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IMPACT REPORT



**Investment
In Families**

SF Steelcase Foundation

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OVERVIEW & PURPOSE

After years of listening, research, and preparation, the Steelcase Foundation launched the Investment in Families Initiative in 2024—a ten-year, \$10 million participatory research partnership with family leaders, the Michigan Department of Health and Human Services (MDHHS), DataWise Consulting LLC, UpTogether and the Women’s Resource Center. **Together, these partners are working to disrupt harmful systems, shift public narratives, and reimagine what support for families can look like in Michigan.**

The Initiative centers the lived experiences and leadership of 30 family leaders in Kent County with at least one child aged 12 or younger. Its purpose is to explore how targeted, wraparound supports—designed *with* families—can improve well-being, identify and remove structural barriers, and create scalable policy and philanthropic solutions.

While the Initiative provides consistent monthly direct cash transfers and other supports, this is not a guaranteed basic income program or a long-term cash assistance program. The financial component is a short-term harm-reduction strategy—a way to relieve immediate pressure so families can participate fully in shaping long-term change.

Unlike traditional philanthropic models, the Initiative prioritizes long-term, evolving relationships over fixed, pre-set outcome measures. It pairs material support with community-building, leadership development, and systems advocacy—acknowledging that real change starts when families are trusted, respected, and resourced.

This work is not intended to be groundbreaking or new. Rather, it builds upon years of progress in the philanthropic and nonprofit sectors to center community voices, advance equity, and strengthen systems through learning and relationship. The Initiative contributes to this ongoing evolution by offering a point-in-time reflection on what we are learning together—what’s working, what’s challenging, and how we’re adapting.



GUIDING FRAMEWORKS

The Initiative's design and implementation—including research and evaluation—are grounded in seven interrelated frameworks:

- 1 *Two-Generation (2Gen) Approach* – Works intentionally with children and the adults in their lives together, centering the whole family to create intergenerational legacies of educational success and economic prosperity.
- 2 *Harm Reduction* – Adapted from principles aimed at reducing the negative consequences of harmful systems, with a focus on both reducing present harm and repairing past harms.
- 3 *Productive Tension Model* – Frames tension as a signal that there is work to be done, balancing future creation with the repair of past and current harm, informed by those most impacted.
- 4 *Scarcity Mindset Research* – Recognizes that limited resources reduce cognitive capacity and executive function; increased resources create slack, or “room to breathe,” to give families more capacity and control of choices.
- 5 *Narrative Change* – Challenges “structural assumptions of incompetence” surrounding Black and Latina mothers, affirming that they are worthy of trust and respect.
- 6 *Black Feminist Thought*, by Patricia Hill Collins – Lessons from the book will be applied to program design, narrative change strategy and evaluation to ensure that the narratives and lived experiences of mothers are centered in the work.
- 7 *Bridge to Self-Sufficiency Model* – A goal-setting and tracking framework addressing five interconnected areas: family stability, well-being, education/training, financial management, and employment/career.



CORE COMPONENTS

Core program design elements, co-created with local mothers who match the cohort profile, include:

- **Well-Being Pillars**
 - *Material Resources*: Monthly direct cash transfers in the amount of \$1,000, plus support in opening child savings accounts for all children under the age of 18, with the Foundation making the initial \$100 deposit.
 - *Social Capital*: A supportive peer cohort, relationship and support from an asset-based career coach, proactive support from an on-site MDHHS case manager to maximize benefits and help navigate systems, and other systems navigators.
 - *Individual & Family Well-Being*: Trauma-informed coaching, MDHHS navigation, mental health referrals and curriculum, and opportunities for rest, joy, and play.
- Consistent, predictable interventions to reduce cognitive load
- Space for family leaders to rest and be fully present with their children
- Centering self-determination, choice, and agency
- Elevating felt differences in family life over narrowly defined “goal attainment”



THE BROADER LANDSCAPE

POLITICAL, SOCIAL, AND STRUCTURAL CONTEXT

The Initiative launched during a politically charged 2024 election cycle, in a climate of national debate over public assistance, family supports, and institutional trust. These dynamics influence families' day-to-day realities and reinforce the urgency of centering family voices in decision-making.

Research from Joe Waters at Capita, including Michigan-specific data from the [Loneliness Survey](#), confirmed what our family leaders have expressed: well-being cannot flourish without both structural support and belonging.

This requires shifting the conversation from “Did we get the outcomes we expected?” to *“What are families experiencing, feeling, and needing—and how do we change structures to meet those needs?”*

This Initiative aims to answer that question with the goal of centering our humanity in the policies and systems we construct that are designed to support families and individuals in achieving their hopes and dreams. Whereas many policies and programs are created as a result of attempting to achieve a desired outcome, the outcomes of this Initiative remain broad enough to allow for family leaders to self-determine the outcomes they want, trusting and empowering them to achieve a healthy, stable future for themselves and their children.

One full year into this research project has confirmed that the ever-changing nature of families, communities and systems means that our learnings and considerations will also continue to evolve over time. This Year One Impact Report provides a glimpse-in-time snapshot of our listening and learning to date, ensuring transparency about our real-time thinking and implications of this work in the day-to-day for families, communities, policy leaders and systems.



A MODEL THAT SHIFTS POWER & POSSIBILITY

TRANSFORMING SYSTEMS THROUGH PARTNERSHIP

Too often, policymakers and community leaders design family supports around an end goal that needs change. For instance, with the goal of improving reading rates for young children, programs often attempt to improve access to reading age-appropriate materials. While this solution may address one aspect of what is holding children back from becoming strong readers early in life, it assumes that all other conditions in that child's life are designed to support reading.

This type of policy or program structuring neglects to acknowledge all of the other conditions that exist within a family leader's life that may contribute to a desired outcome or benchmark. At a time when childcare is marked by historic affordability issues, parents are working more than ever before, and families are structured differently, in a less community-centric way than they were decades ago, the outcomes-first framing for policies and programs often falls flat.

