ONE FAMILY, INC.
ANNUAL REPORT
FISCAL YEAR 2021
LETTER FROM THE EXECUTIVE DIRECTOR

Dear Supporters and Friends,

This past year, we have witnessed the incredible strength, courage, and determination of parents who have overcome enormous obstacles to earn college degrees, realize their career goals, and progress towards economic and housing stability. All of us at One Family are inspired by the parents we serve and their steadfast focus on building a better life for their families. However, there is much more work to be done to help families reach self-sufficiency and end family homelessness in Massachusetts.

EDUCATIONAL DEBT

More than 1 in 5 U.S. College students are parents. On top of their classes and parenting obligations, most are working full- or part-time jobs to support their families. Student-parents also take out more loans for college than other students, with single mothers borrowing the most. According to the Institute of Women’s Policy Research, “median debt among single mothers in college was 2.7 times higher than median debt among women students without children.”

CHILDCARE CHALLENGES

70% of parenting college students had to miss some amount of work or school this year due to lack of childcare, and 78% had to manage their children’s at-home schooling during the pandemic while balancing their own course loads, according to a recent survey by The Hope Center.

BASIC NEEDS INSECURITY

Parenting college students are 15% more likely than their non-parenting counterparts to experience “basic needs insecurity” – difficulty affording essentials like housing, food, healthcare, and more.

HOUSING EMERGENCY

From July 2020 - August 2021, an average of 10,000 households per month requested housing assistance from the regional agencies that administer rental assistance for the Commonwealth of MA. This does not include thousands more households requesting help from local programs administering emergency rental assistance funded by COVID relief from the federal government. By comparison, in the twelve month period ending in June 2020, an average of only 642 families per month requested this housing assistance - a staggering difference.

In this context, One Family’s homelessness prevention work is more critical than ever. We continue to provide both direct financial support and personalized coaching to help parents leave poverty and homelessness behind, and build assets for a brighter future. As one of the parents in our One Family Scholars program put it, “This gift that I’ve been given by One Family allows me and my son to really build something bigger and better into the future.”

We could not do this life-changing work without the determination of our One Family staff and board, the commitment of our community of partners, and the generous support of our donors and friends.

With gratitude,

Valerie Paric, Executive Director

FY21 Board of Directors

Barbara Duncan Marchetti (Chair)
Ivette Arias
Frank Carpenito
Dorina Hamzo
Cynthia Koehler
Mary Ann F. Lerner
Robert Maginn (Emeritus Member)
Adam Rogers, M.D.
Michael Simons

One Family, Inc.
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Boston, MA 02127
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CREDENTIAL TO CAREER

OVERVIEW

Credential to Career Coaching (C2C) empowers parents who are experiencing or at risk of homelessness to make a plan to achieve their education and career goals.

C2C’s client-centered programming combines group workshops (to convey foundational information on education and career paths) with one-on-one coaching sessions (to craft each parent’s individual plan). By the end of the intensive three-month program, each participant has a detailed roadmap to earn any needed credential, enter a family-sustaining career, and achieve long-term housing and financial stability. We also provide a full year of follow-up support to ensure each parent stays on track to reach their goals.

During the onset of the COVID-19 pandemic, One Family’s coaches worked tirelessly to adapt C2C’s curriculum for virtual delivery, culminating in our first virtual cohort in July 2020 serving parents in Boston and the MetroWest region. This shift to virtual also made it possible to offer C2C in more remote locations across the state. In fact, during FY 2021 we were able to bring C2C to parents in Berkshire County and Cape Cod for the first time, through a partnership with the MA Department of Housing and Community Development.

Being a part of C2C really helped me move forward. I learned about different types of jobs I might be interested in, how much they pay, and how to enroll and afford college. C2C helped me realize a career in health & nutrition was really possible.

- Amanda, C2C Participant

My coaches were advocates. They were on it, encouraging, more than willing to help...that made a big difference. It was exciting that they wanted to know more about me and my goals.

