

REWRITING RULES

Financial Healing for ALICE Households



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OBJECTIVES

Deepen understanding of the ALICE population's financial challenges

Review policy, programmatic, and coaching approaches that promote equity (vs. exclusion)

Learn how to foster institutional trust among those historically excluded

Strategies for Implementing Solutions that help ALICE

Commitments & Next Steps



THE STRUCTURAL DESIGN OF EXCLUSION

Policy Shortcomings - Support thresholds aren't tied to real regional costs (rent, healthcare)

Programming - Suited for LMI or 200% Below Poverty

Economic Reality - 42% of U.S. households fall below the ALICE Threshold — earning above poverty but short on basics

Emotional Toll - ALICE often feels “almost stable but perpetually precarious” — eroding trust and sense of agency.



FINANCIAL EXCLUSION & MISTRUST



Systemic Mistrust - ALICE often avoid programs because prior experiences taught them they don't belong

Community Voices and Perception - "They only help people on welfare. They won't help me!"

Health & Equity Lens - Financial stress equals mental health stress particularly in under-resourced communities.

EQUITY-ROOTED INTERVENTIONS



Policy Innovations - Tiered benefits, sliding-scale childcare, graduated withdrawal

Trauma-informed Coaching

Asset-building Programming (e.g., matched Individual Development Accounts)

Pathway to Homeownership

Flexible benefit disbursement



FINANCIAL INSTITUTIONS & NONPROFIT STRATEGIES



Institutional Trust-Building - Simplified language, Consistent 'warm handoffs', Trauma-informed service training, Community Investment

Tools & Solutions - Digital cost-of-living calculators, Predictive benefits triggers, Peer navigator programs

Community Spotlight - CRP Program >>Trusted Messenger, Byrd Barr Group, Others

ALICE DATA WALKTHROUGH



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Healing Financial Trauma

RESPONDING TO FINANCIAL STRESS

Trauma-Informed Approach

Abundance Thinking

Culturally Relevant Materials

Financial Reframing

Eliminate Barriers to Access



Implementing Financial Healing Approaches



Shift Program Design
Family/Community-Driven Solutions
Retrain Your Staff
Reframe Financial Education
Practice Financial Mobility

SMALL GROUP DISCUSSION

- Understand structural exclusion and the ALICE population
- Design policy tools that avoid benefits cliffs
- Implement trauma-responsive, equity-rooted financial services
- Invest in programs that systemically include, not exclude
- Commitments & Next Steps



LARGE GROUP DISCUSSION

- Understand structural exclusion and the ALICE population
- Design policy tools that avoid benefits cliffs
- Implement trauma-responsive, equity-rooted financial services
- Invest in programs that systemically include, not exclude
- Commitments & Next Steps



MOVING FORWARD

- Understand structural exclusion and the ALICE population
- Design policy tools that avoid benefits cliffs
- Implement trauma-responsive, equity-rooted financial services
- Invest in programs that systemically include, not exclude
- Commitments & Next Steps



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