



FAMILIESTM
FLOURISH

*Empowering Change
for Generations*



INTERIM EVALUATION REPORT 3.0: GROUPS 1-6

MAY 2026

JEE YOUNG LEE, PH.D. & JASON REECE, PH.D.
CITY & REGIONAL PLANNING

KNOWLTON SCHOOL OF ARCHITECTURE
THE OHIO STATE UNIVERSITY

Authors & Acknowledgements

Authors

Jee Young Lee, Ph.D., Research Associate

Jason Reece, Ph.D., Associate Professor

City & Regional Planning Section, Knowlton School,
The Ohio State University

Author contact information: reece.35@osu.edu

Acknowledgements

The evaluation of the Families Flourish (Flourish) program was made possible by funding from Flourish. We would like to thank the Flourish team for their assistance with evaluation activities and Flourish participants for sharing their experiences and insights.

Table of Contents

Summary.....	4
1.0 – Program Overview & Evaluation Design.....	10
2.0 – Participant Profile.....	14
3.0 – Overall Experience Since Relocating, Housing & Neighborhood Satisfaction.....	25
4.0 – Impacts of Coaching & Flourish Programming.....	39
5.0 – Financial Well-Being.....	47
6.0 – Child Well-Being, Health & Development.....	55
7.0 – Participant Health.....	64
8.0 – Relationship Development, Satisfaction with Neighbors & Property Management.....	72
9.0 – External Perspectives: Landlords & Coaches.....	77
10.0 – Year 1 and Year 2 Analysis: Key Findings from Formerly Homeless Participants (Groups 1 through 4).....	81
11.0 – Participant Views on Monthly Programs & Post-Program Housing Plans.....	89
12.0 – Discussion & Conclusion	92

Executive Summary of Findings

This third evaluation captures the initial impacts for Families Flourish (Flourish) Groups 2 through 5 participants approximately one year (for Group 5), two years (for Groups 3 and 4) and three years (for Group 2) post-relocation. Group 1 completed the program between September 2025 and February 2026 and data collection is still ongoing. Group 6 joined between May and September 2025 and has not yet completed the first year needed to assess initial impacts. Post program outcomes for Group 1 will be included in an upcoming report.

Evaluation outcomes were assessed using surveys, interviews, program observations, and administrative data. This evaluation follows an assessment of the initial pilot of 10 families (see p. 11).

Of the 42 current participants in Groups 3 through 5, 40 responded to the survey. Additionally, 10 participants from Groups 2 and 3 completed one-on-one interviews.

This report presents evaluation findings across three groups using survey data: participants at Year 1 (Group 5), participants at Year 2 (Groups 3 and 4), and all participants combined (Groups 3–5), helping illustrate how experiences evolved over time. The Summary section provides percentages of participants reporting positive experiences for each group. This structure allows us to more clearly observe when and how changes occurred across the program years.

The mission of Flourish is to offer a three-year program that transforms the lives of low-wage working families and their

children by providing a comprehensive path to economic mobility and wellness. The preliminary outcomes suggest that the program is moving toward this goal for participant families.

The outcomes show that the program has significantly impacted participants and their families. Most participants reported positive experiences with their neighborhoods, housing, coaching, and monthly programming. Participants generally noted improvements in economic circumstances and mental health. Children experienced positive transitions into new schools.

Before moving, nearly half of the families faced highly unstable housing situations, such as doubling up, renting rooms, or homelessness. Most families lived in substandard housing, often in distressed neighborhoods.

Participants expressed satisfaction with the program and reflected on their progress during the first and second years after joining. Flourish participants reported improved neighborhood satisfaction, especially in cleanliness, safety, and property appearance.

Most participants viewed their new residences as a positive experience, citing the neighborhood, location, space, and the school district as the main positives. Consistent with the pilot evaluation report, the vast majority of participants were satisfied with the Flourish coaching and monthly programming.

Part way through the program, nearly two-thirds of participants indicated that their family's economic circumstances have improved, with a similar percentage reporting income growth. Over two-thirds reported improvements in their mental health. Participants noted positive adjustments for their children in new schools. The majority of children experienced improved emotional health.