- Elisha, C2C Participant

ACCOMPLISHMENTS

- Expanded the program to new locations including Boston, Berkshire County, and Cape Cod, bringing entirely virtual programming to parents across the Commonwealth for the first time
- C2C Participants have made plans to pursue careers in over 50 different fields including healthcare, environmental science, business, counseling, and more, illustrating C2C’s highly individualized approach
- All parents enter the C2C program while unemployed or under-employed, yet 71% of C2C Participants are employed within one year of program completion
- New jobs secured through C2C had an average salary increase of $19,760
The One Family Scholars program empowers single parents with low incomes to graduate from college, opening the door to better career opportunities, increased income, and long-term housing stability.

One Family Scholars provides a unique combination of academic and career coaching, as well as flexible scholarship funds, to student-parents attending colleges all across Massachusetts.

Each Scholar participates in monthly one-on-one coaching sessions, helping them accomplish their goals and overcome the unique challenges of working, going to school, and raising children all at the same time. Flexible scholarship funds help offset both direct costs of college (such as tuition, fees, books, and technology) and indirect costs (such as childcare and transportation).

During the COVID-19 pandemic, student-parents faced new challenges as they navigated not only their own virtual schooling, but that of their children. During this tumultuous year, individualized coaching support was more important than ever in bolstering One Family Scholars’ college persistence and mental health.

ACCOMPLISHMENTS

- 25 One Family Scholars earned degrees this year from 18 different Massachusetts colleges, with 482 degrees earned by Scholars to date
- 95% of program alumni are employed or re-enrolled in additional schooling, with an average full-time salary for working grads of $55,708
- 91% of program alumni are now stably housed

ASHLEY (above left) is an amazing mom and dedicated college student, who has worked hard to get to where she is today. In 2018, Ashley was working with a Family Self-Sufficiency Coordinator at her local housing authority when she first heard of the One Family Scholars program. A mom of 3 young kids, she dreamed of a career as a Nurse Practitioner that would provide both personal fulfillment and increased income, but she knew she would need a college degree to make it happen. When Ashley was accepted to the One Family Scholars program, it put that dream closer in her reach.

At the time, Ashley was earning an associate degree in nursing at Cape Cod Community College. As a One Family Scholar, she participated in monthly coaching to help her navigate the challenges of being a full-time student-parent. Reflecting back, she says, “The coaching calls were amazing, especially during COVID. I remember sneaking outside to talk with [my coach] on the phone about how I was managing everything - it was so, so helpful.” Through the program, Ashley also received scholarship funds to cover tuition, books, a laptop, scrubs for her nursing classes, and more. This support, along with her own determination, enabled Ashley to graduate with her associate degree this May! Since then, Ashley started her first job as a full-time Registered Nurse in the medical/surgical unit at St. Luke’s Hospital in New Bedford, and aspires to work in labor & delivery or neonatal care someday soon. Furthermore, she is now enrolled at UMass Boston for her bachelor’s degree - in a program designed for working nurses - bringing her that much closer to her dream career as a Nurse Practitioner.
TECHNICAL ASSISTANCE

OVERVIEW

Over the past two decades, One Family has developed deep expertise and highly-effective strategies around supporting Massachusetts families on the road to self-sufficiency. Through our Technical Assistance work, we share our learnings and coaching methodology with direct-service providers from government agencies and other non-profits.

Our Technical Assistance offerings include both service provider training workshops and one-on-one client coaching, on topics such as researching earning potential by educational attainment, organizing a job search, understanding compensation and benefits, and more. This enables other service providers to incorporate education and career coaching into the work they are already doing with families around housing and asset-building.