To meet the needs of families where they are today and provide them with the agency and support to achieve their desired goals, the Investment in Families Initiative is designed to:

- Disrupt institutional behaviors that perpetuate harm
- Reduce cognitive load so families can dream, plan, and act
- Support family-defined visions of well-being, not externally imposed benchmarks
- Build relational and structural capacity for long-term change

We work differently by:

- Providing room to breathe through stable, unconditional support
- Building flexible, adaptive structures in partnership with families
- Creating leadership pathways for family members to shape research, evaluation, and narrative strategy
- Pairing short-term harm reduction with long-term systems transformation



YEAR ONE



YEAR ONE

KEY FINDINGS

Over the past year, the 30 family leaders in the cohort participated in 1:1 coaching, community-building, and wrap-around supports coordinated by the Women's Resource Center and supported by the Steelcase Foundation. Over the course of the year, 265 coaching conversations and 477 tangible actions were recorded, with the most common areas of support centering on employment, goal setting, children, housing, transportation, and health. Cohort members also received more than \$10,000 in direct assistance for needs such as rent, utilities, transportation, education, and basic essentials.

Cohort partners faced significant barriers, particularly around housing instability, transportation challenges, and health and safety concerns. Yet, the year was filled with stories of resilience and progress. Two women became first-time homeowners, three were accepted into Calvin University's Wayfinder program, ten pursued post-secondary education, and many advanced in their careers, improved financial stability, or achieved personal health goals. Seventeen partners opened savings accounts for their children, underscoring the long-term vision of building generational wealth. The program also created opportunities for connection and encouragement through workshops, socials, and family-focused events.

This first year demonstrates both the critical need for responsive, trauma-informed support and the power of community in helping families navigate challenges while working toward their dreams. Moving forward, the cohort will continue to strengthen data storytelling, expand trauma-informed practices, and deepen collaboration across community networks to further empower women and families.

The following three themes emerged as the major impact categories from the first year: financial stability, mental health and belonging.



YEAR ONE

KEY FINDINGS

Financial Stability & Breathing Room

Like many other research initiatives, a component of the Investment in Families Initiative is to provide financial support to family leaders in the cohort. This is based on feedback from mothers that finances remain a top concern among parents to providing for their family and navigating life experiences and challenges.

At baseline, only 14% of cohort members reported being financially “okay.” Most had no retirement savings and could not cover a \$400 emergency. In less than a year, more families reported stability, having used the direct cash transfers to cover essentials and invest in education, health, and future savings.

The purpose of providing financial support in a way that allows family leaders to self-determine how best to use this resource allows for flexibility when navigating life's challenges. Anecdotally, within the first year of the Initiative, we saw instances of a house fire, child birth, job changes, educational pursuits, transportation struggles, food insecurity, safety concerns, and more.

By giving family leaders agency to use this resource as they need, we empower them to navigate unexpected life situations as they arise, removing the mental burden and cognitive load associated with tight finances, and begin to build generational wealth as they see fit.

***“Knowing I have
that deposit coming
lifted heavy anxiety
off my mind.”***

Cohort Family Leader



YEAR ONE

KEY FINDINGS

Mental Health: High Need, High Resilience

Building upon the national loneliness data from Capita, cohort members reported anxiety and depression rates far above national averages, yet 96% described themselves as having strong problem-solving skills and deep resilience. This demonstrates that systemic strain creates mental health challenges—but does not diminish agency or capacity for leadership.

We also know that when parents experience mental health challenges, including stress, anxiety, or depression, children are impacted both directly and indirectly.

Research shows that children often absorb the emotional climate of their home, which impacts their development, behavior, coping skills, and generational outcomes.

Within the first year of this Initiative, 57% of family leaders reported that their mental and emotional well-being had improved. The family leaders define well-being in lived, tangible ways: having time to rest, taking a child to the doctor without the financial stress, planning a vacation, or supporting a neighbor. By centering these felt differences rather than narrow performance metrics, the Initiative affirms dignity and agency.

“It provided safety and reduced stress, making it easier to rest and heal after my C-section and be present for my other children and new baby.”

Cohort Family Leader



YEAR ONE

KEY FINDINGS

Community, Belonging, and Leadership

There is a national discussion about the sense of belonging and community felt among Americans. As our community structures have changed over the past decades, so too has the interconnectedness of people. With fewer civic opportunities, shrinking social interaction, declines in neighborhood cohesion, and more, the support families have today in 2025 is vastly different than it was in past decades.

One of the most powerful Year One outcomes was the community built within the cohort. This relational infrastructure is as vital as the financial support—it fuels leadership development, collective action and immeasurable emotional and mental health support.

Family leaders reported that:

- 95% reported feeling included, respected, and welcome
- Members described the group as a place of safety, trust, and mutual support
- The cohort has become a network for navigating challenges—from housing instability to going back to school—and for celebrating milestones together

***“When I come here,
my cup gets
refilled.”***

Cohort Family Leader



YEAR ONE IMPLICATIONS

Center Family Voices in System Design

With one of the goals of this research Initiative being to support policymakers and community leaders in building better policies and programs for families, the first year of this Initiative has begun to identify themes of learning.

To truly improve outcomes and provide stability for families and children, a predominant theme that emerged is the lack of compensated, permanent family advisory bodies in government agencies at all levels.

If systems want to actually affect change and improve circumstances, the voice of family leaders is not simply an additional layer to be considered, but a possible center point for policy decision-making and building.

It should be noted that this theme is not groundbreaking or new, by any means. It's not that families have the answers, but instead, they bring context to systems that they otherwise would not have. Year One has underscored that the voices of families need to be elevated and centered as valid knowledge holders and co-creators of meaning—not just data points.

Policy Considerations

1 Establish compensated, permanent family advisory bodies in the systems and entities that serve families.

2 Include compensated family leaders from the communities that are intended to be served by new systems or programs in discussions about system design.

YEAR ONE IMPLICATIONS

Adopt Flexible Support Models

The first year of this Initiative has demonstrated that merely establishing a program is insufficient to improve outcomes. Systems need to be structured in such a way that they are reliable, predictable and resourced. We offer the following framework as a learning:

Reliability + Predictability = Stability. At its core, this is what ‘room to breathe’ means – providing families with stability.

This Initiative has demonstrated that a model pairing predictable financial supports with systems navigation holds promise for improving program participation and outcomes.

For instance, in addition to the financial, mental health and community findings from the first year, participation in cohort gatherings has been high and consistent.

The process to join and participate in the Initiative was straightforward and clear. Programs or policies that require complex applications and unclear eligibility requirements without support can create room for human error, inefficiencies and present barriers for both participation and successful outcome achievement.

Policy Considerations

1

Restructure programs and policies to provide families and individuals with consistent reliability and predictability.

2

In the short term, invest in navigation and outreach supports that help families succeed within existing complex systems—while advancing policy and structural changes that make those systems more intuitive, equitable, and easier to access over time.

