

# Well-Being Score (110 points)

County: Union

THINKING ABOUT THE FUTURE ↑	SCORE	Family Stability			Well-Being		Financial Literacy & Management			Education & Training	Employment & Career
		Housing	Transportation	Family and Child Care	Physical & Mental Health	Networks	Debts	Savings		Educational Attainment	Earnings Level Ohio
	10 →	No subsidy Housing cost 1/3 or less of HH gross income	Can always get to work/school -Has driver's license -Vehicle is reliable; able to pay for gas, maintenance & insurance	Fully able to go to work/school & family life does not get in the way or no dependents	Fully able to engage in work, school, & family life; physical & mental health needs don't get in the way	Can always rely on networks to provide advice, guidance, & support, advocates for others	No debt other than mortgage, education, or car loans, & current on all debts	Savings of 3 months' expenses or more	20 →	Bachelor's degree or higher completed	<b>Earnings = 80% +</b> Household Size: 1: \$68,500 + 2: \$78,250 + 3: \$88,050 + 4: \$97,800 +
	8	No subsidy Housing cost exceeds 1/3 of HH gross income	Mostly able to get to work/school -Has driver's license -Vehicle most of time reliable; able to pay for gas, maintenance & insurance, or reliable transportation	Mostly able to engage in work/school & family life; children or family needs rarely get in the way	Mostly able to engage in work, school, & family life; physical & mental health needs rarely get in the way	Can often rely on networks to provide advice, guidance, & support	Current in all debts & making more than minimum payments on one or more debts	Savings of more than 2 months' expenses but less than 3	16	Associate degree or professional certification completed	<b>Earnings = 50-79%</b> Household Size: 1: \$44,800-\$68,499 2: \$51,200-\$78,249 3: \$57,600-\$88,049 4: \$64,000-\$97,799
	6	Subsidized housing -pays \$300+ towards rent	Transportation is available some of the time	Somewhat able to engage in work/school & family life because of children or family needs	Somewhat able to engage in work, school, & family life because of physical & mental health needs	Can sometimes rely on networks to provide advice, guidance, & support	Making minimum payments on all debts	Savings of at least 1 month of expenses but less than 2	12	Job training or certificate completed (beyond high school)	<b>Earnings = 30-49%</b> Household Size: 1: \$26,900-\$44,799 2: \$30,750-\$51,199 3: \$34,600-\$57,599 4: \$38,400-\$63,999
	4	Subsidized housing -pays \$0-\$299 towards rent	Has various types of unreliable transportation	Barely able to engage in work/school & family life because of children or family needs	Barely able to engage in work, school, & family life because of physical & mental health needs	Can rarely rely on networks to provide advice, guidance, & support	Behind in payments of 1 or more debts	Savings of less than 1 month of expenses	8	High School Diploma or GED completed	<b>Earnings = &lt; 30%</b> Household Size: 1: < \$26,900 2: < \$30,750 3: < \$34,600 4: < \$38,400
←	2	No permanent housing	No transportation	Not able to engage in work/school & family life because of children or family needs	Not able to engage in work, school, & family life because of physical & mental health needs	Can never rely on networks to provide advice, guidance, & support	Has debts; currently not making any payments	No savings	4	Less than High School Diploma or GED	Not currently employed  <i>*Income ranges are for Ohio. Data from HUD's 4/22/2024 AMI tables.</i>
	MAKING DECISIONS IN CONTEXT →										