



IMPACT REPORT

FISCAL YEAR 2024



LETTER FROM THE EXECUTIVE DIRECTOR

Dear Supporters and Friends,

As I reflect on this past year, I feel a deep sense of gratitude for many things: warm food on my table, the comfort of my bed, and the security of my home. These are basic human rights that provide dignity as well as physical and emotional security—rights that are heartbreakingly out of reach to many families across our Commonwealth. One Family is working to change that.



For 25 years, One Family has been committed to preventing homelessness and promoting pathways to economic independence for families. But there is still more work to do.

In 2023 over 45,000 people were homeless in Massachusetts, a rise of over 32% in a single year. This increase is alarming and unacceptable and makes One Family's work more important than ever.

Throughout this report, we highlight the accomplishments of several parents served through our direct-service programs (over 600 in total in FY24), as well as the accomplishments of our public policy advocacy efforts.

In the words of Niva: *"Now that I have finished my degree and am working as a nurse, I can afford to provide financial stability for my daughter and me. I hope every parent with the ambition and drive to become what they want to be in life gets the opportunity to work with One Family!"*

We could not achieve this transformative work without the trust and generosity of friends like you.

With gratitude,



Valerie Paric
Executive Director

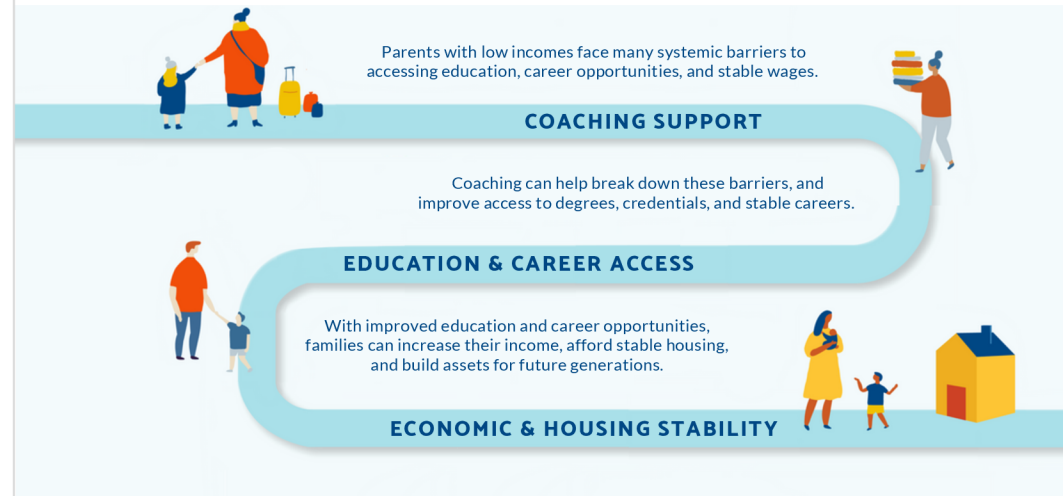
FY24 Board Of Directors

Barbara Marchetti - Chair
Ivette Arias
Doug Baumoe
Frank Carpenito
Elliot Herman

Gerry McCarthy
Jameel Moore
Adam H. Rogers
Michael Simons

OUR MISSION AND PHILOSOPHY

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. We envision a Commonwealth where all families have secure housing, access to education leading to employment, and the ability to build assets to create a brighter future.



At the heart of our work is our belief in the power of coaching. We understand that every individual and family has unique needs, circumstances, and goals. That is why our coaching approach is tailored to each individual and focuses on building on their strengths, addressing their challenges, connecting participants to community resources, and creating a personalized plan for their journey to self-sufficiency.

These supportive coaching services are paired with our advocacy efforts, creating a **holistic approach to ending family homelessness and poverty**. While our coaching programs provide individualized support, we also advocate for systemic change to ensure that families across Massachusetts have the resources they need to achieve economic and housing stability. One Family program participants, alumni, Board members, staff, and supporters play an active role in these efforts, engaging with policymakers to promote policies that foster financial independence and long-term security for families.

