“Economic growth is a rising tide that lifts all boats.” “If we can imagine something, there is a good chance that it will happen. If we don't imagine it, there is almost no chance of it happening.” - Muhammad Yunus. When I read this quote for the first time, I was greeted with two knee-jerk reactions: one was my prior misconceptions of the relationship between social finance and the laws of economics that I knew and understood already. It was simple: it’s impossible to house every poor person because of the capitalist society that we live in. The other reaction that came much later than the latter was more of a “eureka” moment - before America had the most powerful and progressive economic system in the world there was the simple fact that we didn’t always have this. It took time to grow and develop into the nation that we all love today, and it’s because of the dreams and ambitions of many that helped realize where we are today. After learning more about Yunus and the very real and important problem of homelessness, I know we can imagine and achieve a world with “three zeroes.”

There are so many problems with our system right now that need to be addressed. Last semester I was having a conversation with my friends, and the topic of homelessness was brought up. My know-it-all friend confidently said, “Homeless people shouldn’t be helped because it’s so easy to get a job that pays minimum wage - if they actually cared about changing their lives they would set their minds and do it.” Proceedingly, my ignorant self, agreed, without knowing anything about the harsh reality that the homeless and impoverished have to go through everyday. In this class from our poverty level assignment that a family of 4 earning over $26,000 would be considered in poverty according to the expenses a typical family would undergo. That is truly disheartening and unfair. What’s even more worrisome is that the minimum wage in Indiana is $7.25 - if a person were to work 6 days a week from 9 am- 5 pm - they would earn $20,358. This number is also below the poverty line, and would make it impossible to have the basic right of having a family. This is not the american dream that has become the staple that we have all grown accustomed to.

However, there is something we can all be thankful for: we have the ability to make a change. I’ll always remember Muhammad Yunus’s ideas, because I wholeheartedly agree with it. I imagine a world of sustainability, limited unemployment, and limited poverty. If as a society and nation we can commit ourselves to becoming better, and doing simple things such as charity, or turning off lights when you don’t need them we can make a huge difference in the long run. I’m truly grateful for taking this class, and after having our class
about the poverty line - I was able to go to my “know-it-all” friend, not as the ignorant friend, but as the friend who was going to make a difference in other people’s lives.