FAMILIES
FLOURISH

*Empowering Change
for Generations*

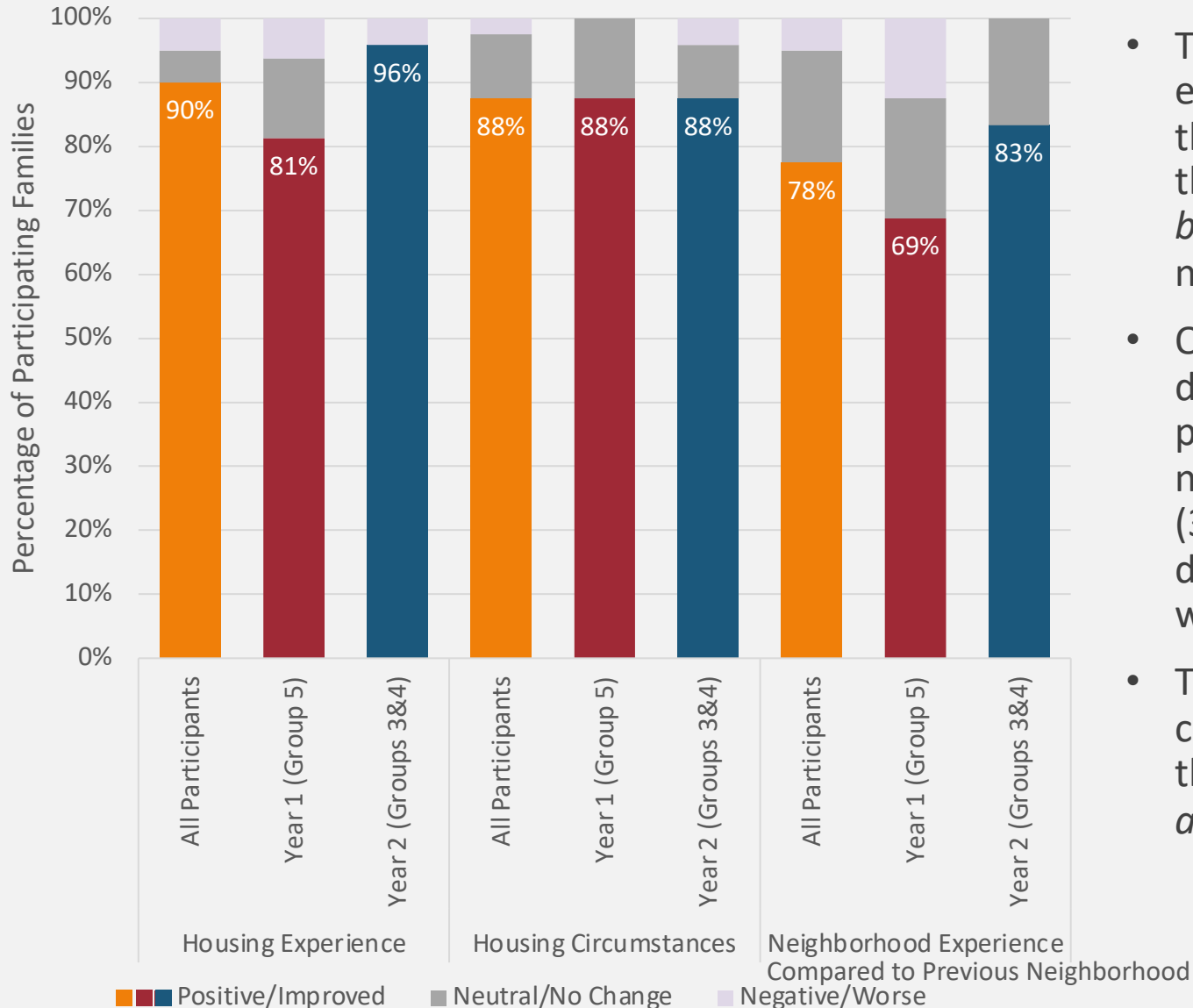


SUMMARY

RESULTS FOR FAMILIES IN
GROUPS 3–5



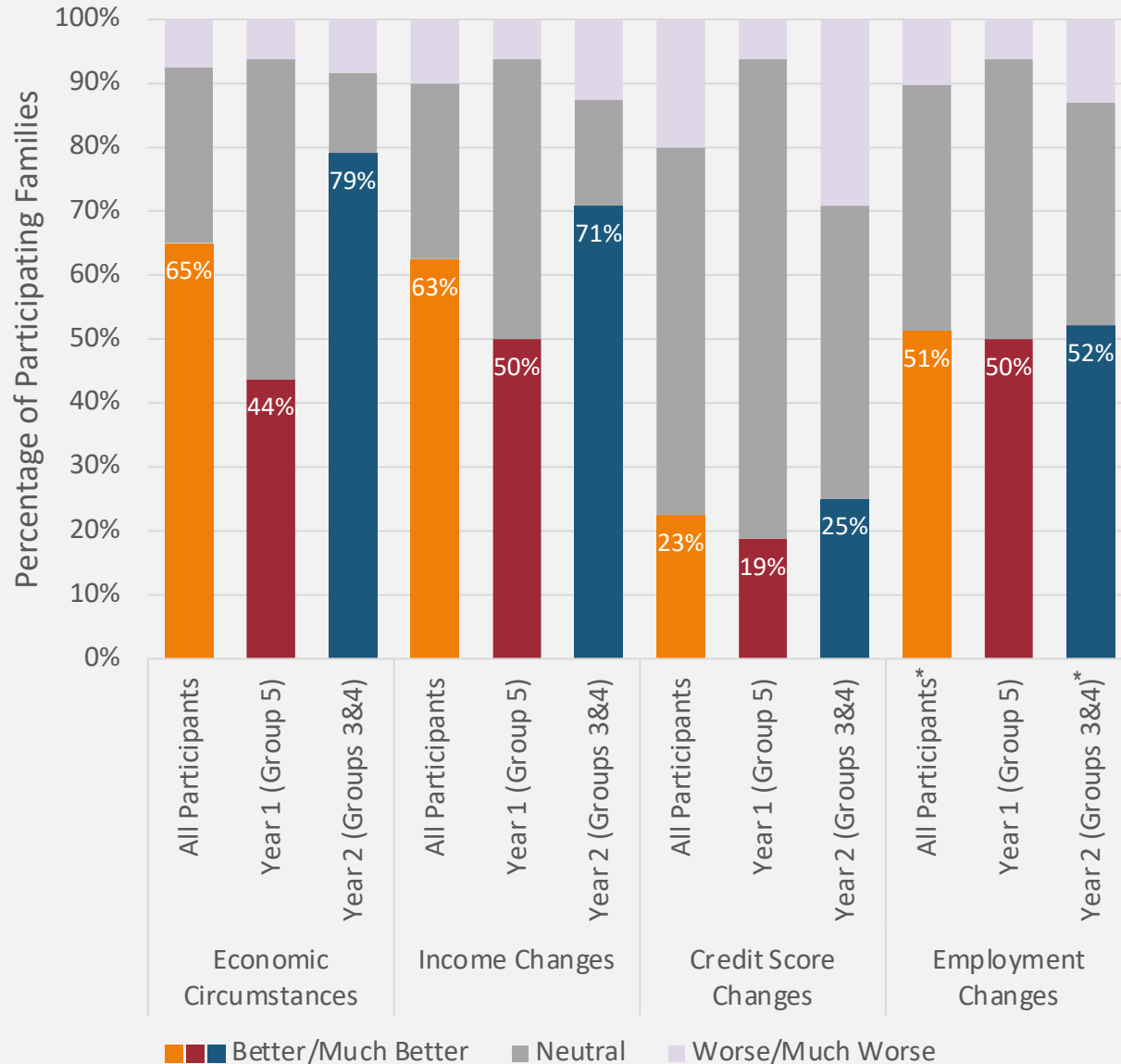
Summary of Housing and Neighborhood Outcomes (Groups 3–5)



- The vast majority of participants reported a positive experience with their current housing, indicating that their housing circumstances had improved since joining the program and rating their current neighborhood as *better* or *much better* than their previous neighborhood.
- Only two participants (5%, 2 of 40) reported dissatisfaction with their housing; the remaining participants reported *neutral* responses, which should not be interpreted as negative. Only one participant (3%, 1 of 40) reported that their housing conditions had declined, while the remainder indicated that conditions were *about the same*.
- Two participants (5%, 2 of 40) reported that their current neighborhood was *worse* or *much worse*, while the remainder reported that their neighborhood was *about the same*.

