



Family Stability		Well-being		Financial Management		Education and Training	
Housing	Children and Family Needs	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Wages and Income
No Subsidy, Housing costs 1/3 or less household gross-pay	Fully able to engage in work, school and family life; children or family needs don't get in the way OR No children or dependent family members	Fully able to engage in work, school and family life; needs don't get in the way	Can always rely on networks to provide useful advice, guidance and support; advocates for others	No debts other than mortgage/ rent, education, and/or car loans, and current on all debts	Savings of 3 months' expenses or more	Bachelor's degree or higher completion	Employed with Family Sustaining Wage
No subsidy, housing costs exceed 1/3 household grosspay	Mostly able to engage in work, school, and family life; children or family needs rarely get in the way	Mostly able to engage in work, school and family life; health or mental health needs rarely get in the way	Can often rely on networks to provide useful advice, guidance and support	Current on all debts, making more than the minimum payments on one or more debts	Savings of more than 2 months' expenses but less than 3 months' expenses	Associate degree or professional certification completion	Employed with Non-family sustaining wage with career track
Subsidized housing-- pays \$300+ towards rent	Somewhat able to engage in work, school and family life because of children or family needs	Somewhat able to engage in work, school and family life because of health and 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 one months' and up to 2 months' expenses	Job training or certificate complete (beyond high school)	Employed with non-family sustaining wage without career track
Subsidized housing-- pays \$0-\$299 towards rent	Barely able to engage in work, school and family life because of children and family needs	Barely able to engage in work, school and family life because health or 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 months' expenses	High School; Diploma or GED/HiSET complete	No wage (i.e., regular income from employment) with subsidy or irregular income
Not permanently housed	Not able to engage in work, school and family life because of children or family needs	Not able to engage in work, school and family life because of health or 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	No wage (i.e., regular income from employment) or subsidy or other income