



Strong Families Conquers Mountains

Over half of Marion County residents are **Asset Limited, Income Constrained and Employed**, or part of the ALICE population. [51% of our community](#) is struggling to make ends meet, living paycheck to paycheck, and is one unanticipated expense of \$300 or more from not being able to put food on the table, pay for their utilities or keep a roof over their family's heads.

The United Way of Marion County's Strong Families Initiative was created to help combat the ALICE statistics by providing families with the tools they need to increase their household income, reduce their debt, rebuild their credit, and empower families to become financially stable. Strong Families, which has biannual cohorts held in both Ocala and Dunnellon, has had **remarkable success** since launching in 2016. But with over half of our community on the brink of having to make a difficult decision, such as putting gas in the car or food on the table, you never truly know what challenges our friends and neighbors are going through on a daily basis. Here is one such story.

Enduring the Test



Living a content life as a CNA for an in-home healthcare company and residing in a comfortable home with her husband and five children, Fredricka never expected that her life would be turned upside down in a matter of 24 hours. After she had been renting a home for a few months, Fredricka was approached by the homeowner in October 2017 and was asked to purchase the home or vacate at the end of the lease. Since neither she nor her husband had good enough credit to purchase the home, she informed the homeowner that they would finish-up their lease and find a new place to stay in March 2018.

All seemed well until January 2018, when Fredricka received a notice to vacate, even though she had been paying her rent on time. The home owner comforted Fredricka, stating that "it was just procedure"

and that they had until March to move out. An eviction notice soon followed in February, giving Fredricka and her family only 24 hours to move out of the house. With no where to go, the family ended up staying at a Comfort Inn & Suites. With poor credit and no savings, Fredricka and her husband tried applying for apartments, but were denied and unable to make the deposit.



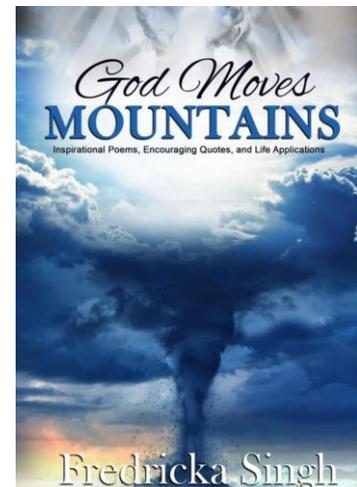
Over the next few months, her family bounced around to three different motels, each smaller than the last. During this time, Fredericka's husband was also suffering from alcohol addiction and "disappeared on a binger." Even though her life seemed like it was falling apart, she remained strong in her faith and leaned on her church. Fredricka's pastor knew the challenges she was facing and shared information about a Strong Families program in Dunnellon that may be able to help her.

Fredricka recalled the first day she met with Pebbles Vance, the Dunnellon Strong Families Success Coach, and what an emotional experience it was to finally seek help. She said, "when she [Pebbles] came, I had this blank stare – tears rolling down. She was talking but I was numb, hurt. I was looking at the application and that I had to fill out who's in the household, but my husband and me were separated...it bothered me."

Fredricka shared that a few Sundays passed, and she didn't move forward with her intake. Each week her pastor kept asking if she had filled out her paperwork, encouraging her to call Pebbles if she needed help. Finally, Fredricka decided to finish her application saying, "what could it hurt?"

In July, when the family was residing at the Dinner Bell motel in Dunnellon, the Strong Families program started, and her husband returned and began seeking help for his addiction. Since that time, Fredricka and her family now live in their own home, her husband is in recovery, obtained his high school diploma, recently got a raise at his job and is in welding classes. Fredricka said proudly of her husband that the program and his success "will help to continue to uplift him."

Fredricka also wrote her own book, entitled "[God Moves Mountains](#)," inspired by her everyday challenges and what she went through. She stated that "I endured my long suffering, I endured the test...my outlet during it all was my gospel music and my writing."



**"Being a survivor doesn't mean just living, it is living *on purpose for purpose.*" -
Fredricka Singh, God Moves Mountains**

Fredricka and her family graduated from the skill building sessions in November 2018 and will continue to work with Pebbles towards accomplishing their goals until July 2019. We wish the Singh family success as they work towards purchasing a home, building their savings, rebuilding their credit, and Fredricka finishing her Associates degree in healthcare.

"Thanks to Strong Families, I now have things to look forward to... I can put my savings away, I can look forward to purchasing my own home this year. Because of United Way, my future is finally secure." – Fredricka Singh