

BRIDGE TO SELF-SUFFICIENCY[®]

Mobility Mentoring[®]

↑ THINKING ABOUT THE FUTURE

FAMILY STABILITY		HEALTH & WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
Housing	Family	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels
No subsidy, housing costs 1/3 or less of household gross pay	Fully able to engage in work, school, family life; children or family needs don't get in way (OR) No child or dependent family members	Fully able to engage in work, school, family life; health & mental health needs don't get in the way	Can always rely on networks to provide useful advice, guidance, and support; advocates for others	No debt other than mortgage, education, and/or car loans, and current in all debts	Savings of 3 months' expenses or more	Bachelor's degree or higher complete	Job with earnings equal to or greater than MIT Living Wage* [income ≥ \$66,465]
No subsidy, housing costs exceed 1/3 household gross pay	Mostly able to engage in work, school, family life; children or family needs rarely get in way	Mostly able to engage in work, school, family life; health & mental health needs rarely get in the way	Can often rely on networks to provide useful advice, guidance, and support	Current in all debts and making more than minimum payments on 1 or more debts	Savings of more than 2 months' expenses, but less than 3 months' expenses	Associate's degree or professional certificate complete	Job with earnings 66%-99% of MIT Living Wage* [income = \$43,867 - \$66,464]
Subsidized housing - Pays \$300+ towards rent	Somewhat able to engage in work, school, family life because of children or family needs	Somewhat able to engage in work, school, family life because of health & mental health needs	Can sometimes rely on networks to provide useful advice, guidance, and support	Making minimum payments on all debts	Savings of at least 1 month's and up to 2 months' expenses	Job training or certificate complete (beyond high school)	Job with earnings 33%-65% of MIT Living Wage* [income = \$21,933 - \$43,866]
Subsidized housing - Pays \$0-\$299 towards rent	Barely able to engage in work, school, family life because of children or family needs	Barely able to engage in work, school, family life because of health & mental health needs	Can rarely rely on networks to provide useful advice, guidance, and support	Behind in payments of 1 or more debts and making payments on at least 1 debt	Savings of less than one month's expenses	High School Diploma or GED/HiSET complete	Job with earnings less than 33% of MIT Living Wage* [income < \$21,933]
Not permanently housed	Not able to engage in work, school, family life because of children or family needs	Not able to engage in work, school, family life because of health & mental health needs	Can never rely on networks to provide useful advice, guidance, and support	Has debts; currently not making any payments	No savings	Less than High School Diploma or GED/HiSET	Not currently employed *Calculation based on 1 adult, 2 children in Suffolk County, MA. See MIT's Living Wage for further information: www.livingwage.mit.edu

← MAKING DECISIONS IN CONTEXT →