

Barriers to Improvement

Students identified several interconnected challenges that make it difficult for families to afford what they need and achieve greater financial stability. These pressures often build on one another and cannot be addressed through individual effort alone.

Costs Are Rising Faster Than Family Income

Students repeatedly described wages that do not keep pace with the cost of housing, food, healthcare, childcare, transportation, and other necessities. Even families with working adults may struggle to cover basic expenses or have little left after paying for housing.

"Jobs don't pay enough to support a family."

Basic-Needs Pressures Compound One Another

Students described families having to make difficult tradeoffs among rent, food, healthcare, utilities, transportation, and other necessities. One unexpected expense or loss of income can make an already difficult situation worse, while financial stress can affect housing stability, health, learning, and family wellbeing.

"With health care inflating year by year and the jobs paying lower and lower, it has become a nightmare to balance eating food and healthcare..."

Help Can Be Hard to Find, Navigate, or Qualify For

Students said assistance exists, but families do not always know what is available or how to access it. Complicated processes, eligibility requirements, language barriers, and stigma can discourage people from seeking support or prevent families from receiving help before they reach a crisis.

"People in need don't know what the City has available."

Systemic Problems Require System-Level Solutions

Students emphasized that families cannot simply budget their way out of high housing costs, low wages, unaffordable childcare and healthcare, or other structural pressures. Meaningful improvement requires coordinated policies, resources, and supports that reduce costs and strengthen families' economic stability.

"Poverty is expensive and breeds more poverty. The only way to escape is with money."