



OCWB Ladder: The Climb for an Individual

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* MIT living wage calculator <http://livingwage.mit.edu/counties/51760>. † Office of Community Wealth Building. †† Area Median Income (AMI) <https://www.vhda.com/BusinessPartners/PropertyOwnersManagers/Income-Rent-Limits/Pages/HUDMedianIncome.aspx> ** Or bus pass \$720/year www.RideGRTC.com



Level 5: Thriving (80%+AMI)

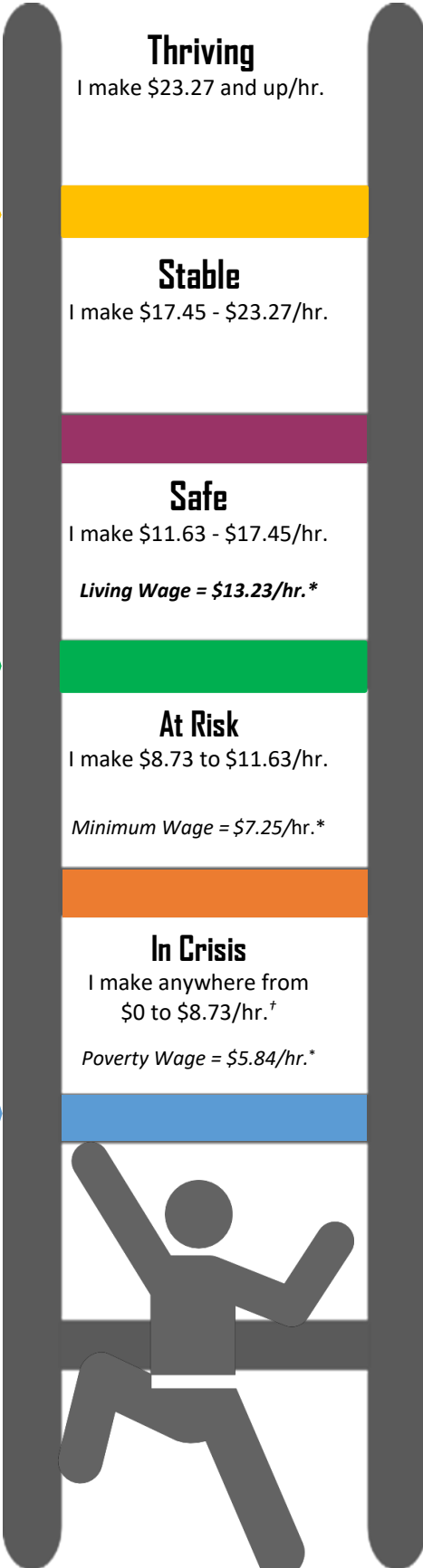
- ⇒ My income is above \$48,400 per year.
- ⇒ I can have a real **Wealth Plan**.
- ⇒ I can focus more on **Ownership**.

Level 3: Safe (40-60%AMI)

- ⇒ My income is anywhere from \$24,200 to \$36,300 per year.
- ⇒ If available, I may be eligible for Housing subsidies.
- ⇒ I am now facing the **Cliff Effect**.[^]
- ⇒ I have generally safe and reliable transportation beyond the bus line.

Level 1: In Crisis (↓30%AMI^{††})

- ⇒ My income is anywhere from \$0 to \$18,150 per year.
- ⇒ If available, I may be eligible for a Housing subsidy — even so my options are limited.
- ⇒ If my salary goes above \$16,248 per year I am no longer eligible for Food Subsidies (SNAP).
- ⇒ I cannot afford safe or reliable transportation beyond the bus line.^{**}



Level 4: Stable (60-80%AMI)

- ⇒ My income is anywhere from \$36,300 to \$48,400 per year.
- ⇒ I may be completely impacted by the **Cliff Effect**.[^]
- ⇒ I can have a real **Financial Literacy** plan.
- ⇒ I have safe, reliable and affordable transportation.

