



From Survival to Stability

Housing and Financial Reality Brief

Why This Work Matters

Housing security is more than having a roof. Financial stability is more than earning a paycheck. When families are living in survival mode, long term planning becomes difficult. Financial pressure limits the ability to pursue homeownership, grow a business, or build sustainable wealth. FDC help families move from survival to long term stability through practical financial literacy, business education, and clear pathways to secure stable housing and homeownership.

The Financial Reality

- **Limited Savings:** Approximately 37 percent of U.S. adults would struggle to cover a 400 dollar emergency expense without borrowing or selling something.
- **Debt Burden:** Nearly one third of households report difficulty paying monthly bills as housing and food costs continue to rise.
- **Unbanked Households:** Over 4 percent of U.S. households remain unbanked, representing millions of families relying on costly alternative financial services.
- **Income Inequality:** The gap between the rich and the poor continues to widen, making it harder for low-income individuals and families to improve their financial situation.
- **Wealth Gap in Housing:** The median net worth of homeowners is more than 40 times higher than that of renters, underscoring the role of ownership in long term wealth building.

The Housing Reality

- **Cost Burdened Renters:** Nearly half of renter households nationwide spend more than 30 percent of their income on housing, exceeding the affordability threshold.
- **Severely Rent Burdened Families:** Millions of households spend more than 50 percent of their income on housing, leaving little room for savings or emergencies.
- **National Housing Cost Burden:** Over 42 million U.S. households are considered cost burdened, struggling to afford stable housing.
- **Poor Housing Quality:** Many low-income individuals and families live in substandard housing with health and safety hazards.

- **State Level Pressure:** In states such as Florida, Georgia and Michigan, a significant percentage of renters are severely rent burdened, increasing housing instability risks.

Fresh Community Development's Response

- **Strengthen Your Foundation:** Families access practical educational resources that build financial discipline, increase income capacity, and support the transition from survival to stability.
- **Shift Your Perspective:** Through guided conversations and real world insight, we cultivate ownership thinking, long term planning, and intentional financial decision making.
- **Activate Your Pathway:** Structured implementation pathways help families stabilize income, strengthen financial positioning, and move toward secure stable housing and long term asset ownership.

Mission Statement:

Fresh Community Development is a 501(c)(3) organization dedicated to serving low to moderate income families by providing practical, cost effective resources that strengthen financial and business literacy and create clear pathways to long term housing stability and homeownership in Florida, Georgia, and Michigan.