All participants n=40; Year 1 (Group 5) n=16; Year 2 (Groups 3&4) n=24

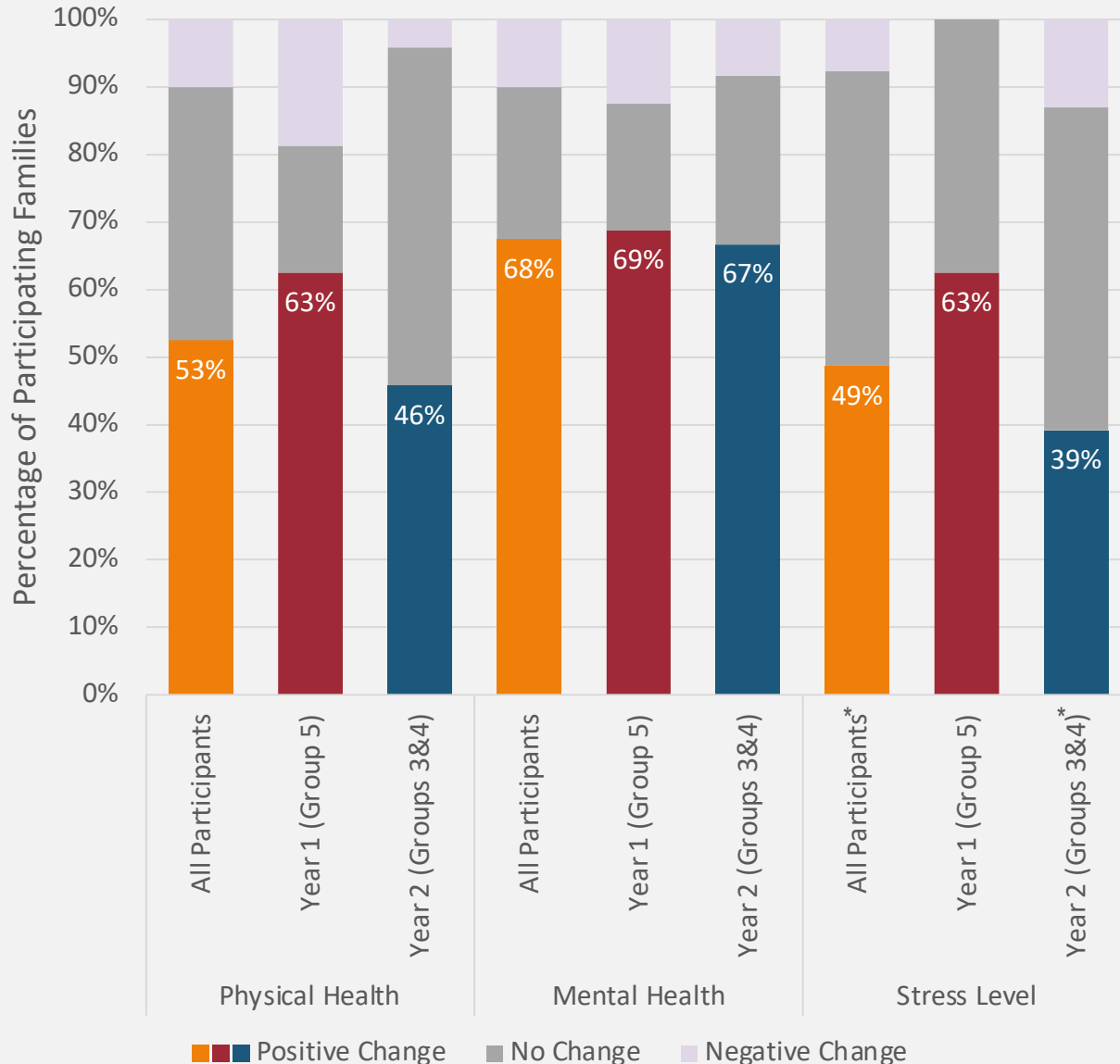
Summary of Economic Outcomes (Groups 3–5)



- Positive response rates for economic circumstances differed across participation stages, with higher rates among Year 2 participants than Year 1 participants.
- Most participants in Year 2 of the program reported improved economic circumstances, income growth, and better employment conditions, while nearly half of Year 1 participants reported similar improvements.
- Credit score improvements were less frequently reported across groups.
- Inflation pressures were commonly referenced as external factors affecting family economic circumstances.
- In addition, some participants reported layoffs or job termination, while others indicated that they were primarily enrolled in school, completing a training or degree program.

