

Economic Mobility Framework

	FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
	Housing	Family	Physical & Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels*
↑ THINKING ABOUT THE FUTURE ↑	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; 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 (Family-Sustaining Wage) Household Size of: 1: ≥ \$82,950 2: ≥ \$94,800 3: ≥ \$106,650 4: ≥ \$118,450
	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	Earnings = 50% - 79% AMI Household Size of: 1: \$51,950 - \$82,949 2: \$59,400 - \$94,799 3: \$66,800 - \$106,649 4: \$74,200 - \$118,449
	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 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's and up to 2 months' expenses	Job training or certificate complete (beyond high school)	Earnings = 30% - 49% AMI Household Size of: 1: \$31,150 - \$51,949 2: \$35,600 - \$59,399 3: \$40,050 - \$66,799 4: \$44,500 - \$74,199
	Subsidized Housing - pays \$0 - \$299 towards rent	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 1 or more debts and making payments on at least 1 debt	Savings of less than one month's expenses	High School Diploma or GED/HISET complete	Earnings < 30% AMI Household Size of: 1: < \$31,150 2: < \$35,600 3: < \$40,050 4: < \$44,500
	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	Not currently employed

*Income ranges from HUD's FY2023 Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area