

# Crittenton Women's Union Bridge to Self-Sufficiency™

Starting Point

Mobility Mentoring™

Self-Sufficiency

FAMILY STABILITY		WELL-BEING		EDUCATION AND TRAINING	FINANCIAL MANAGEMENT		EMPLOYMENT AND CAREER MANAGEMENT
Housing	Dependents	Health and Behavioral Health	Social Networks	Educational Attainment	Savings	Debts	Earnings Levels
No subsidy, housing costs <b>less than</b> 1/3 household take-home pay	Dependent needs met; serving as no barrier to parent/guardian school or work	Fully engaged in work, school, and/or family  Health / behavioral health issues serving as no obstacle	Advocate/ Networker:  Uses own and other resources and connections to advance the mobility goals of others	Completed bachelor's degree or higher	Savings of three months' expenses or more	Current on all balances and no outstanding debt other than mortgage or educational and/or car loans	Job with earnings ≥ Mass. Index wage  (If not calculated for specific family, use income ≥ \$61,797)
No subsidy, housing costs <b>exceed</b> 1/3 household take-home pay	Dependent needs serving as minimal disruption to parent/guardian school or work	Minimal disruption to work, school, and/or family due to health / behavioral health issues	Developed Network:  Consistent source of both support and leveraging connections	Completed associate's degree or postsecondary job training or certificate program	Savings of more than two months' expenses but less than three months' expenses	Current in payments and plans and paying more than minimum payments	Job with earnings of 66–99% of Mass. Index wage  (If not calculated for specific family, use income range of \$40,573–\$61,796)
Partial subsidy (shallow):  Paying \$200 or more towards rent	Dependent needs serving as intermittent disruption to parent/guardian school or work	Intermittent disruptions to work, school, and/or family due to health / behavioral health issues	Emerging Network:  Consistent source of support and occasional leveraging connections	Attending college or postsecondary job training program	Savings of at least one month and up to two months' expenses	Structured payment plans in place and meeting minimum payments	Job with earnings of between 33%–65% Mass. Index wage  (If not calculated for specific family, use income range of \$20,598–\$40,572)
Full subsidy, permanent housing:  Paying \$200 or less towards rent	Dependent needs serving as significant obstacle to parent/guardian school or work	Regular and recurring disruptions to work, school, and/or family due to health /behavioral health issues	Limited network:  Occasional source of support	Completed postsecondary remedial education classes, college preparatory program, or prerequisites for job training/readiness program	Savings of less than one month's expenses	Debts in excess of ability to pay, behind in payments	Job with earnings less than 33% Mass. Index wage  (If not calculated to specific family, use income ≤ \$20,597)
<b>A.</b> Homeless / co-housed with family or friends  <b>B.</b> Homeless / transitional housing	Recently emergent or not yet addressed dependent needs, requiring additional attention	Severely limited engagement in work, school, and/or family due to significant health /behavioral health issues	Isolated or draining network	Attending postsecondary remedial education classes, college preparatory program, or fulfilling prerequisites for job training/readiness program	No savings	Defaults or nonpayment on all or most loans and accounts	Unemployed
Homeless / emergency shelter				High school diploma or GED obtained			