Inflation, the ongoing pandemic, and the lack of affordable housing have disrupted the monthly budgets of many Charlotte County households. Rising costs coupled with a bump in the road (car trouble, health problems, or unexpected job loss) can turn a financially stable situation into one that is paycheck-to-paycheck.

Households in these situations benefit from the support of their community, standing in the gap to help them through their rough season. This support can can provide hope for a brighter tomorrow.

**THE IMPACT FOR 2021-2022 (April-March)**

- **$384,317** in rent, mortgage, and utility assistance
- **452 households** served
- **44%** of those served were employed
- **11%** mortgage
- **32%** utilities
- **56%** rent
Unexpected Move Costs More Than Rainy-Day Fund Can Handle

"My daughter and I were happy in the home we had been renting. I work as a home health aide and while I don't have a large rainy-day fund, I always make ends meet. That all changed when our landlord told us that he was selling the house and we had to move. We were lucky enough to find a new home to rent quickly, but the up-front costs were more than my meager savings account could cover.

"I pulled together the security deposit and the first month's rent, but if it weren't for Season of Sharing, I would have been short the last month's rent that was required. Now that we are settled into our new home, I am able to keep up with my monthly expenses and I can even begin rebuilding my savings."

Multiple Crises Make a Perfect Storm

Deborah lived with her daughter and her grandmother. There was a time when her delivery job provided enough money to just barely cover her family's expenses. However, at the same time her grandmother passed away, Deborah's daughter began struggling with mental health issues, and Deborah's car needed new tires and mechanical work, hindering her ability to reliably make deliveries.

The added responsibilities, stress, and expenses made the perfect storm for Deborah's budget that month.

Season of Sharing funds covered Deborah's mortgage payment, allowing her to focus her attention on getting her daughter's mental health back on track, repairing her vehicle, and finishing the last two weeks of training to advance her career. Moving forward, Deborah is in a better position to support her family.

Finding Affordable Childcare Is Costly

"Last November, I lost the daycare spot for my two youngest children. I struggled to find consistent childcare for my children, making it impossible to earn a full week's pay. The childcare I was able to find added $400 each month to my expenses, which took away from the money I had budgeted for rent and other bills. I wasn't sure how to pay for childcare if I couldn't work, but I couldn't work without childcare.

"Season of Sharing brought hope into my situation. I received help with my rent for the month, which bought me time to find affordable childcare and get back to working a full schedule."