All participants n=40; Year 1 (Group 5) n=16; Year 2 (Groups 3&4) n=24; *one missing data

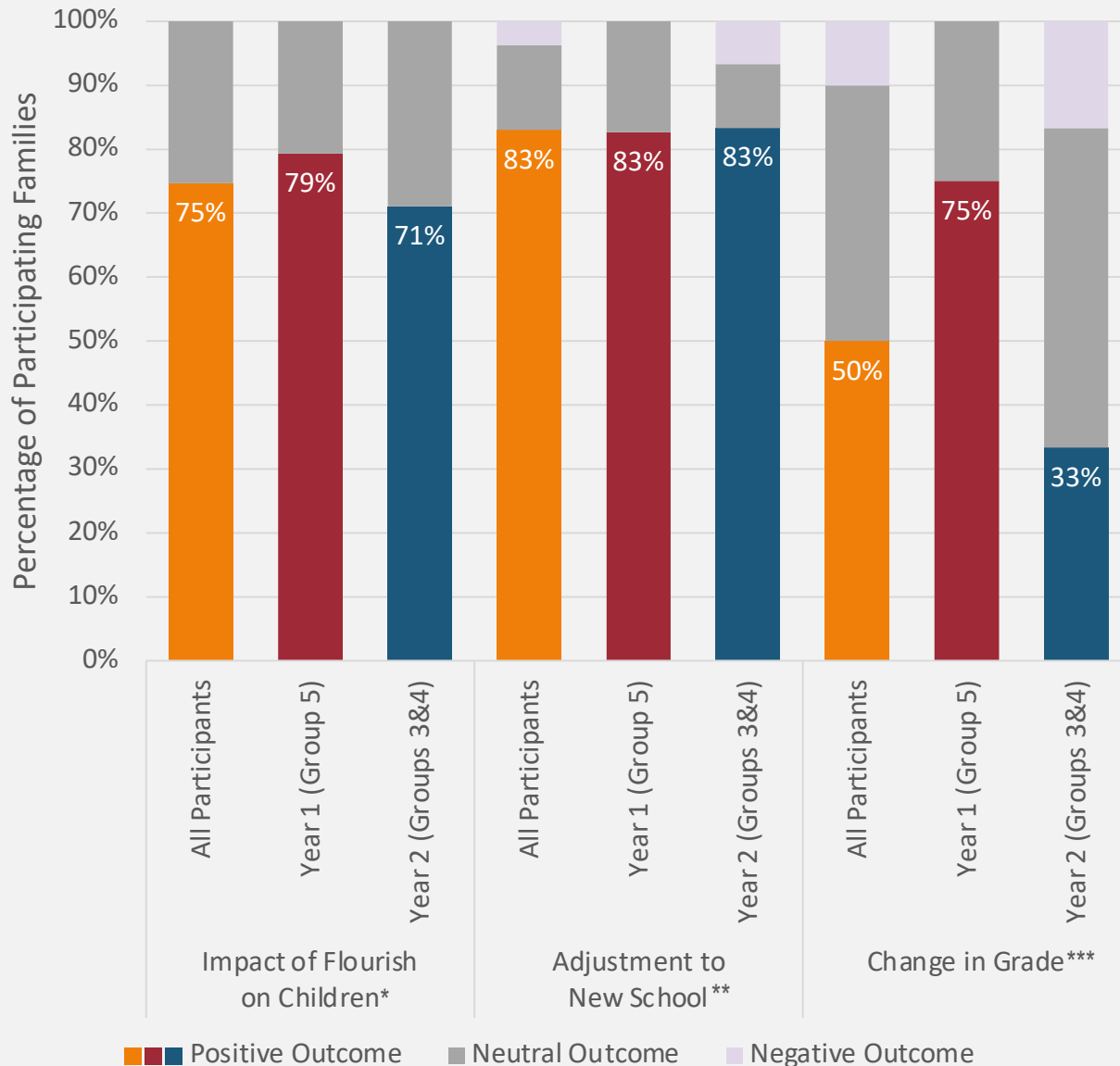
Summary of Adult Health Outcomes (Groups 3–5)



- A majority of participants in Year 1 of the program reported improvements in physical health and stress levels, while less than half of Year 2 participants reported similar improvements.
- Four participants (10%, 4 of 40) reported declines in physical health, while the remainder indicated no change. Similarly, three participants (8%, 3 of 39) reported increased stress levels, while the remainder reported no change.
- The rarely documented declines in physical health were often linked to chronic conditions, injuries, or broader life circumstances (e.g., pregnancy-related medical restrictions). Increased stress levels may be associated with significant family-related challenges, employment disruption, or broader financial pressures.
- Over two-thirds of participants reported improvements in their mental health.