NIVA'S STORY



I am a mother of a beautiful daughter, a One Family Scholars alumna, and a registered nurse.

I have always wanted to become a nurse, but I didn't always have the confidence to apply for this highly competitive and rigorous program. **When my mom was diagnosed with stage 4 colon cancer, my whole world turned upside down.** Her medical team, especially her nurses, went above and beyond to care for my mother. **This inspired me to finally go after my dreams of becoming a nurse and providing that same type of empathic and genuine service to my patients.**

Throughout my journey, my daughter Olivia has been my pride and my motivation to provide a financially stable future. **As a single mom and caretaker to a parent, I tried to work during college, but it was nearly impossible.** The number of hours I could work every week would vary depending on how sick my mother was and how much childcare I could get for my daughter. Plus, nursing school requires hours and hours of studying. **Things started to take a turn for the better when I heard about One Family** from a classmate in my nursing program.

From the very beginning, I loved my coaching sessions with my coach. Our 1:1 meetings helped me get through tough times while completing my degree. She was always there to provide words of encouragement and positivity and was able to connect me with resources during periods of hardship.

The financial support made it possible for me to continue paying my college tuition while caring for my family. If it wasn't for the One Family Scholars program, there's no way I would be a registered nurse at this moment.

Now that I've finished my degree and am working as a nurse, I can afford to provide financial stability for my daughter and me. I'm motivated to return to school for my master's degree in nursing to specialize in trauma medicine. I will forever be grateful for my coach and One Family. I hope every parent with the ambition and drive to become what they want to be in life gets the opportunity to work with One Family!

OUR DIRECT-SERVICE PROGRAMS

One Family Scholars

One Family Scholars is our flagship program, providing **individualized academic coaching** and **scholarship funds** to single parents with low incomes who are pursuing a college education in Massachusetts. By removing financial and systemic barriers, One Family ensures that Scholars can achieve their education goals without the burden of student loans. As these parents earn their degrees, they gain the **opportunity to move into careers with higher wages, greater job security, and family-sustaining income.**

122

participants
served in FY24

3.2

average GPA for
Scholars in FY24

48%

of Scholars in FY24
have experienced
homelessness

71%

average graduation rate
compared to national
average of 8% for
single moms



LOVE IS OR IT AIN'T.
THIN LOVE AIN'T LOVE
- TONI MO



Credential to Career

Our Credential to Career Coaching program empowers adults who are unemployed or underemployed to pursue careers that can fully support their families. Over the course of this 9-month program, participants engage in **workshops and one-on-one coaching** to identify careers that align with their skills and interests and offer sustainable wages. They explore the necessary training or education for their chosen path and develop a step-by-step plan to **advance their careers and increase financial security for their families**.

195

participants
served in FY24

69%

of participants are
employed or on their
way to a credential
after program
completion

91%

of participants increased
their earnings after
program completion

\$26,822

average salary increase
of participants who
entered new jobs

Family Self-Sufficiency

The Family Self-Sufficiency program is designed to **help families with Section 8 housing vouchers in Greater Boston build financial assets**. Participants receive **personalized coaching** in areas such as **personal finances, career growth, and homeownership**, empowering them to increase their earnings, grow their savings, and work toward economic milestones. Through tailored support and resources, this program enables families to create a foundation for **lasting economic independence**.

310

participants
served in FY24

\$3,365

average savings
of participants

90%

of participants
are parents

88%

of graduates have
saved at least \$5,000



TIFFANY'S STORY



I am the mom of five amazing kids, an entrepreneur, a member of the One Family Advocacy Team, and a past participant in One Family's Credential to Career Program.

My journey with One Family began in the summer of 2020. We were in the depths of the COVID-19 pandemic, and **I found myself thinking a great deal about my life's purpose and what career path I should pursue.** Around this time, I came across a flyer advertising One Family's Credential to Career program. It caught my eye because it mentioned finding your life's purpose and providing career guidance.

