Other ways to increase the family income include taking a second job temporarily, increasing overtime, or collecting debts owed to you by others. Consider also whether you have space in your home which you can rent or whether you have a marketable skill which you are not using. If you have made a voluntary decision not to work, financial difficulties create an opportunity to reconsider. Any choice to return to the workforce in this circumstance must be weighed against the potential increased costs of child care, taxes, and other expenses.

Source: National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library
Source URL: https://library.nclc.org/sd/0908