All participants n=40; Year 1 (Group 5) n=16; Year 2 (Groups 3&4) n=24; *one missing data

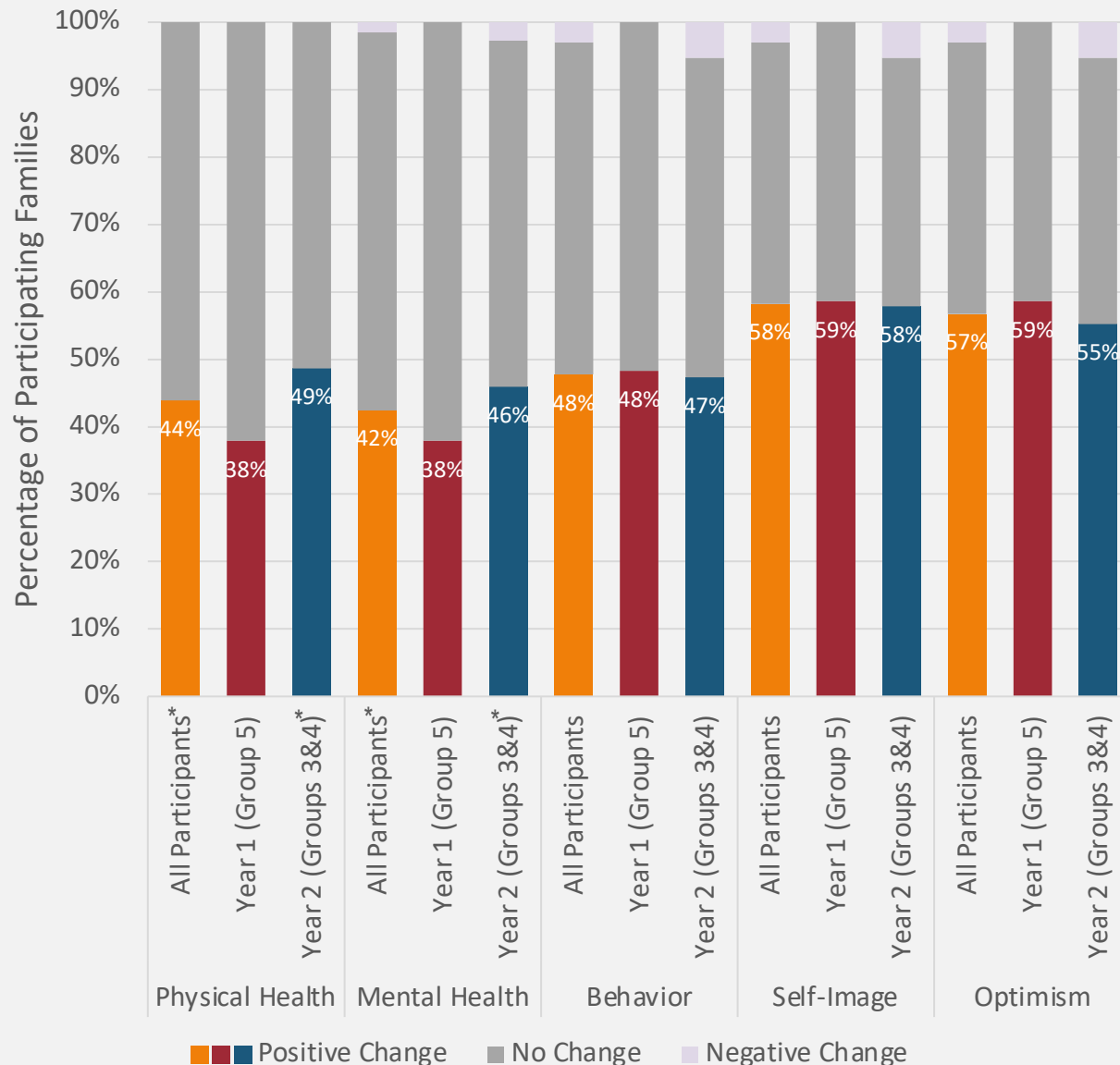
Summary of Child Outcomes (Groups 3–5)



- The child outcome section includes responses for 67 children across all age groups. Out of 42 current adult female participants in Groups 3 through 5, 40 participants provided responses for each of their children.
- Participants (parents) reported that the program has had a positive impact on their children for 50 of 67 children, and no families reported negative impacts.
- Most participants also reported that their children adjusted positively to their new schools.
- Among school-age children only, positive response rates for changes in grades differed across participation stages, with higher rates reported among Year 1 participants than Year 2 participants. Participants reported negative changes in their children’s grade for three of 30 school-age children (10%), while the remainder reported no change.
- Neutral responses should not be considered negative outcomes.

