

FII-BOSTON FAMILIES: THE FIRST SIX MONTHS

Families Working Together and Taking Control

In June of 2010 **152 individuals, including 81 children, from 35 families** enrolled in FII's Boston demonstration project. In six months they have worked together and made tremendous progress toward the goals they set for themselves.

Boston households made strong financial gains in their first six months. The average household income (excluding subsidies and FII payments) increased by approximately 13% to \$2,820 from \$2,499. About 90% of this increase was attributed to a raise in income from formal and informal job sources. Specifically, households reported pay raises, promotions, extra hours, and increase in income from side/informal business (selling cooked food, sewing, doing hair, etc.). While average income from subsidies also increased by about 21% to \$144 from \$111 (primarily food stamps), it only represented \$33 of the \$354 increase in average household income.

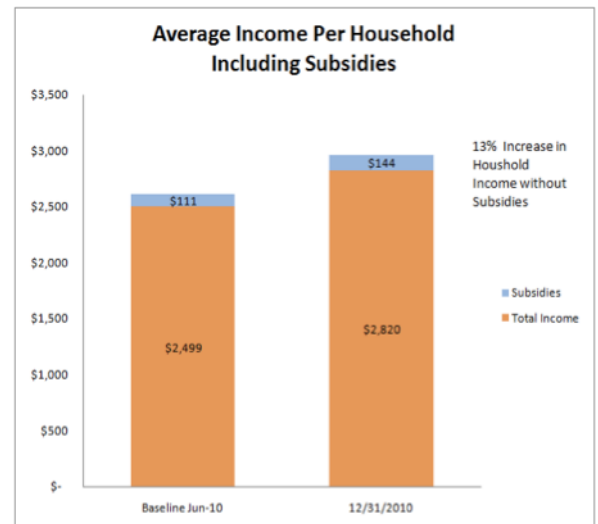
Households are also saving more, with average savings increasing by 22% to \$829 from \$682. According to many of the families the opportunity to access their IDA is one of the major drivers for the increase in savings.

A Story Behind the Data

Candace 43, who was born and raised in Trinidad, is a married mother to three children:

“Before joining FII, I used to be a loner. I was unemployed and had no direction to where I was going. FII opened up many opportunities for me. When I joined I realized that I was not alone. Other people were going through the same thing I was going through.

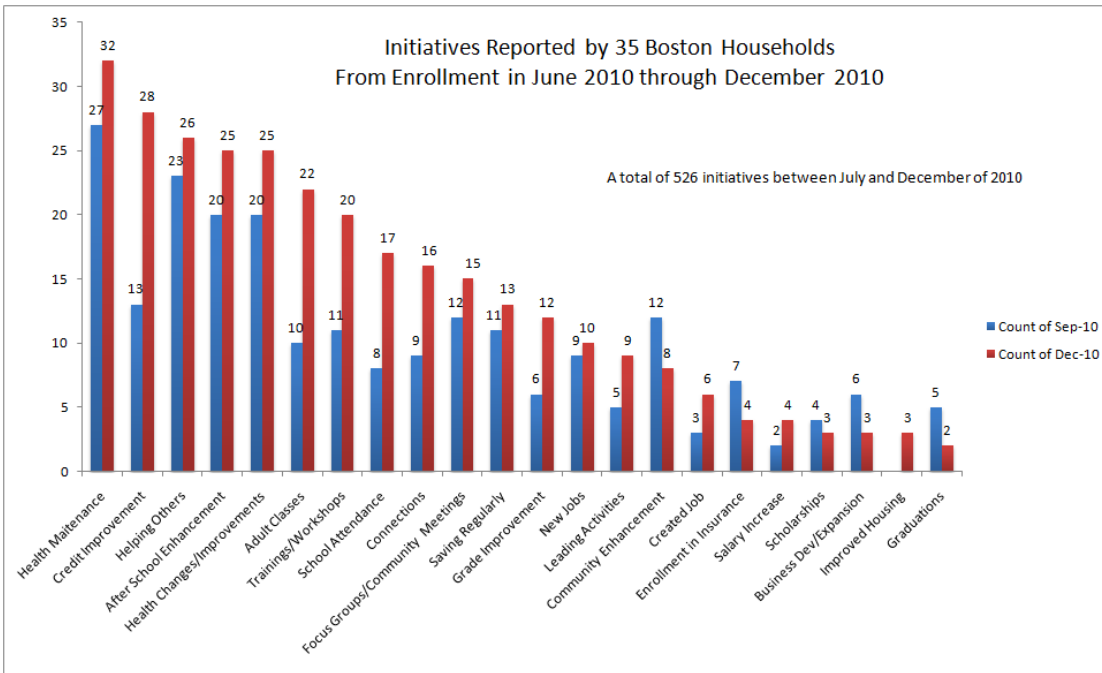
Today I can actually act instead of just talking. So far I have achieve few of my goals. I got a job, I am actually driving now, and I have singed up to take nursing classes at Roxbury Community College. I would like to get a degree as an RN. My husband has also signed up to take nursing classes at Quincy College. My husband and I have met with a real estate agent to learn what is out there. We are trying to save money in order to buy our own home, hopefully by the end of this year.”



Improvements in areas we measure quantitatively, like income and savings, are correlating results that occur when families are provided with an environment that allows them to deal with the complexities of their lives on their own terms.

A Supportive Environment With Freedom to Decide

The families are pursuing a range of initiatives to move forward and are focused on quality of life issues like more time with their kids, for themselves, building relationships, better access to food, self care, health, and education. The families reported **over 500 initiatives** and positive “sparks” from June to December of 2010. Notably about **25% of the 70 children in school improved their grades** and about **20% improved their attendance**. Families are also taking steps to raise their credit rating by getting financial counseling, paying bills on time, and reducing debt.



FII'S role in this success has been to challenge the families to push and support each other. They find it essential that FII doesn't interfere with their decision making. The families also appreciate that the stories and data they help FII collect is shared to demonstrate the tremendous capacity. They earn on average about \$160 per month per household for their help, making FII's data collection process extremely inexpensive.

A Story Behind the Data

Gloriana, African American, is the mother of two girls:

“Before I became a member of FII I was just one of those working moms. Anything and everything I did revolved around work or my kids. There was never any time for me. I would come home from work beat. I was angry at my life. I didn't want to do anything with the girls. I just wanted to hide in my bedroom till the weekend was over. After meeting a few times with my team I actually found out that I could work, be a mom, and have a life. It was challenging in the beginning with trying to first begin because I was also in the process of a divorce, but I was taught one task at a time and anything I wanted to set my mind to I could achieve.

Thanks to all the wonderful friends and staff at FII I have managed to do the following:

- Get through the divorce successfully
- I have started looking into classes (going back to school)
- I have began cleaning up my credit and paying off old debt
- I have been eating right and taking off some unwanted pounds
- I have found programs for the girls to participate in during school vacations
- The girls and I have done things together
- I will be taking a mom & daughter water workout class twice a week

Again these are things that just didn't matter to me for a while because I was just so overwhelmed and didn't see an out. Thanks to my friends at FII, I know there is a better way. I love you all for all your help and support. I couldn't have done this without you.”