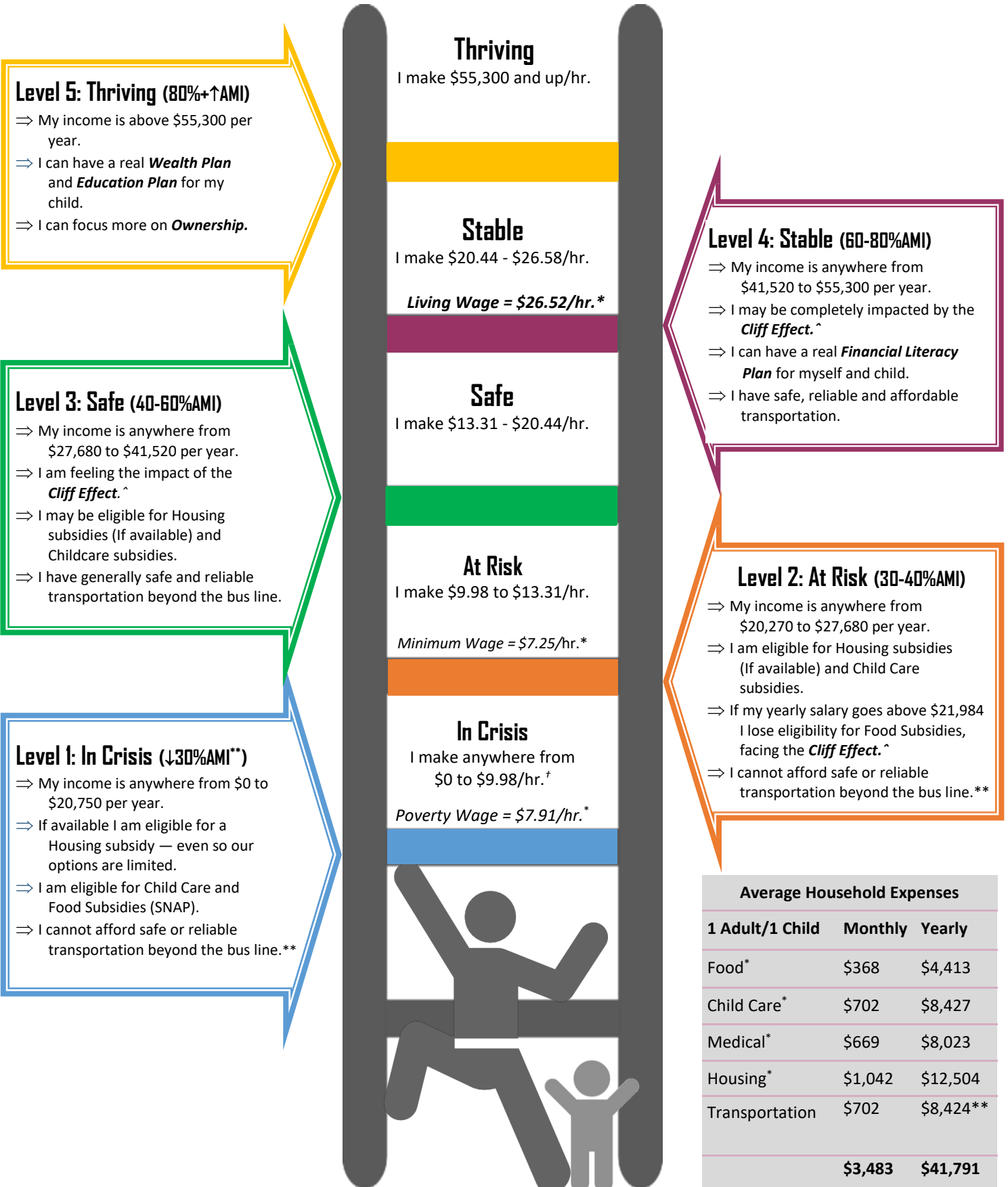
Level 2: At Risk (30-40%AMI)

- ⇒ My income is anywhere from \$18,150 to \$24,200 per year.
- ⇒ If available, I am eligible for Housing subsidies with limited options.
- ⇒ I begin to face the **Cliff Effect**[^] and have no eligibility for Food Subsidies.
- ⇒ I cannot afford safe or reliable transportation beyond the bus line.^{**}



OCWB Ladder: The Climb for an Individual with a child

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Level 5: Thriving (80%+AMI)

- ⇒ My income is above \$55,300 per year.
- ⇒ I can have a real **Wealth Plan** and **Education Plan** for my child.
- ⇒ I can focus more on **Ownership**.

Thriving

I make \$55,300 and up/hr.

Stable

I make \$20.44 - \$26.58/hr.

Living Wage = \$26.52/hr.*

Level 4: Stable (60-80%AMI)

- ⇒ My income is anywhere from \$41,520 to \$55,300 per year.
- ⇒ I may be completely impacted by the **Cliff Effect**.[^]
- ⇒ I can have a real **Financial Literacy Plan** for myself and child.
- ⇒ I have safe, reliable and affordable transportation.

Level 3: Safe (40-60%AMI)

- ⇒ My income is anywhere from \$27,680 to \$41,520 per year.
- ⇒ I am feeling the impact of the **Cliff Effect**.[^]
- ⇒ I may be eligible for Housing subsidies (If available) and Childcare subsidies.
- ⇒ I have generally safe and reliable transportation beyond the bus line.

Safe

I make \$13.31 - \$20.44/hr.

At Risk

I make \$9.98 to \$13.31/hr.

Minimum Wage = \$7.25/hr.*

Level 2: At Risk (30-40%AMI)

- ⇒ My income is anywhere from \$20,270 to \$27,680 per year.
- ⇒ I am eligible for Housing subsidies (If available) and Child Care subsidies.
- ⇒ If my yearly salary goes above \$21,984 I lose eligibility for Food Subsidies, facing the **Cliff Effect**.[^]
- ⇒ I cannot afford safe or reliable transportation beyond the bus line.**

Level 1: In Crisis (↓30%AMI**)

- ⇒ My income is anywhere from \$0 to \$20,750 per year.
- ⇒ If available I am eligible for a Housing subsidy — even so our options are limited.
- ⇒ I am eligible for Child Care and Food Subsidies (SNAP).
- ⇒ I cannot afford safe or reliable transportation beyond the bus line.**

In Crisis

I make anywhere from \$0 to \$9.98/hr.†

Poverty Wage = \$7.91/hr.*