*All n=67; Year 1 n=29; Year 2 n=38; **All n=53; Year 1 n=23; Year 2 n=30 (excluding missing data); ***All n=30; Year 1 n=12; Year 2 n=18 (school age children only)

Summary of Health & Wellness Child Outcomes (Groups 3–5)



- Participants (parents) reported observing positive or very positive changes among children in their household in physical health (29 of 66 children), mental health (28 of 66 children), and behavior (32 of 67 children) since relocating.
- No families reported negative changes in physical health. Negative changes were reported in mental health for one of 66 children (2%) and in behavior for two of 67 children (3%).
- Participants also reported positive changes in their children’s self-image for 39 of 67 children and optimism for 38 of 67 children since joining the program. In each case, only two families (3%, 2 of 67) reported negative changes, while the remainder reported no change.
- Neutral responses should not be considered negative outcomes.

All participants n=67; Year 1 (Group 5) n=29; Year 2 (Groups 3&4) n=38; *one missing data

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 1

PROGRAM OVERVIEW &
EVALUATION DESIGN



1.1 Program Overview and Evaluation Design

Families Flourish (Flourish, formerly Move to PROSPER or MTP), initially created as an initiative of The Ohio State University's City & Regional Planning Program and community partners, aims to develop a nationally replicable model for improving the residential and financial stability of low-wage families with children ages 13 and under at the time they enter the program. The program seeks to support inclusive mixed-income communities in Central Ohio by providing life coaching to encourage success in higher-resourced neighborhoods and improve access to opportunities.

The program provides three years of life coaching with monthly programs and rental support which enable families to move to safer neighborhoods with strong schools. The coaching revolves around four key pillars: housing stability, financial literacy, education and career, and wellness. The goal of the program is to improve academic performance for children, financial well-being and physical and mental wellness for families.

This is the third interim evaluation report, focusing on the families in Groups 2 through 5 of the program. The program began with applications in spring 2022. Out of 445 applicants, 15 participants were selected for Group 1, which commenced program activities in September 2022. Approximately every six months, a new group of 15 to 22 families joined the program. Currently, 13 families in Group 1 have graduated from the program, and 13 families have exited the program, out of an initial total of 103 participant families across Groups 1 through 6.

This evaluation report captures the participants' situation before joining the program and the overall impacts on them approximately one year and two years after joining the three-year program.

Evaluation Design

The evaluation design for the Flourish program involves quantitative and qualitative data collection spanning a three-year period. The evaluation is a formative evaluation with extensive communication between the evaluation team and the program leaders.

Evaluation outcomes were assessed through surveys, interviews, program observations, and administrative data. The following surveys and interviews were used in this report:

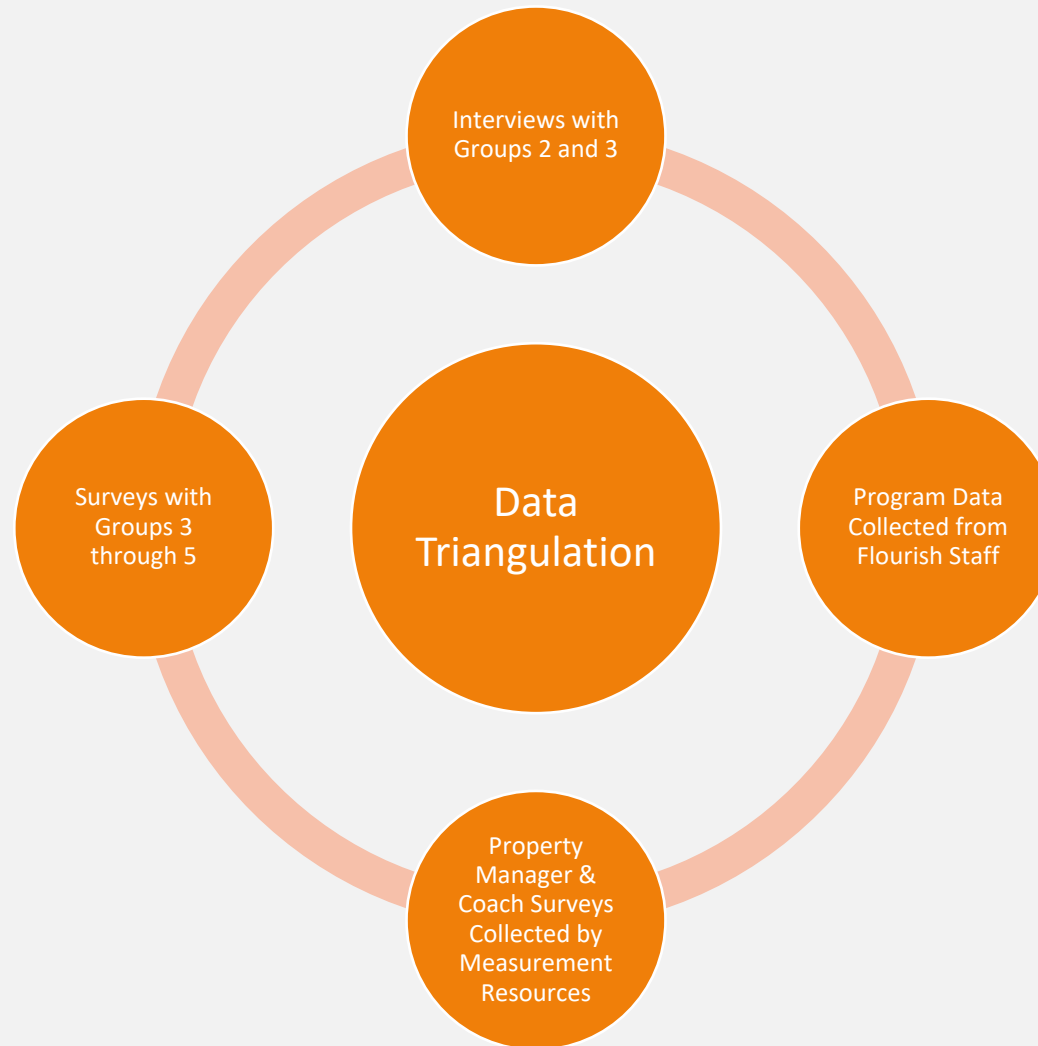
- Year 1 surveys for Group 5 (16 participants),
- Year 2 surveys for Groups 3 and 4 (24 participants), and
- Year 3 interviews for Groups 2 and 3 (10 participants).

