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|  | **Family Stability** |  | **Well-Being** |  | **Financial Management** |  | **Education & Training** |  | **Employment & Career** |
|  | **Housing** | **Family** |  | **Physical and Mental Health** | **Networks** |  | **Debts** | **Savings** |  | **Educational Attainment** |  | **Earnings Levels** [Monroe County, IN] |
| THINKING ABOUT THE FUTURE | No subsidy; housing costs *less* than 1/3 of take-home pay | Strong family stability allows focus on work, school, and family goals (OR) No children or dependent family |  | Fully able to engage in work, school, and family life; health and 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 |  | **Earnings = 80%+ AMI**Household Size:1: $38,950+2: $44,500+3: $50,050+4: $55,600+ |
| No subsidy; housing costs *more* than 1/3 of take-home pay | Mostly able to engage in work, school, and family life; children/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 in all debts and making more than minimum payments on one or more debts | Savings of more than 2 months’ expenses but less than 3 months’ expenses |  | Associate’s degree or professional certification complete |  | **Earnings =50%-79% AMI**Household Size:1: $24,350 - $38,9502: $27,800 - $44,5003: $31,300 - $50,0504: $34,750 - $55,600 |
| Housing stable and subsidized; paying $200+ towards rent | Somewhat able to engage in work, school, and family life because of children/family needs  |  | Somewhat able to engage in work, school, and family life because of health or 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 month and up to 2 months’ expenses |  | Job training or certificate complete (beyond high school) |  | **Earnings =30%-49% AMI**Household Size:1: $14,600 - $24,3502: $16,700 - $27,8003: $20,780 - $31,3004: $25,100 - $34,750 |
| Housing stable and subsidized; paying $200 or less towards rent | Barely able to engage in work, school, and family life because of health or mental health needs |  | Barely able to engage in work, school, and family life because of health or mental health needs | Can rarely rely on networks to provide useful advice, guidance, and support |  | Behind in payments of one or more debts and making payments on at least one | Savings of less than one month’s expenses |  | High School Diploma or Equivalency complete |  | **Earnings = <30% AMI**Household size of:1: <$14,6002: <$16,7003: <$20,7804: <$25,100 |
| No permanent housing; living on street, in shelter, or with friends or family. | Family/children’s needs prevent all engagement in work, school, and/or self-care |  | 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 Equivalency |  | Not currently employed\*Income range data from HUD’s 2018 AMI tables.  |
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MAKING DECISIONS IN CONTEXT