YEAR ONE IMPLICATIONS

Invest in Relational Infrastructure

The first year of this Initiative has shown that connection, trust, and shared learning among families are not “nice to have” extras—they are foundational supports that help families stabilize, adapt, and thrive.

When parents and caregivers have access to peer networks and consistent group learning spaces, they are better able to share resources, problem-solve together, and provide emotional reinforcement for one another.

These findings align with recent research on the decline of community structures in the U.S., which underscores the need for intentional investment in relational infrastructure—the human connections and social capital that undergird resilience.

Families in this Initiative consistently reported feeling less isolated, more confident navigating systems, and more likely to seek help early because they trusted someone in the cohort or network. These benefits are especially important in contexts where formal systems are slow to adapt or difficult to access.

Policy Considerations

- 1 Fund the development and maintenance of community-based peer networks and group learning spaces as a core part of family support programs.
- 2 Measure and report on the health of relational infrastructure alongside traditional program metrics like service uptake and outcomes.
- 3 Create policies that recognize and compensate for the time families invest in supporting one another through structured peer roles.

YEAR ONE IMPLICATIONS

Reduce Harm While Systems Evolve

While large-scale systems change is often a long-term process, families are living with urgent needs in the present. This Initiative's first-year findings highlight the harm that can occur when programs are designed without trauma-informed principles, flexibility, or an understanding of the cumulative stress many families face. This finding is also neither new or groundbreaking, but instead, proves that systems as they exist today lack the **reliability** and **predictability** needed to provide families with **stability**.

Families expressed that the ability to access supports without rigid eligibility requirements, judgment, or punitive conditions reduced stress and allowed them to engage more fully in other opportunities.


Programs that acknowledge trauma—whether from poverty, systemic inequities, or adverse personal experiences—are better positioned to meet people where they are. Flexible support models, such as “no wrong door” policies, adaptable benefit structures, and low-barrier entry points, mitigate harm while more permanent solutions are developed.

Policy Considerations

1 Move beyond one-time training requirements by investing in organization-wide transformation—ensuring that trauma-informed principles shape policies, daily practice, and the culture of every family-serving program.

2 Remove unnecessary bureaucratic barriers that delay or prevent access to essential services.

3 Build in flexible, non-punitive support options to accommodate fluctuating family circumstances.




YEAR ONE OUR LEARNINGS

Modeling Self-Interrogation

Philanthropic investments often influence the design and delivery of family programs, yet families themselves are rarely given direct authority over how those funds are used. The first year of this Initiative revealed a strong appetite among families for more equitable decision-making between funders, service providers, and the people directly affected by policies and programs. Families emphasized that without power-sharing, programs risk missing critical insights and perpetuating solutions that fail to address root causes.

This learning echoes a broader shift within philanthropy championed by organizations such as [Grantmakers for Effective Organizations \(GEO\)](#), [BoardSource](#), and the [Trust-Based Philanthropy Project](#)—each calling for deeper accountability, authentic partnership, and equity-centered practices that place community voices at the core of decision-making. The Investment in Families Initiative builds on this momentum by testing what it means to center families not only in program design, but in the governance and learning processes that shape long-term change.

Just as we ask families and partners to reflect and adapt, this Initiative has prompted our own internal self-interrogation. We are examining how our structures, assumptions, and funding practices either reinforce or reduce barriers to family well-being. This reflective posture is intentional. We aim to model the kind of humility and continuous learning that we hope will take root across the philanthropic and public sectors.



YEAR ONE OUR LEARNINGS

Philanthropic Considerations

By embedding participatory governance—where families hold decision-making roles, inform priorities, and evaluate outcomes—philanthropy can model the systems change we seek in the public sector.

As we continue this journey of self-reflection and learning, we offer the following three considerations for philanthropic leaders and organizations who seek to align power, practice, and purpose more deeply in their work:

- 1 Establish grantmaking guidelines that require evidence of participatory design and decision-making in funded programs.
- 2 Encourage public-private partnerships that center family voices in governance, in addition to serving as advisors.
- 3 Promote transparency in how philanthropic funds are allocated and evaluated, with families involved in both processes.

LOOKING AHEAD

The first year of the Investment in Families Initiative has laid the foundation for a decade-long journey. What began as a bold commitment to center family voices and dismantle harmful systems has already shown that trust, reliability, predictability and relational connection are as essential to providing stability as any material resource.

1

Scaling the Model Without Diluting Its Core Values

One of the clearest lessons from Year One is that the strength of this Initiative lies in its deep relationships, flexible support structures, and family-led decision-making.

As interest grows from other regions and sectors, the challenge will be scaling these principles without defaulting to the rigid, outcomes-first frameworks that often undermine trust. This will mean documenting the processes, stories, and relational practices as carefully as any quantitative measure, so that replication efforts carry forward both the “how” and the “why” of the work.

2

Building Policy Pathways From Lived Expertise

Over the coming years, the Initiative will be positioned to directly inform policy through the lived expertise of family leaders. As the research base grows, we anticipate stronger evidence to support family-led advisory bodies, flexible funding models, and systems designed to be both trauma-informed and asset-based.

Our aim is that, by the Initiative’s tenth year, there will be tangible examples of local, state, and even national policy shifts that were sparked or shaped by the Initiative’s findings.

3

Strengthening Relational Infrastructure as a Public Good

We have seen that the cohort’s network is not a byproduct of the program—it is a central driver of resilience, resource-sharing, and problem-solving.

In the years ahead, we will explore how to leverage the learnings from this network beyond the formal life of the Initiative. This work will contribute to a broader conversation about treating relational infrastructure as a public good—one that deserves intentional investment alongside more traditional forms of assistance.

4

Documenting the Long Arc of Change

Because this is a ten-year commitment, we can track changes in ways that short-term programs cannot: children growing into adolescence, parents pursuing long-term education and career goals, and families recovering from past trauma while navigating new challenges.

This longitudinal view will allow us to see how immediate harm reduction translates into lasting stability, and how family leaders’ visions evolve over time.

LOOKING AHEAD

The next nine years offer an opportunity not only to refine and expand these supports, but to fundamentally shift how communities, policymakers, and philanthropy engage with families. This is not just about continuing what we have started—we are about building a future in which the principles of trust, agency, and community are no longer the exception in family support systems, but the rule.

