

OCWB ladder: The Climb for an Individual

*As reported in the MIT Living wage Calculator http://livingwage.mit.edu/counties/51760

Level 5: Thriving

- ⇒ My income is above \$33,280 per year.
- → I am no longer eligible for Housing or Food Subsidies (SNAP).
- I have reliable and affordable transportation.

Level 3: Safe

- ⇒ My income is anywhere from \$21,840 to \$26,000 per year.
- ⇒ I am eligible for Housing subsidies.
- ⇒ I am no longer eligible for Food Subsidies (SNAP).
- → I have generally reliable transportation.

Level 1: In Crisis

- ⇒ My income is anywhere from \$0 to \$14,560 per year.
- → I am eligible for Housing and Food Subsidies (SNAP).
- → I do not have reliable transportation.

Thriving

I make \$16.00 and up/hr.

Stable

I make \$12.50 - \$16.00/hr.

Safe

I make \$10.50 - \$12.50/hr.

Living Wage = \$12.34/hr.

At Risk

I make \$7.25 to \$10.50/hr.

Minimum Wage = \$7.25/hr

In Crisis

I make anywhere from \$0 to \$7.25/hr.

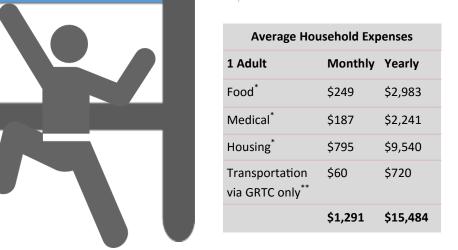
Poverty Wage = \$5.00/hr.*

Level 4: Stable

- ⇒ My income is anywhere from \$26,000 to \$33,280 per year.
- ⇒ I am eligible for limited Housing subsidies.
- ⇒ I am no longer eligible for Food Subsidies (SNAP).
- ⇒ I have reliable and affordable transportation.

Level 2: At Risk

- ⇒ My income is anywhere from \$15,080 to \$21,840 per year.
- ⇒ I am eligible for Housing subsidies.
- ⇒ Once my salary goes above \$15,312 per year I am no longer eligible for Food Subsidies (SNAP).
- ⇒ I do not have affordable or reliable transportation.



[†] Wage ranges as reported by the Office of Community Wealth Building. **Transportation ranges as reported by GRTC—www.RideGRTC.com



OCWB ladder: The Climb for an Individual with a child

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† Wage ranges as reported by the Office of Community Wealth Building. **Transportation ranges as reported by GRTC—www.RideGRTC.com

Level 5: Thriving

- ⇒ My income is above \$33,280 per year.
- I am no longer eligible for Housing, Child Care or Food Subsidies (SNAP).
- I have reliable and affordable transportation.

Level 3: Safe

- ⇒ My income is anywhere from \$21,840 to \$26,000 per year.
- I am eligible for Housing Child Care subsidies.
- I am no longer eligible for Food Subsidies (SNAP).
- I have generally reliable transportation.

Level 1: In Crisis

- ⇒ My income is anywhere from \$0 to \$14,560 per year.
- I am eligible for Housing, Child Care and Food Subsidies (SNAP).
- I do not have reliable transportation.

Thriving

I make \$16.00 and up/hr.

Living Wage = \$24.06/hr.

Stable

I make \$12.50 - \$16.00/hr.

Safe

I make \$10.50 - \$12.50/hr.

At Risk

I make \$7.25 to \$10.50/hr.

Minimum Wage = \$7.25/hr

In Crisis

I make anywhere from \$0 to \$7.25/hr.

Poverty Wage = \$7.00/hr.*



Level 4: Stable

- ⇒ My income is anywhere from \$26,000 to \$33,280 per year.
- I am eligible for limited Housing and Child Care subsidies.
- I am no longer eligible for Food Subsidies (SNAP).
- I have reliable and affordable transportation.

Level 2: At Risk

- ⇒ My income is anywhere from \$15,080 to \$21,840 per year.
- ⇒ I am eligible for Housing and Child Care subsidies.
- ⇒ Once my salary goes above \$20,712 per year I am no longer eligible for Food Subsidies (SNAP).
- \Rightarrow I do not have affordable or reliable transportation.

Average Household Expenses		
1 Adult/1 Child	Monthly	Yearly
Food [*]	\$376	\$4,516
Child Care [*]	\$563	\$6,754
Medical [*]	\$562	\$6,747
Housing*	\$966	\$11,592
Transportation via GRTC only**	\$95	\$1,140
	\$2,562	\$30,749