

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
<i>Housing</i>	<i>Dependents</i>	<i>Health and Behavioral Health</i>	<i>Social Supports</i>	<i>Educational Attainment</i>	<i>Assets</i>	<i>Debts</i>	<i>Earnings Levels</i>
Independently housed: rent or mortgage < 30% of after-tax household income	Dependent needs met; serve as no barrier to parental/guardian school or employment	Fully engaged in employment and family relationships/parenting Health/behavioral health issues serving as no obstacle	Advocate, organizer, social support to others	Post-secondary (on-the-job training, associate's degree, or certificate studies) education/training leading to self-sufficiency wages	Liquid assets greater than three months' living expenses	Improved credit and managing debts in balance with income	Job with earnings ≥ CWU's Mass. Economic Independence Index
Independently housed or partial subsidy: Housing costs ≥ 30% of after-tax household income	Making progress towards balancing dependent needs and parental/guardian school or employment	Significant progress in treatment or control of health/behavioral health issues	Actively engaged in support system	Post-secondary (on-the-job training, associate's degree, or certificate studies) education/training not leading to a job paying self-sufficiency wages	Liquid assets of 2+ to 3 months' living expenses	Current in all payments and plans and improving balance with income	Job with earnings of 66–99% of CWU's Mass. Economic Independence Index
Full-subsidy housed (permanent)	Unmet dependent needs serving as intermittent disruption to parental/guardian school or employment.	Intermittent disruptions to work and/or family due to health/behavioral health issues	Some independent support systems, utilized intermittently	Attending post-secondary program (including on-the-job training, associate's degree, or certificate studies)	Liquid assets of 1–2 months' living expenses	Structured payment plans in place and in progress	Job with earnings of 33–65% of CWU's Mass. Economic Independence Index
Transitional housing	Severe unmet dependent needs serving as significant obstacle to parental/guardian school or employment	Regular and recurring disruptions to work and/or family due to health/behavioral health issues	Limited support, primarily reliant on CWU social service support system	Enrolled in post-secondary remedial education/training	Liquid assets of less than 1 month's living expenses	Debts in excess of ability to pay, behind in payments	Job with earnings ≤ 33% of CWU's Mass. Economic Independence Index
Homeless	Lack of acknowledgement or realization of unmet needs	Significant health/behavioral health issues present severe barrier to employment and/or parenting	Isolated	General Equivalency Diploma/High School Diploma No HS Diploma	No liquid emergency assets	Defaults or nonpayment on all or most loans and accounts	Unemployed