5 *Catalyzing Broader Systems Change*

While the Initiative’s direct impact will be felt most strongly in the lives of the 30 family leaders and their families, its ultimate aim is to shift the systems that shape those lives. By sharing our learning widely—with policymakers, community organizations, researchers, and other funders—we can contribute to a growing body of evidence that redefines what “support” for families means. If successful, the lessons from the Initiative will help move public discourse away from deficit-based narratives and toward policies that assume competence, honor dignity, and resource families to thrive.

At the heart of this work is a commitment to creating “breathing room” for mothers and families caught in harmful systems. Unlike traditional economic mobility models, which often define success through attainment (e.g., increases in education, income, or assets) or highlight the efficacy of the intervention itself, the Initiative intentionally centers the choice and agency of families to engage with supports as they see fit. By prioritizing lived experience and the intrinsic value of recipients, this approach humanizes the process while still supporting desired outcomes. At the same time, the Initiative pushes philanthropy, government, business, and nonprofit sectors to work differently—with *families*—not merely for them. It honors families’ agency in setting their own goals and co-creating solutions, reimagining systems, amplifying voices, and fostering a more just future for families in Michigan and beyond.





Investment In Families

Steelcase Foundation

ACKNOWLEDGMENTS

We thank the 30 family leaders whose courage and insight drive this work, as well as Bellwether Public Relations, Brigham Consulting, Carbon Stories, DataWise Consulting LLC, Michigan Department of Health and Human Services, UpTogether, Women's Resource Center and our many partners committed to creating a more just and supportive future for all Michigan families.



WE THANK YOU
FOR YOUR SUPPORT OF OUR
FAMILY LEADERS



Steelcase Foundation

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APPENDIX

A

The table below includes a comprehensive list of organizations and programs that interacted with the cohort during the first year of the Initiative. The third column, Context, refers to whether the organization and/or program was an employer of a cohort family leader, an educational program utilized by the cohort, a support resource or referral program, or a community engagement opportunity for the cohort families.

ORGANIZATION	PROGRAM	CONTEXT
American Red Cross	Home Fire Relief	Support
Arbor Circle		Support
BLVD Church	Home Fire Relief	Support
Calvary Church	Benevolence Fund	Support
Calvin University	Wayfinder Program	Education
Catholic Charities West Michigan		Support
Challenge Manufacturing		Employer
Comprenew		Support
Corewell Health		Employer
Cornerstone University		Education
Davenport University		Education
Fair Housing Center of Southeast & Mid Michigan		Support
Gerald R. Ford International Airport	Hyde Park Hospitality	Employer

ORGANIZATION	PROGRAM	CONTEXT
Grand Canyon University		Education
Grand Rapids African American Health Institute		Community Engagement
Grand Rapids Community College		Education
Grand Rapids Symphony	Symphony Scorecard Program	Community Engagement
Grand Valley State University		Education
Hispanic Center of West Michigan		Support
ICCF Community Homes	Step Forward Program	Support
Jumpstart 2 Recovery		Support
LaGrave Avenue Christian Reformed Church	Heartside Financial Assistance Program	Support
Lake Michigan Credit Union	Child Savings Accounts	Support
Legal Aid of Western Michigan		Support
Loyalty is Realism		Employer
Mary Free Bed Rehabilitation Hospital		Employer
Michigan Department of Health and Human Services	Employment Support Services (ESS)	Support
	Michigan Medicaid	Support
	Supplemental Nutrition Assistance Program (SNAP)	Support
	Women, Infants and Children (WIC)	Support

ORGANIZATION	PROGRAM	CONTEXT
Michigan Department of Labor and Economic Opportunity	Barrier Removal and Employment Success (BRES)	Support
Network180, Kent County Community Mental Health		Support
Resilience Therapy		Support
Safe Haven Ministries		Support
Salvation Army		Support
Storehouse Community of Resources		Support
Spring GR	Business Accelerator	Education
Trinity Health	St. Mary's Health Care	Employer
U.S. Department of Education	Federal Pell Grant Program	Education
	Free Application for Federal Student Aid (FAFSA)	Education
University of Phoenix		Education
Upcycle Bikes		Community Engagement
Urban League of West Michigan		Support
Village99		Support
West Michigan Works!		Support
Women's Resource Center		Support
YWCA West Central Michigan		Support



SteelcaseFoundation

Investment In Families

Summary of Year 1 Research Findings

August 2025

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The Investment In Families Initiative: Summary of Year 1 research findings

The Initiative

After years of listening and research, in 2024 the Steelcase Foundation launched a 10-year \$10 million participatory research initiative in Kent County, MI.

Working with a cohort of 30 family leaders with children age 12 or younger, the Initiative supports families as they work to achieve self-determined goals, increase economic stability, and enhance family well-being. Cohort partners receive monthly family cash transfers, investments in child savings accounts, dedicated support to create and advance personal goals, and transformational group learning and relationship building.



Research overview

The initiative explores how family cash transfers and targeted wraparound supports created and informed by family leaders might impact the “felt difference” and well-being of parents and their children, uncover key policies and systems that must shift to better serve families, and inform opportunities for change during and after the research initiative.

The research combines quantitative and qualitative methods over the 10-year Initiative. This report summarizes research findings from the first year of the Initiative.



Year 1 of the Initiative used a participatory approach to research and involved a variety of research activities.

MAY 2024

Applications open

JUNE 2024

Cohort partner selection

AUGUST 2024

Cohort gathering
Research Advisory Group meeting

OCTOBER 2024

Social & emotional well-being survey

NOVEMBER 2024

Cohort gathering & pulse survey
Financial well-being survey
Research Advisory Group meeting

JANUARY 2025

Research Advisory Group meeting

FEBRUARY 2025

Cohort gathering & pulse survey

MARCH 2025

Conversation circles

APRIL 2025

Research Advisory Group meeting

MAY 2025

Cohort gathering & pulse survey
Financial well-being survey

JULY 2025

Research Advisory Group meeting

AUGUST 2025

Cohort gathering & pulse survey

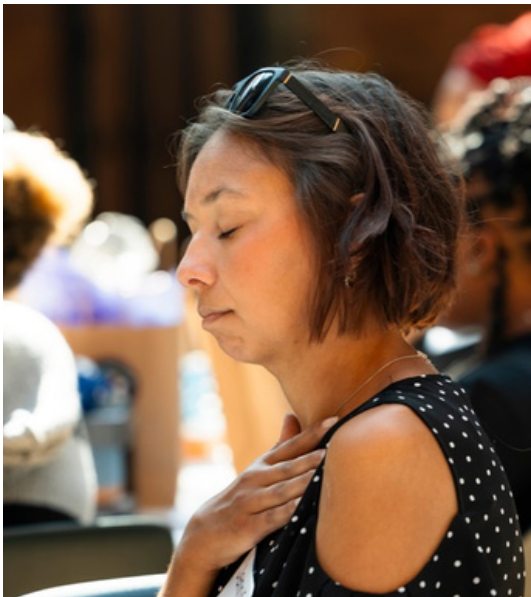


Four research tools were used to gather data in the first year of the Initiative.

