






# Just A Start's Families Moving Forward

## Bridge to Stability and Resilience

	Family Stability		Well Being & Support		Financial Stability			Employment & Career		
	Housing	Family	My Overall Health	Networks	Debts	Savings	Monthly Expenses	Education	Income	Job Quality
										
<b>Thriving</b>	<p><b>At least three</b> of the following are true:</p> <input type="checkbox"/> My living situation is safe, clean & stable. <input type="checkbox"/> My name is on the lease or mortgage. <input type="checkbox"/> Home is unsubsidized & costs less than 30% of my income.	<b>Fully</b> able to balance <b>work, life &amp; family</b> . Everyone's needs are met.	I am in good physical & mental health. <b>"I've got this!"</b>	I have a <b>strong &amp; diverse support</b> network and can advocate for others.	Current on all debt. Secured debts only.	Emergency savings equals 3 or more months of expenses.	Monthly income is <b>much higher</b> than monthly expenses.	I have earned or am working towards an advanced degree or higher level certification.	Full-time income with a competitive wage.	My (main) job offers <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"><input type="checkbox"/> Benefits</div> <input type="checkbox"/> Predictable hours opportunities to advance
<b>Maintaining</b>	<b>Two</b> of the above are true.	<b>Mostly</b> able to balance. <b>Sometimes</b> needs of family take over.	<b>"I'm doing okay!"</b>	I have a <b>good</b> support network.	Current on all debts. <b>Low balances</b> on unsecured debt.	Emergency savings = 2+ months expenses.	Monthly income is <b>slightly higher</b> than monthly expenses.	I have earned or am working towards an undergraduate degree or professional license.	Full-time income but relies on non-cash benefits (SNAP, WIC & housing subsidy).	My job offers <b>two</b> of the above.
<b>Safe</b>	<b>One</b> of the above are true.	<b>Somewhat</b> able to balance. <b>Frequent</b> needs of family take over.	<b>"I'm getting by but somethings aren't right"</b>	I have an <b>adequate</b> support network.	Current on all debts, but <b>some</b> high balances on unsecured debt.	Emergency savings = 1+ months expenses.	Monthly income and expenses are <b>roughly equal</b> .	I have earned or am working towards a professional certificate or job training program.	Minimal wage or part-time income relies heavily on other social benefits and/or child support.	My job offers <b>one</b> of the above.
<b>Vulnerable</b>	<b>None</b> of the above are true.	<b>Barely</b> able to balance. <b>Consistent</b> needs of family take over.	<b>"I can't keep this up!"</b>	I have a <b>limited</b> support network.	<b>Not current</b> on debts. Late payments or rent arrears.	I have savings less than \$500.	Monthly expenses are <b>slightly higher</b> than monthly income.	I have earned or am working towards a high school diploma or HISET.	Income from social benefits and/or child support only.	My job offers <b>none</b> of the above.
<b>Crisis</b>	At this time, I am not permanently housed.	<b>Unable</b> to balance. <b>Constant</b> needs of family take over.	<b>"I can't deal with this or I can't survive this way!"</b>	I feel alone and/or my networks are unhelpful at this time.	<b>Not making payments</b> on debt. In collections, charged off, repossession or eviction.	I do not have any money saved at this time.	Monthly expenses are <b>much higher</b> than monthly income.	At this time, I have less than a high school diploma.	At this time, I do not have a job or am unable to work and am not accessing benefits.	

Updated October 6, 2025

Adapted from Economic Mobility Pathways' Bridge to Self-Sufficiency®