ACCOMPLISHMENTS

In Fiscal Year 2021, One Family engaged in Technical Assistance with partners across the state of Massachusetts, helping ensure families in communities throughout New England can access high-quality information and resources to achieve self-sufficiency. Some highlights include:

- Delivered education and career coaching to over 110 parents with low incomes through a partnership with Compass Working Capital
- Developed training curricula to equip direct-service providers with knowledge and tools to grow their career coaching capabilities, including topics such as building coaching relationships, career preparedness, and success in the workplace
- Conducted training workshops for Family Self-Sufficiency Coordinators statewide in partnership with the MA Department of Housing and Community Development, with 50+ participants this year

Anonymous quotes from one-on-one coaching participants:

I appreciate One Family tremendously for all their help and support, and for making me see how important I truly am.

It was a pleasure to meet and work with my One Family coach. Thank you so much for your time. I am so very pleased with how much we were able to achieve in a short time.

Working with you increased my confidence in my skills and abilities and broadened my horizon on the job front. You have been immensely helpful and valuable to me at this low point in my career.
PUBLIC POLICY ADVOCACY

OVERVIEW

Through our Public Policy Advocacy, One Family works to promote state and federal policies that will help families with low and moderate incomes to avoid homelessness, secure stable housing, and achieve lasting self-sufficiency.

One Family’s public policy agenda addresses a broad range of issues that contribute to family housing stability in the Commonwealth, with a focus on:

- Preventing family homelessness by providing pathways to greater self-sufficiency
- Preventing family homelessness by providing access to affordable homes
- Amplifying the voices of families who have experienced homelessness and housing insecurity

With the economic impact of the ongoing pandemic continuing to hit families with low and moderate incomes especially hard, One Family continued to work with our advocacy partners to protect families from losing their homes as a result of the pandemic.

ACCOMPLISHMENTS

- 10 parents participated in One Family’s Advocacy Team, a group of current and former One Family program participants who draw upon their lived experience to advocate for change. This included the following:
  - 10 virtual meetings with elected officials and their staff
  - Sharing lived experiences in both a roundtable on solutions to hunger led by Congressman Jim McGovern, and a meeting with Children’s HealthWatch to inform research on access to government assistance during the COVID-19 pandemic
  - Using One Family’s new e-advocacy tool to contact dozens of MA legislators in support of vital measures to prevent family homelessness and promote pathways to self-sufficiency, such as protection from eviction, raising the Earned Income Tax Credit (EITC), and increasing investments in emergency rental assistance
- One Family is playing a key role in the Coalition to End Housing Discrimination. Suffolk University Law School’s Housing Discrimination Testing Program has documented rampant discrimination in the rental housing market against people of color and people using housing vouchers; this Coalition is backing legislation to crack down on these discriminatory practices.
- As a result of advocacy by One Family and its coalition partners, MA increased its investment in long-term housing assistance by $15M

LINDA (top right)

My name is LINDA (top right) and I am a single mom of 4, grandmother of 4, and One Family Scholar. In 2010 I was laid off from a job I had for 10 years, and decided to go back to school to advance my career options. As someone who has had a negative experience dealing with the child welfare system, I realized that a bachelor’s in human services would enable me to help other families like mine navigate the systems that are supposed to help families in crisis, but too often don’t.

After joining the One Family Scholars program in 2018, I also joined One Family’s Advocacy Team. I am an avid voter, and even volunteer during elections, but for a long time I didn’t think politicians really listened to the concerns of the people they represented. As an Advocacy Team member, I have been able to personally meet with elected officials, State House staff, advocacy organizations, and research groups to share my experiences with rent assistance, food access, and more. Participating in these events has allowed me to find my voice and share my story with members of the U.S. Congress and others who can make change happen in my community.