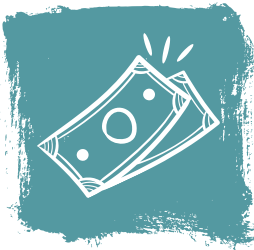
Social & emotional well-being survey



The social and emotional well-being survey asks cohort partners about their physical & mental health, parenting & family relationships, social support, and community involvement. Cohort partners took this survey in October 2024 and will take it once per year. In this report, findings from this survey are denoted with the ^{soc/emo} superscript.



Financial well-being survey



The financial well-being survey asks cohort partners about their current financial situation as well as their income, savings, debt, and expenses. In Year 1, cohort partners took this survey in November 2024 and May 2025, and they will take it each May in future years. In this report, data from this survey are denoted with the ^{fin} superscript.

Pulse surveys



Cohort partners complete brief pulse surveys each quarter in November, February, May, and August. They use a 0-10 scale to rate their physical, mental/emotional, social, and financial well-being. They also share how they used family cash transfers in the past 3 months. In this report, data from pulse surveys are denoted with the ^{pulse} superscript.



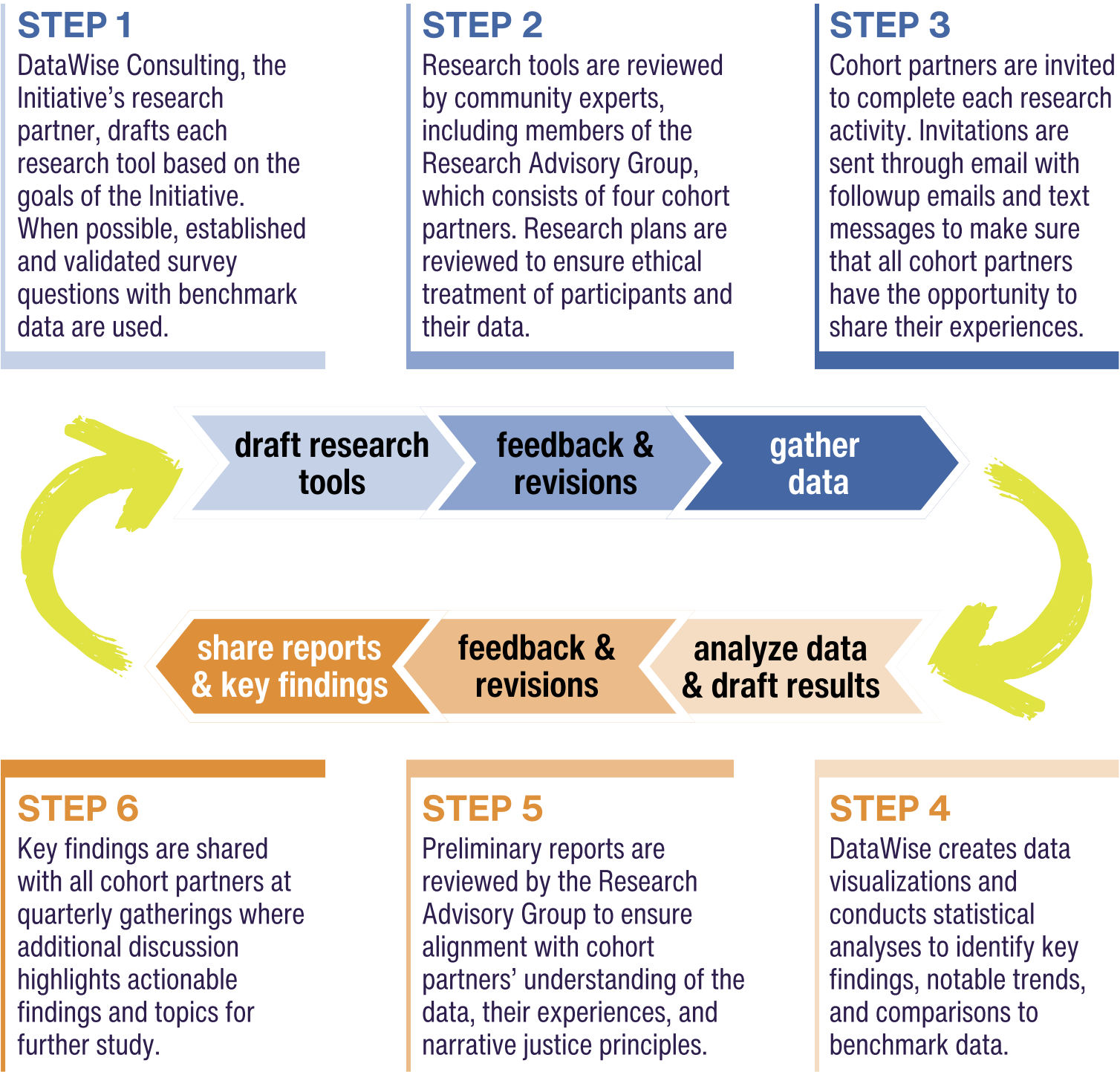
Conversation circles



In March 2025, cohort partners participated in conversation circles (or focus groups). They shared about the felt difference they were already experiencing from being part of the Initiative and identified their goals for the 10-year Initiative. In this report, findings and quotes from the conversation circles are denoted with the ^{circle} superscript.



Research related to the Investment In Families Initiative uses a multi-step, **participatory process**, both for creating research tools and for interpreting results.



Cohort partners shared about the difficult financial circumstances they had been navigating.

fin Nov 2024

Financial difficulty



14% said they were doing okay financially before the Initiative



24% reported always paying utilities on time and in full from Oct 2023 - Nov 2024



24% had any amount in retirement savings as of November 2024



28% had enough cash to cover a \$400 emergency in November 2024

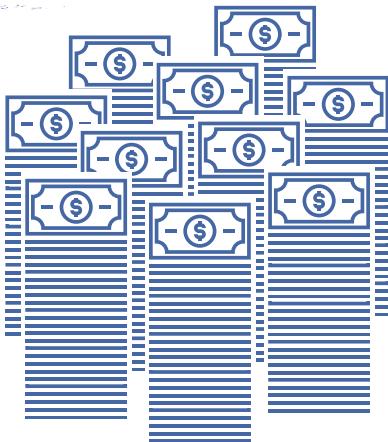
Savings and debt

\$479

average amount in cash, savings, and checking accounts.



vs



\$24,362

average amount of debt, with credit card and medical debt most common.

