

A Appendix

Figure A.1: Bridge to Self-Sufficiency Matrix

↑ THINKING ABOUT THE FUTURE

Family Stability		Well-Being		Financial Management		Education & Training	Employment & Career Management	
Housing	Family	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Hourly wage	Type of job
No subsidy, housing costs 1/3 or less of 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; health and mental health needs don't get in the way	Can always rely on networks to provide useful advice, guidance, and support; has the ability to advocate 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 Rochester/ Monroe County hourly living wage* Your rate=	Full-time stable employment with excellent opportunities to advance
No subsidy, housing costs exceed 1/3 household gross pay	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 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	Job with earnings 66-99% of Rochester/ Monroe County hourly living wage* Your rate=	Full-time employment with some opportunities to advance
Subsidized Housing – desirable location	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 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)	Job with earnings 33-65% of Rochester/ Monroe hourly living wage* Your rate=	Full-time employment with no opportunities to advance
Subsidized Housing – undesirable location	Barely able to engage in work, school, and family life because of children or family 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 / GED or HS equivalency	Job with earnings of less than 33% of Rochester/ Monroe hourly living wage* Your rate=	Temporary or part time/seasonal employment with no benefits
Not permanently housed or living conditions threatens health and/or safety	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 / GED or HS equivalency	Not currently employed *work with Coach to discuss hourly rate www.livingwage.mt.edu	Unemployed with no prospects for employment

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