Once I joined the program, I was paired with two coaches who helped me identify my strengths and provided me with the resources I needed to move forward. **The program covered everything from resume and cover letter writing, job interview preparation, financial literacy, and more. It felt like my coaches were holding my hand and guiding me through the whole thing.** That kind of support made all the difference in the world.

Through working with my coaches, I realized that being a business owner was aligned with my life's purpose. **And in the fall of 2022, I finally took the leap and started my own cleaning business, The Pickup Crew.** Through my entrepreneurship, I've been able to support my family and provide job opportunities for others in my community, which is really important to me.

That same year, I also joined One Family's Advocacy Team. **Ever since I experienced homelessness in 2014, advocacy has been a huge part of my life, and it's something I'm passionate about to this day.** In addition to advocating for homelessness prevention, I lend my voice to support fellow small business owners. Earlier this year, I had the opportunity to discuss the City of Boston's initiatives to enhance support for small women- and minority-owned businesses. And this spring, I was humbled to receive the Eastern Rising Star Award from the Center for Women & Enterprise.

Looking ahead, the future looks bright for me and my family. I see us thriving in every aspect of life - traveling, volunteering, and working side by side. I also plan to expand my business and eventually start my own nonprofit. My hope is to continue giving back to the community, just as One Family has done for me.

OUR ADVOCACY WORK

One Family's advocacy efforts this year focused on improving policies that impact housing stability, economic mobility, and equitable access to education in Massachusetts. By addressing systemic barriers like housing discrimination and inadequate support for families with low incomes, we work to ensure that families have the resources and opportunities they need to break the cycle of poverty. Our priorities this year included the following:



Expand Rental Assistance

Provide more families with low incomes with RAFT rental assistance, preventing eviction and housing instability



Prevent Evictions

Provide legal representation to families facing the possibility of eviction.



Combat Housing Discrimination

Advocate for tools to end rampant discrimination against People of Color and families with housing vouchers seeking to rent a home in MA.



Support One Family Scholars Program

Secure continued funding for the One Family Scholars program, which helps low-income parents attain college degrees and economic independence.



Eliminate Cliff Effect

Advocate for eliminating the "Cliff Effect", where families abruptly lose public benefits when their income slightly exceeds set thresholds.



Seal Eviction Records

Allow eviction records to be sealed, preventing past housing challenges from creating long-term barriers to stable housing.



Achieve Racial Equity

Support long-term housing investments that address racial disparities in housing.



FY24 Advocacy Accomplishments



An Act to end housing discrimination in the Commonwealth, spearheaded by lead sponsors State Representative Adrian Madaro and State Senator Adam Gomez, made substantial progress during the 2023-2024 legislative session. This momentum provides an opportunity for One Family and our advocacy partners to push the bill across the finish line during the 2025-2026 legislative session.



In FY24, with our champions—State Representatives Kay Khan and Jack Lewis and State Senator Jamie Eldridge—leading the charge, One Family successfully advocated for a **\$480,000 state investment in the One Family Scholars program**, a **\$50,000 (12%) increase**.



One Family and its advocacy partners also successfully advocated for the following increased investments:

- **Increased investment of \$39.4M (22% increase) in housing vouchers**, which help low-income individuals and families pay for housing in the private market.
- **Increased investment of \$20.2M (55% increase) in the HomeBASE rental assistance program**, which helps families transition out of homelessness into stable housing.



The state budget also includes major new investments in **public higher education access** and **student supports**, and in **early childhood education/childcare**, made possible by voter-passed 'Fair Share' revenues.



Additionally, following successful advocacy efforts by One Family and the other members of the Healthy Families Tax Credits coalition, **the Massachusetts Earned Income Tax Credit (EITC) was increased in FY24**, putting an additional **\$90M in the pockets of working families with low and moderate incomes** to help cover basic living expenses as they strive towards self-sufficiency.