Financial stress



31% were stressed about retirement savings



52% were stressed about cash & savings



59% were stressed about amount of debt



62% were stressed about bills & expenses

**In addition to financial challenges,
many cohort partners had recently
experienced stressful life events.**



52%
had experienced
food insecurity in
the past year.

This is nearly **4x** the typical
rate of food insecurity for people
living in Kent County.^{fin Nov 2024}

50%
rated their
overall health as
fair or poor.



1 in 3 said their health
interfered with their responsibilities
at work or at home.^{soc/emo Oct 2024}

31% said the world is not
a safe place for them.^{soc/emo Oct 2024}



44%
said that the
world is not
a safe place
for their
children.

1 in 2 had changed
employers in the past year.^{fin Nov 2024}

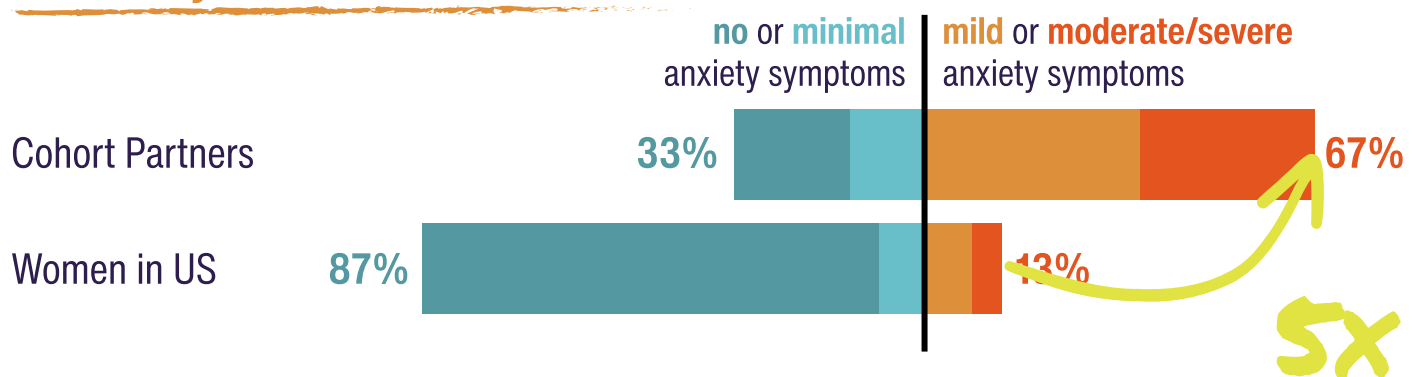
31%
changed jobs,
7% added a
second job, and
14% no longer
worked.



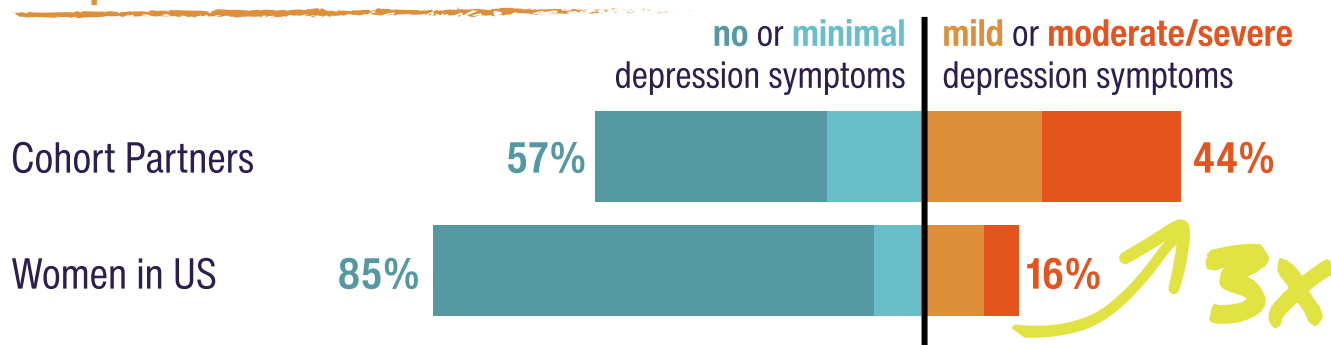
Given these stressors, it is not surprising that many cohort partners had symptoms of anxiety and depression.

Cohort partners were 5x more likely to report anxiety symptoms and nearly 3x more likely to report depression symptoms than typical rates for women in the United States. soc/emo Oct 2024, CDC

Anxiety



Depression



“

And sometimes when you don't have a lot, [you have] such anxiety around like, where is this gonna come from? Am I gonna make this stretch? circle Mar 2025

It's so hard to imagine a joyful, stress-free life. circle Mar 2025

”

Yet, cohort partners demonstrate resiliency, problem-solving, and fulfillment in parenting.

soc/emo Oct 2024

Resiliency



96% say they have deep inner strength



76% have a positive outlook toward life



I think it's just motivation for me to keep going and break free of the narratives that they have placed on me, like, 'Oh, you're the black sheep.' Well, baby, my wool is with glitter, take it as it is.

