend money for basic needs in the next six months: _____

13) Motivation to abstain from drugs/alcohol in the next six months: _____

Note to the Interviewer:

Use the following scale for items numbered 14 – 16 below. Record your response next to each statement as it applies to the next SIX MONTHS.



14) Likelihood of spending money to meet basic needs: _____

15) Likelihood of avoiding harm from drugs/alcohol: _____

16) Likelihood of living in stable housing: _____

17) Client's future housing plan: _____

Choose from:

1 = Own apartment

2 = Supervised apartment

3 = Residential treatment

4 = Family residence

5 = Other: _____

Instructions for analyzing the three criteria used for determining incapability to manage funds.

1. The client has not met basic needs and funds needed for basic needs were spent on something else.

1a. Discussion: If a client does not spend funds to meet basic needs but is able to meet basic needs in some other way, then this criterion for incapability is not met. It is possible to meet basic needs by planned use of food kitchens for food and planned use of public shelters for housing.

Information needed to decide of the criterion: The rater has to learn how the client met the need for food, clothing and shelter. In instances when these needs were met by use of other public services or met in less than optimal ways (e.g., sleeping outside), the rater has to learn the circumstances surrounding use of these means.

Controversial Items: Clients may meet their basic needs in a wide variety of ways. For example, a client may choose to live in a shelter rather than an apartment. However, certain circumstances suggest that basic needs were not met:

- The use of the shelter (or other sub-optimal arrangements) was necessitated by other expenditures, and was unwelcome. For example, a client who had an acceptable apartment who lost the apartment because of misspending, and is now living in a shelter did not meet their basic needs.
- The need was not met. For example, sleeping outside in the rain is not meeting the need for shelter, even if the client does not complain about sleeping outside.

1b. Funds needed for basic needs were spent on something else.

Discussion: Public support payments are intended to provide for clients' basic needs. When a payee is assigned, the payee is given the mandate to see that clients' funds are used to provide for their basic needs.

The criterion allows the rater to distinguish between not meeting basic needs because of poverty, as opposed to not meeting basic needs because funds were spent on other items. Some clients don't misspend their money; they just don't have enough money, no matter how it is spent. These clients are poor, not incapable.

Information needed to answer the question: The main information needed here is how the client has spent funds over the past six months, and whether the funds were spent for essentials or for non-essentials.

Funds may be misspent by chance. In other instances, clients may be victimized by people who swindle them or pressure them to pay too large a share of rent and household expenses.

Controversial items:

Because few clients allocate all of their funds to meet basic needs, the rater makes a judgment about whether significant money was spent on non-essentials instead of to meet basic needs.

For example, a homeless client who spent needed rent money on a cell phone did not spend money to meet basic needs. However, if this same client only received \$200 per month and was paying \$30 per month for a cell phone and \$170 per month for essentials, this client would not meet criteria. The \$30 does not alter the fact that \$200 a month is not enough to pay rent. The non-essential spending is not significant- it has no bearing on whether or not basic needs were met.

Obviously, money spent for alcohol, illicit drugs and gambling is being spent on non-essentials

2. Substantial funds spent on something that harmed the client

Discussion: This criterion arises from several sources: 1) the defunct SSA program that assigned all addicts payees, 2) state statutes indicating that substance abuse disorders may necessitate assigning a conservator to a client, and 3) SSA's rules calling for payee assignment when it is in the best interest of the client (reviewed in Rosen and Rosenheck, 1999).

Information needed to decide on the criterion: The rater follows up on any previous statements suggesting that funds were used for drugs, gambling or other purchases that caused the client substantial harm. The rater reviews how much money was spent on these other expenses, and whether the expenses caused substantial harm.

Controversial Items: The definition of substantial harm comes from the DSM criteria for substance abuse. The DSM criteria for a Substance Abuse diagnosis require that the substance use led to "clinically significant impairment and distress," and goes on to define these as either a failure to fulfill major role obligations, recurrent use in situations in which use is hazardous, recurrent substance-related legal problems, or recurrent social problems exacerbated by substance use.

Similar reasoning applies to spending money to gamble. The harm incurred by gambling in this population is primarily the risk of being harmed by people who are owed money.

3. The client's past misspending is likely to continue.

Discussion: The previous two criteria assume that clients who have been functionally incapable of managing their funds in the previous six months will be unable to manage their funds in the coming year. However, it is possible that circumstances have changed and in the rater's judgment, the past misspending is not likely to recur. There are multiple ways in which this could occur. For example, manic symptoms associated with past misspending could be addressed by a new

medication regimen, or substance use might be addressed by enrolling in a residential substance abuse treatment program.

Information that is needed: The rater needs to review each of the spending difficulties identified in the previous sections and review how the client plans to handle the decision in the future.

Controversial Items: The rater must make a subjective judgment – does the client have an adequate plan to address past difficulties? Some guidelines apply. If the client cannot articulate a plan to correct past misspending, it is unlikely that the client can avoid future misspending. Second, the rater should consider whether the client's plan is likely to work for at least the next six months. For example, the rater might conclude that enrollment in a residential substance abuse treatment program is unlikely to change spending for someone who has been in that facility before and left it to use drugs.