One Family's Advocacy Team

Our advocacy efforts are made possible by the invaluable contributions of our **Advocacy Team members**, current and past program participants dedicated to supporting One Family's mission. These passionate volunteers bring their **lived experiences** to the forefront. By providing **legislative testimony**, meeting with **policymakers**, and participating in **panel discussions**, Advocacy Team members play a crucial role in advancing our advocacy agenda.



JESSICA'S STORY



I'm a mother of four, and a current One Family Scholar. **Ten years ago, I had less than \$100 in my bank account and was living paycheck to paycheck. Today, I am a homeowner and about to graduate with my bachelor's degree!**

I first learned about One Family when I was a student at Cape Cod Community College. The financial assistance provided by the program was a huge motivating factor for me to apply. As I finished my last semester at CCCC, I applied to the One Family Scholars program, which provided me with a smooth transition to UMASS Lowell.

Joining One Family was crucial to completing my degree. **Their support gave me the confidence I needed to be successful.** While in school, I worked full-time, which made it difficult to manage my home, work, and school life. Many late nights, early mornings, and weekends were devoted to schoolwork. As a parent, putting myself first for my family was hard, but I knew I had to make sacrifices. **The mentoring and coaching I received in the One Family Scholars program made all the difference.**

Working with my coach allowed me to release all my fears: my fears of being good enough, of keeping up with all the demands of my family life, and my fears around balancing my career and prioritizing my self-care. My coach understood all my needs because she listened and was invested in who I am as a person first.

Financially, the One Family Scholars program allowed me to focus on school and not have to worry about paying for books or other expenses. I always knew that the money I was earning through my job could go to bills, and I didn't have to worry about debt or school loans. My funding covered all my expenses, and I never had to pay anything out-of-pocket while pursuing my degree.

This past year, I was able to purchase my own home, own my car, and have a little bit of savings. I plan to finish my bachelor's degree from UMass Lowell this semester. In the near future, I plan on applying to grad school and obtaining my master's degree in special education with a concentration in applied behavior analysis. None of this would be possible without One Family and the support system they provided.

FINANCIALS

Statement of Activity

Fiscal Year End June 30, 2024

OPERATING SUPPORT AND REVENUES

Grants and Contributions	\$1,272,780
Government Funding	\$961,592
Special Events	\$179,612
Investment Income	\$81,088
Total operating support and revenues	\$2,495,072

OPERATING EXPENSES

Program Services	\$2,064,122
Fundraising	\$288,950
General and Administrative	\$125,990
Total operating expenses	\$2,479,062

CHANGE IN NET ASSETS

\$62,650

NET ASSETS

\$2,517,408

Financial Overview

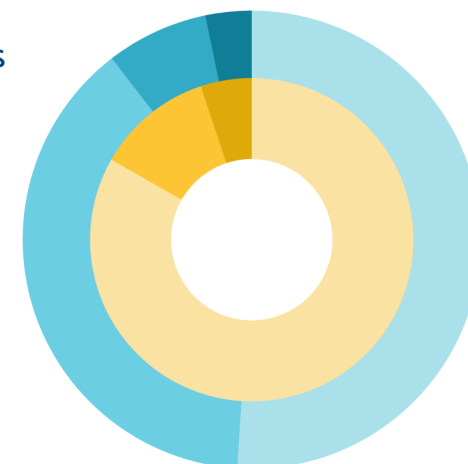
Fiscal Year End June 30, 2024

OPERATING SUPPORT AND REVENUES

- Grants and Contributions (51.0%)
- Government Funding (38.5%)
- Special Events (7.2%)
- Investment Income (3.3%)

OPERATING EXPENSES

- Program Services (83.3%)
- Fundraising (11.7%)
- General and Administrative (5.0%)





CONNECT WITH US

Website :

www.onefamilyinc.org

Address :

50 Milk Street, 16th Floor
Boston, MA 02109

Let's Get Social:



@one-family-inc



@onefamilyinc.org



@onefamilyinc