circle Mar 2025



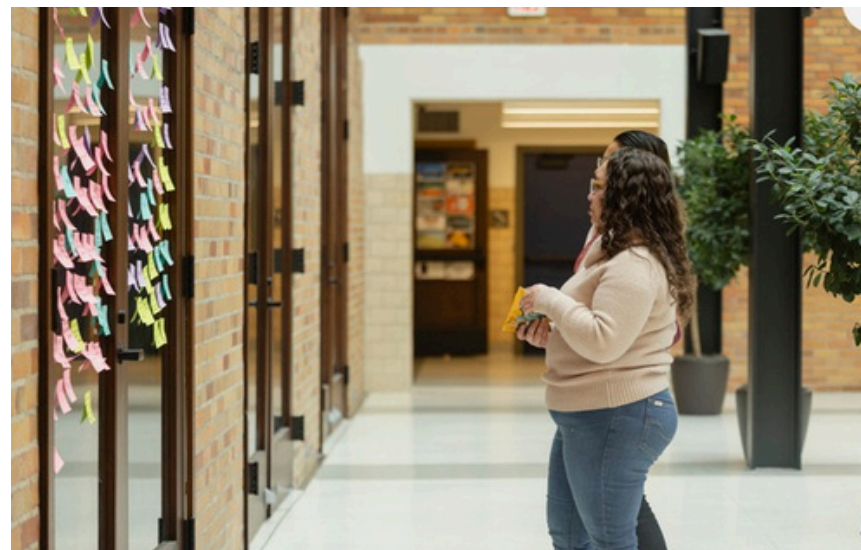
Problem-solving



90% always manage to solve problems if they try hard enough



76% use their resourcefulness to handle unexpected situations



Parenting



83% feel the rewards of parenting outweigh all the hard work



77% view parenting as a very fulfilling role



The love of my little family, oh, I can cry about it now... I'm just hoping that in ten years we still have that, like my kids still feel that way.

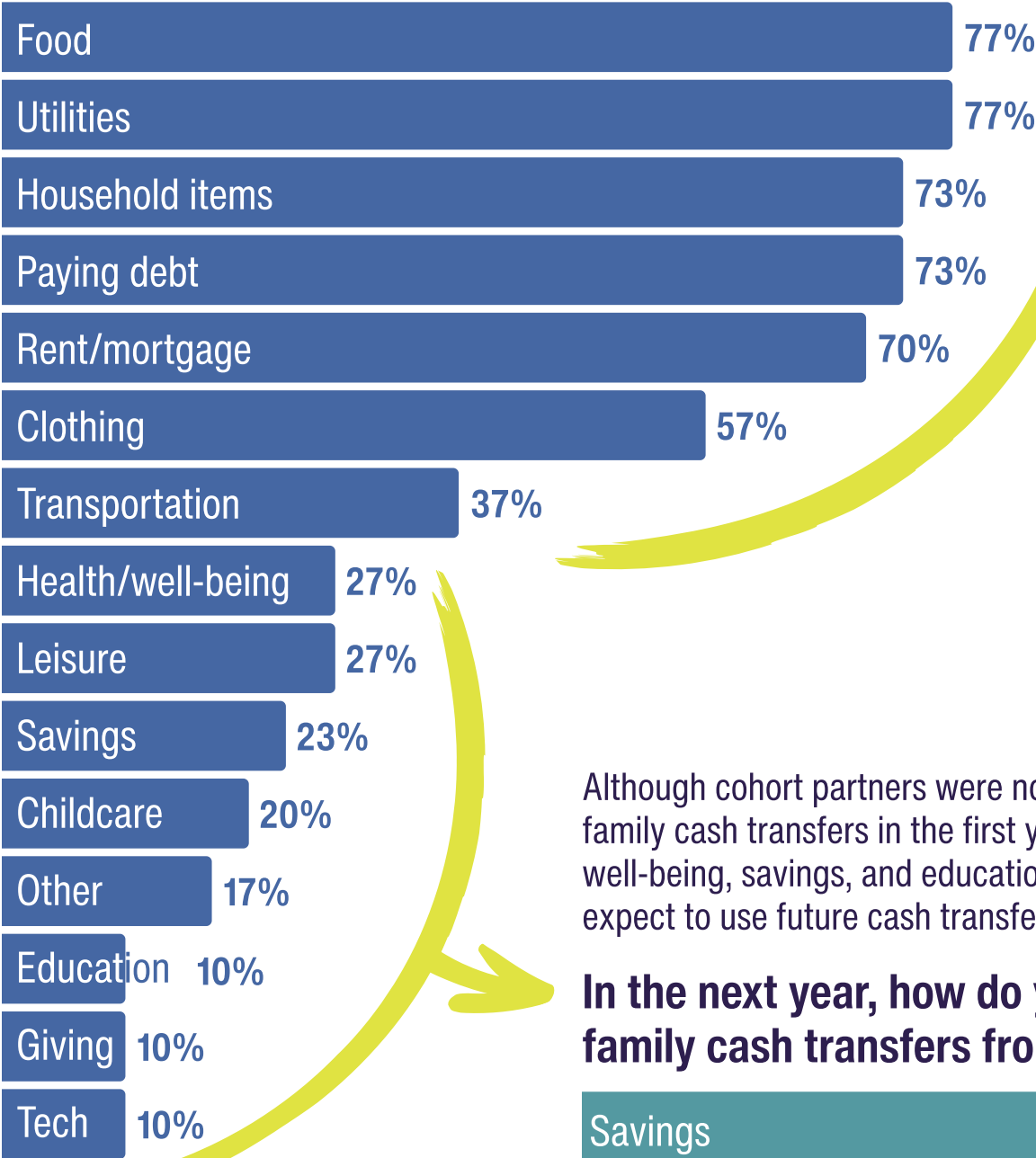
circle Mar 2025



Cohort partners used family cash transfers in a variety of ways in the first year of the Initiative.

fin May 2025

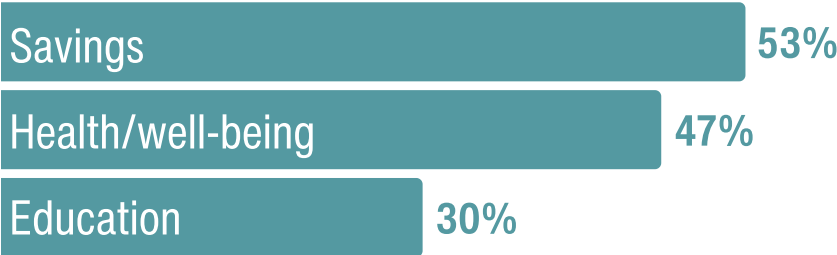
In the last year, how did you use family cash transfers from the Initiative?



Cohort partners were most likely to use family cash transfers for basic needs during the first year of the Initiative.

