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United Way Essay: ALICE Families in Crisis

A problem that ALICE families may encounter could be day-to-day problems that even more fortunate families don't like to deal with. Even something basic like a car not starting when you're trying to leave for work is hard to allow in a tight budget. This stops these people from going to work, a necessity when you play an important role in your place of work. What if something more strenuous to the budget happens? Like for example, a few water pipes bust in your house; this could cost you possibly a couple thousand dollars. These budget-pushing problems are what make the ALICE families slip into debt and stress. But along with the problems life bring unexpectedly, people sometimes make poor decisions. Instead of saving emergency money, the epitome of their problems, they spend money on wants instead of needs. Maybe they go out to eat, and they have a larger family, that's a valuable amount of money to spend on something that isn't exactly necessary.

I think the lack of financial stability is based from the lack of financial knowledge. The best solution to this problem is to not give the ALICE money for support, that would be basically making them government assisted families; instead, we should require them to learn about finances, so they can have a sustained life with their income. Our town would benefit from a center where people can come get advice about their financial problems. People sometimes need tricks and tips on how to live better, and the community can serve these. Maybe a handful

financially stable people can give some candid information about how they manage, as well as some professionals in financial studies. This community center would also benefit the town if it had more services besides finance advice. A low-cost weekday child care center for the times that unexpected emergencies working parents are unable to care for them, or even a handy-man ready to help if there's a car or house issue.

The community would be surprised by the support if we would only come together to help each other. When there are struggling families, the whole community is affected by the state of the people. If the whole town was ALICE families how would there ever be room for mishaps? Tight budgets around every corner serves the community badly, but a lot of cases are like this. Fellowship and reliance on your neighbor can sometimes benefit the community greater than financial aid.