



HEAD START
FAMILY INDEPENDENCE
INITIATIVE (FII)
DEMONSTRATION
PROJECT: APRIL-
SEPTEMBER 2014

*Presentation at the Office of Economic
Opportunity Forum
Lake Morey, Vermont*

March 31, 2015

INTRODUCTIONS

- **Ben Allen**, Ph.D., is the VT Head Start State Collaboration Director in the Child Development Division with the state of Vermont.
- **Jim White** is Director of Financial Futures for CVOEO and lead on the VT Head Start FII project in Chittenden County.
- **Liz Scharf** is Savings and Credit Program Coordinator for Capstone Community Action and replaced **David Tucker**, retired Deputy Director of Programing as lead on the VT Head Start FII project for Lamoille County HS.
- **Kayla Kizer** is a Head Start parent who participated in the project. She serves as a member of the Head Start Policy Council for Lamoille county.



Family Independence Initiative

NATIONAL MODEL

- **MISSION**

- *The Family Independence Initiative is in the information business. We enable America to see the power and potential of low-income families, and enable them to come together and access the resources they need to thrive.*

We seek to catalyze:

*A **marketplace of opportunity** and investment for low-income families in the United States*

*A **movement** that transforms the stereotypes, practices, and policies that currently pose barriers to families' efforts to get ahead*

www.fii.org

NATIONAL
FINANCIAL
INDEPENDENCE
INITIATIVE

- ***Vision***

The Family Independence Initiative envisions a future in which each person and family recognizes their self-determination and has access to the resources and community they need to thrive.

DEFINING THE PILOT'S COMMON GROUND BETWEEN THE COMMUNITY ACTION AGENCIES (CAAS)

- *Recruit 8-12 participants*
- *Participants are parents of children enrolled in Head Start programs.*
- *Conduct 8 sessions -- 3 financial classes and 5 peer-directed sessions*
- *Compensation*
 - *\$20.00/per person/per session*
 - *\$10.00 per monthly self report; \$15.00 for final report*
 - *\$9.50/person for food*
- *Self reports*





COMMUNITY



Saudia and her children

“Basically it’s like a sense of community. It was nice to come and meet with other moms, hear each other’s stories, know we aren’t alone. We are going through similar situations, receiving support from other moms—like comforting words, suggestions for services, ideas to help a situation—nice to have that dialogue with someone instead of being trapped inside the house by yourself. You aren’t alone.”



FRIENDSHIP



Molly says: “It’s great to get out of the house without the kids and see other moms.”



Kayla and Star

It has definitely opened up different opportunities for me—I get to do stuff with new friends, Alana introduced me to HS policy council and I am now a member of the early Head Start Policy Council. It's an environment for my daughter to help us feel comfortable with everyone. It's a chance to get out of my house—I am going insane! I have nothing in my house right now—no t.v. my phone is slow, and my daughter is a sour-patch kid! She's sour and destructive at first, and then loving and cuddly! I hope it continues!



CVOEO EXPERIENCE

- ***Characteristics of the CVOEO group***
 - *Ethnically mixed*
 - *3 couples*
 - *4 men and 4 women*
- ***Financial classes (sessions 1-3)***



CVOEO EXPERIENCE

- *Peer-led sessions (4-8)*
 - *Staff role*
 - *Group leadership*
 - *Topics of discussion*
 - *Self reports*
 - *Challenge of an interpreter and 2 languages*
 - *Self reports*
 - *Scheduling*
 - *Food*
 - *Participation rates*

HOW THE 2 PROJECTS COMPARED: DEMOGRAPHICS

CVOEO

- **Urban**
- 11 total participants
- 8 active participants
- 4 women/4 men (3 couples attended, 5 households)



Capstone

- **Rural**
- 6 total participants
- 4 active participants
- 4 women; 2 married, 2 single, 4 households



HOW THE 2 PROJECTS COMPARED: DEMOGRAPHICS

CVOEO

- 4 Caucasian/4 people of color
- 2 refugees from Nepal and 1 immigrant from Africa
- 2 spoke w/interpreter

Capstone

- 3 Caucasian/1 person of color
- All from U.S., all English speakers



SELF-REPORTED KEY OUTCOMES: GENERAL GOALS

- Both groups reported **Improved communication** with a family member
- Both groups reported an **increase in improved health through exercise**
- CVOEO: majority developed a household **budget**; majority increased balance in **savings**
- Capstone: All **helped another in a crisis**; all **referred a friend to a resource**

SELF-
REPORTED
KEY
OUTCOMES:
PERSONAL
GOALS

- *Short-term and long term goals*
- **Financial goals** (*saving, paying down debt*)
- **Personal goals** (*weight loss, attending more NA meetings*)
- **Family goals** (*better communication with family members, finding daycare center*)

SELF-REPORTED KEY OUTCOMES FINANCES

CVOEO

- 2 households increased income (+\$250; +\$2,400)
- 2 households increased savings (+\$700; +\$1,050)
- 1 person reduced credit card debt by \$6900
- 7 of 8 reduced debt
- 5 created budgets

Capstone

- 1 person opened a savings account
- 1 reported an increased balance in savings
- 2 reported balancing checkbooks each month

CONTINUED SESSIONS AT CAPSTONE

- *5 more sessions to date*
- *Group Facebook page created*
- *During this time:*
 - *1 participant bought a car and quit smoking*
 - *1 participant had a baby*
 - *1 participant opened a checking account, obtained stable housing and will earn HS diploma in June 2015*
 - *1 participant graduating from college in June*

REFLECTIONS

- *Meeting goals*
- *Group dynamics/Group structure*
- *Recruitment and retention*
- *Scheduling*
- *Staff role*



QUESTIONS
FOR THE
PANEL