

ALICE story

Just last year a single mother—we'll call her Alice—was new to the area working an entry level job in Coeur d'Alene. She moved to the area to get away from "the wrong crowd" she'd been affiliated with. Her two daughters are both doing well in school but their father is incarcerated, only adding to the stress of family stability.

One morning her daughter woke up with a fever. Since **Alice has no insurance** she goes to urgent care. While in the waiting room she texts her boss that she will be late for work. This is the second time this pay period she has been late; the week prior she needed to donate plasma to pay for gas.

As they were leaving the doctor, her car wouldn't start. She had been having car trouble over the past couple months, but this seemed different. Alice had previously taken a **loan out against her vehicle's title** to pay late fees on her rent. She got behind on her rent because she used rent money to **keep the utilities on** the previous month; the month before that she had to unexpectedly use the utility money to fix the family vehicle. If the utilities get disconnected she could be at risk of **losing her subsidized housing voucher**, which has a 5 year wait list. Now she's late on the title loan payment and the loan company put a device to disable the vehicle when payments become past due.

Fortunately, her employer allowed her to take a half day off and a friend loaned her money to get her vehicle running again. But Alice will still have issues that will come up and will continue to need community support to help her become self-sufficient.

UWNI is working to help Alice with access to healthcare, understanding financial management to avoid predatory lenders, and career planning including education to ultimately earn a better wage.