

AVENUES TO OPPORTUNITY



↑ THINKING ABOUT THE FUTURE ↑

TABILITY		HEALTH AND WELL-BEING			FINANCIAL MANAGEMENT		EDUCATION & TRAINING		EMPLOYMENT & CAREER	
Housing	Family	Executive Functioning	Health	Networks	Savings/Debt	Credit	Educational Attainment	Workplace Skills	Earnings Level	Employment & Benefits
No subsidy; safe; costs less than 30% of household gross pay	Fully able to engage in work, school or family life; children or family life don't get in the way	Strong at organizing, getting things done and react appropriately	Fully able to engage in work, school or family life because of drugs, mental health or health needs	Can always rely on networks to provide useful advice, support or guidance	Savings of at least 3 months. No debt other than mortgage, car or educational loans and current in all debts Use mainstream banking only	Credit score above 680	Bachelor's degree or higher complete AND / OR Associate's degree or professional certificate complete AND / OR Job training or certificate complete (beyond high school)	Strong job skills in high demand field, strong soft skills with potential to continue moving to next level job / leadership position	Earnings = 250% of poverty Household size of: 1: \$30,350+ 2: \$41,150 + 3: \$51,950 + 4: \$62,750+	Full-time stable employment with benefits and with excellent opportunities to advance
No subsidy; safe; costs more than 30% of household gross pay	Mostly able to engage in work, school or family life; children or family needs rarely get in the way	Mostly able to organize, get things done and react appropriately	Mostly able to engage in work, school or family life because of drugs, mental health or health needs	Can often rely on networks to provide useful advice, support or guidance	Savings of 2 months expenses. Debt has decreased and making more than minimum payments Using bank credit building products	Credit score above 620	Associate's degree or professional certificate complete AND / OR Job training or certificate complete (beyond high school)	Job skills in high demand field, working toward next level up job Established soft skills	Earnings = 225% of poverty Household size of: 1: \$27,315 2: \$37,035 3: \$46,755 4: \$56,475	Full-time employment with benefits and with some opportunities to advance
Subsidized housing or it's safe but marginally adequate	Somewhat able to engage in work, school or family life because of children or family needs	Somewhat able to organize, get things done and react appropriately	Somewhat able to engage in work, school or family life because of drugs, mental health or health needs	Can sometimes rely on networks to provide useful advice, support or guidance	Savings of 1 month expenses. Making minimum payments on all debts Rarely use payday lenders	Credit repaired - scores increased	Job training or certificate complete (beyond high school)	Job skills in a secure field. Some soft skills	Earnings = 200% of poverty Household size of: 1:\$24,280 2: \$32,920 3: \$41,560 4: \$50,200	Full-time employment with no opportunity to advance
Subsidized housing or it's not safe and not adequate	Barely able to engage in work, school or family life because of children or family needs	Barely able to organize, get things done and react appropriately	Barely able to engage in work, school or family life because of drugs, mental health or health needs	Can rarely rely on networks to provide useful advice, support or guidance; potential for abuse	Savings of less than 1 month's expenses Behind in payments of debts Use payday lenders occasionally	Credit history damaged	High School Diploma or HSE complete	Minimal work experience or job skills. Developing soft skills	Earnings = 150% of poverty Household size of: 1:\$18,210 2: \$24,690 3: \$31,170 4: \$37,650	Temporary or part time employment with no benefits
Homeless or facing eviction	Not able to engage in work, school or family life because of children or family needs	Not able to organize, get things done and react appropriately	Not able to engage in work, school or family life because of drugs, mental health or health needs	Can never rely on networks to provide useful advice, support or guidance; DV is present	No savings Has debts – currently not making any payments Using payday lenders regularly	No credit history or credit is severely damaged	Less than High School Diploma or HSE	No valuable work experience or employability skills No soft skills	Not currently employed or earning less than 150% of poverty	Unemployed

← MAKING DECISIONS IN CONTEXT →