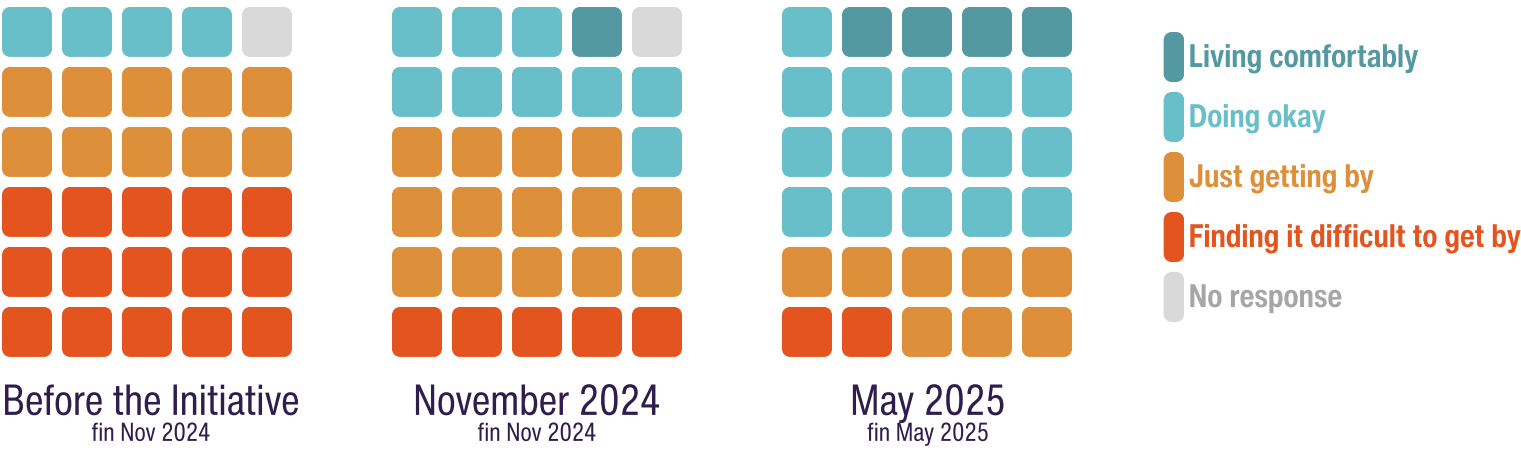
Although cohort partners were not as likely to use family cash transfers in the first year for health and well-being, savings, and education, more of them expect to use future cash transfers for these areas.

In the next year, how do you plan to use family cash transfers from the Initiative?



The Initiative is supporting cohort partners in improving their financial situation.

Cohort partners rated how they were managing financially at three points in time. The number “finding it difficult to get by” decreased from 15 to only 2 over the first year of the Initiative.



I am able to go back to school starting in January because I don't have to work overtime every week just to pay my bills.

Helped keep stable housing in an uncertain time due to unexpected medical circumstances.

Keeps me from drowning.

I put money in a savings account and when my food stamps run out, I can still buy food with the money from the initiative.

I was able to buy my children school clothes, shoes, and school materials. I was able to help my 1st year college student with the purchase of his books and contribute to the laptop he needed for school.

I needed an oil change and was able to get that done without having to wait until the next payday.

Improvements over the first year of the Initiative extend beyond finances to other areas of well-being.

At least half of cohort partners' ratings of their mental, physical, and social **well-being increased** over the first year of the Initiative.

pulse Aug 2025 minus pulse Nov 2024

Mental/emotional well-being 57%

Physical well-being 53%

Social well-being 50%

It helped me laugh more and not be so dictated by money but actually live in the present moment.

It was a special holiday because I wasn't in a poverty mindset. I was able to plan and host a memorable Christmas gathering and we had a lovely time. No one was left out or empty handed.

Knowing I have that deposit coming lifted heavy anxiety off my mind. I don't have to worry as much on what needed to get paid first.

It has helped me have an ideal work life balance and spend more time with my child.

It's comforting. Knowing I have income to pay some bills lessens my stress.

It provided safety and reduced stress, making it easier to rest and heal after my C-section and be present for my other children and new baby.

Cohort partners identified four areas of felt difference from the first year of the Initiative.

circle Mar 2025

Impact area 1: Financial freedom

While financial challenges remain, cohort partners are beginning to feel a sense of financial “freedom,” “wiggle room,” or “cushion” that’s giving them the bandwidth to plan for their futures.

“ Now I'm feeling like I'll be able to save more, and invest more, and be able to better sustain... not just be in the survival mode, actually kind of transitioning into the thriving... These are the things that I want to do, and being able to just go and do that, or not having to choose this or that. ”



Impact area 2: Community support

Cohort partners have begun to develop a meaningful support system, both through the resources provided by the Initiative as well as relationships among cohort partners.

I feel great because I can reach out to Gina for anything. Even if she can't help me, she's gonna send me to who can help me or give me an idea. It's kind of like you get a little bit helping with your thinking.



Coming to these meetings, it's like the energy, it's great. And I'll be feeling like my cup be so depleted, because during my day to day, it's me and my kids... and then when I come here, I'm like, yes!

Impact area 3: Sense of belonging

Cohort gatherings in particular have helped to create a sense of community and belonging among cohort partners, who look forward to reconnecting with one another.

95%

felt comfortable,
welcome, included,
and respected at
partner gatherings.

cohort gathering feedback forms
Nov 2025, Feb 2025,
May 2025, Aug 2025

Impact area 4: Quality time with family

The family cash transfers have supported cohort partners enriching their families' lives, allowing them to spend more quality time together and provide more opportunities for their children.

“ I feel like we're able to do more things together, and there's not so much of, 'not right now,' or 'I'll have to see.' I don't see myself saying that as much as I used to... We do more stuff together. ”



Looking ahead, cohort partners shared their hopes and goals for the next nine years of the Initiative.

circle Mar 2025

Goal area 1: Stability and peacefulness

All 30 cohort partners said financial stability is a goal. ^{fin Nov 2024}

Stability started with finances, but extended to other areas. They hope to clear debt, build savings, and purchase permanent homes for their families, thereby creating a greater sense of peace and stability.

“ Sometimes I don't have goals. I just want to know that I'm waking up, my kids are fed, my bills are paid, and I'm good... Resting is a goal. Not worrying is a goal. And feeling safe in my space every day is a goal. For me, just every day not having to worry, you know. ”



Goal area 2: Foundation for children's future well-being

Cohort partners view the Initiative as a way to give their children financial stability and break the generational cycles that prevented them from accessing various opportunities.

“

My children are healthy and go against the grain of everything they say negative... My children are going to be a great contribution to society. Yeah, so I'm loving going against those statistics.

”



“

My biggest thing in five years is having really good friendships, and we're all actually hanging out and doing stuff. We're all warming up to each other. We're all getting to know each other.

”

Goal area 3: Deepened relationships

Cohort partners are excited about deepening relationships throughout the 10 years of the Initiative, strengthening the community that has already begun to form.



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