



FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION AND TRAINING	EMPLOYMENT AND CAREER MANAGEMENT
Housing	Family	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Per Year
No subsidy, housing costs 1/3 or less of household take home 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 engaged in work, school and / or family Physical / mental health issues serving as no obstacle	Advocate / Networker: Uses own and other resources and connections to advance the mobility goals of others	Current on all balances and no outstanding debt other than mortgage or educational and / or loans	Savings of 3 months' expenses or more	Completed bachelor's degree or higher	Earning is equal to or greater than London's Minimum Income
No subsidy, housing costs exceed 1/3 of household take home pay	Mostly able to engage in work, school and family life; children or family needs rarely get in the way	Minimal disruption to work, school, and / or family due to health / behavioral health issues	Developed Network: Consistent source of both support and leveraging connections	Current in payments and plans and paying more than minimum payments	Savings of more than 2 months' expenses but less than 3 months' expenses	Started a bachelor's degree / Completed post 18 or training course with qualification / NVQ Level 3	Earning is 66% - 99% of London's Minimum Income
Partial subsidized housing - pays £200+ towards rent	Somewhat able to engage in work, school, and family life because of children or family needs	Intermittent disruptions to work, school, and / or family due to health and behavioral health issues	Emerging Network: Consistent source of support and occasional leveraging connections	Structured payment plans in place and meeting minimum payments	Savings of at least 1 month to up to 2 months' expenses	Attended post 18 or training course NVQ Level 2	Earning is 33% - 65% of London's Minimum Income
Fully subsidized housing - pays £200 or less towards rent	Barely able to engage in work, school, and family life because of children or family needs	Regular and recurring disruptions to work, school, and / or family due to health and behavioral health issues	Limited Network: Occasional source of support	Debts in excess of ability to pay, behind in payments	Savings of less than one month's expenses	3. A levels / NVQ Level 3 2. Vocational qualifications / ESOL Level 2 1. School or college to 18 / ESOL Level 1	Earning is less than 33% of London's Minimum Income
<ul style="list-style-type: none"> • Homeless / co-housing with family or friends • Homeless / transitional housing • Homeless / emergency shelter 	Not able to engage in work, school and family life because of children or family needs	Severely limited engagement in work, school, and /or family due to health and behavioral health issues	Isolated or draining network	Defaults or nonpayment on all or most loans and accounts	No savings	4. GCSEs / ESOL Entry Level 3 3. Secondary school to 16 2. Primary school 1. No education	Unemployed

FUTURE ORIENTED DECISION MAKING

CONTEXTUALISED DECISION MAKING