I am excited to share that in December I will graduate with my bachelor’s degree from Springfield College, after which I plan to get a full-time job helping families who are in crisis get the services they need. I believe I can act as an advocate in this work, sharing my lived experiences with families so they will be comfortable sharing theirs with me, and giving families hope and guidance as they deal with trauma and stressful situations.
FINANCIAL OVERVIEW

GENERAL / ADMIN (7%)
GOVERNMENT FUNDING (25%)
INVESTMENT (12%)
GRANTS / CONTRIBUTIONS (63%)

STATEMENT OF ACTIVITY
Summary of Operations and Change in Net Assets for Year Ending on June 30, 2021

OPERATING SUPPORT AND REVENUES
Grants and Contributions $1,165,571
Government Funding $454,420
Investment Income $223,471
Total operating support and revenues $1,843,462

OPERATING EXPENSES
Program Services $1,603,034
Fundraising $131,477
General and Administrative $125,089
Total operating expenses $1,859,600

NON-OPERATING SUPPORT
Payroll Protection Program Loan Forgiveness $157,723

Net Assets $2,189,434
THANK YOU TO ALL OUR

$100,000 and above
Anonymous Family Foundation
Christiana Bardon & Ansbert Gadikke
The Paul & Phyllis Fireman Charitable Foundation
MA Department of Higher Education

$20,000 and above
The Clowes Fund
Compass Working Capital
Barbara W. Hostetter
Jenzabar Foundation
MA Department of Housing and Community Development
Carl & Ruth Shapiro Family Foundation

$10,000 and above
Anonymous Family Foundation
Joan & Bob Canzano
Eastern Bank Charitable Foundation
Penelope & Dan Fireman
Foundation for MetroWest
National Development
Stephanie & Adam Rogers
Samuels & Associates
The Simons Family

$5,000 and above
Bernkopf Goodman LLP
Cambridge Trust
Chestnut Hill Realty
Susan & Joel Lewin
Lewin Wealth Management of UBS Financial Services
Elizabeth Lyle & Edward Foley Smith
M&T Bank / Wilmington Trust
Saab Family Foundation

$2,500 and above
Adviser Investments
The Boston Foundation
The Davis Companies
Laurie Hall
Nathalie & Neil Higgins
Massachusetts General Hospital
Jessica & Chuck Myers
Laura & Matt Olton
Tracy & David Pace
Select Demo Services
Signature Healthcare
Abby Sosland & Mark Goodman
Tito’s Handmade Vodka
The VanDernoot Family:
   Josh & Kat VanDernoot
   Richard & Polly VanDernoot
   Jared & Nicole Hirsch

$1,000 and above
Anonymous
Hamsha Balakrishnan & Bala Chandran
Wendy & David Ballinger
Sinéad Barry-O’Brien
Bass, Doherty & Finks
Ilana Braun & Jed Weiss
CareerMode
Karen & Frank Carpenito
Joan & Michael Carragher
Kenneth Cox
Robert L. Epstein Family Foundation
Paul Garrido
Gary’s Liquors / The Park Family
G.T. Reilly & Co.
Guardian Life Insurance Company
Dorina Hamzo
Trevor Klee
Madeline Leone
Leone Landscape & Construction
Shira Lewin & Aaron Tillman
Deb & Barry Lipsett
Barbara Duncan Marchetti
McDermott Will & Emery LLP
Middlesex Human Service Agency, Inc.
Mary Knox & Matthew Miller
Deborah Nicholls
Valerie Paric
Morris M. Rand Memorial Foundation
Susan Rivers

$1,000 and above (cont.)
The Sharma Group of Merrill Lynch
Shem Creek Capital
Malu & Neal Siskind
John Sweeney
Thoughtforms Corporation

$500 and above
The 52 Million Project
ABG Realty
Susan Anderson
Gena & Brett Barenholtz
Daniel Bridge
Judith Brown
William Cashins
Dave D’Amico
Stephen Emery
European Home
Kimberley & Matthew Fink
GenUnity
Sy Gottlieb
HarborOne Bank
Ben Kahn
Lindsay Maglathlin
RedHat
Bonnie-May Shantz
Paul Shifflet
Susan Simon
Mary Sprogell
Rebecca Stevenson
Margaret Wortley
ONE FAMILY’S MISSION

One Family aims to prevent homelessness and break the cycle of family poverty in Massachusetts by promoting pathways to economic independence through advocacy, education, and innovation.

CONTACT US

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