Out of 42 current adult female participants in Groups 3 through 5, 40 responded to the survey in either Year 1 or Year 2. Additionally, 10 participants from Groups 2 (approximately 3 years) and 3 (approximately 2.5 years) completed one-on-one interviews.

For a more detailed description of the pilot program and the evaluation design, please refer to the pilot evaluation reports. The pilot evaluation reports (1.0, 2.0, 3.0, 4.0, and final) are available at: www.familiesflourish.org/reports-and-resources/

1.3 Data Triangulation

The Flourish program evaluation is conducted through the triangulation of multiple data sources from program participants, program staff, coaches, and property managers. These data sources are described below.



FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 2

PARTICIPANT PROFILE



2.1 Participant Profile at a Glance (Groups 1–6) – At Program Entry

Work, Income & Housing

Most participants were employed full-time, and program records indicated an average household income of \$37,300. Nearly all families (98%) are ALICE (Asset Limited, Income Constrained, Employed) families.

Approximately 44% of the participant families (45 out of 103) were homeless or not living in a space of their own (either doubled up or renting a room).

Racially Diverse

The participants are racially diverse: 79 identified as Black, nine as two or more races, eight as White, and eight as Other, and two selected “prefer not to answer.”

College Educated

About half of participants reported some level of college education (including associate degrees, some college with no degree, and bachelor’s degrees) excluding cases with missing data. About 39% reported having only a high school diploma or GED, and 11% reported completing a certificate or trade school program.

Geographic Diversity

Participants generally originated from neighborhoods throughout the Columbus area (if not doubled-up), with most relocating from suburban areas within the city of Columbus.

Credit Score

The majority of participants (approximately 55%) had credit scores below 580, while about 34% had scores between 580 and 669.

2.2 Participant Profile in Detail (Groups 1–6) – At Program Entry

Participants in this “Participant Profile” section refer to all participants in Groups 1 through 6, including graduated, exited, and current participants. This analysis is based on administrative data collected by the program.

Age and Number of Children

Age: Participants ranged in age from 19 to 52 at the time of program entry, with an average age of approximately 29. Currently, the vast majority (92%) of participants are in their 20s and 30s.

Number of Children: Participants had between one and three children aged 13 or younger at the time of program entry, with an average of 1.6 children per household. Specifically, 56 participants had one child, 32 had two children, and 15 had three children.

Income and Credit Score

Household Income: Most participants were employed full-time, with annual incomes at program entry ranging from approximately \$25,800 to \$52,000. The average household income was approximately \$37,300, excluding cases with missing data.

Credit Score: Participants’ credit scores ranged from approximately 430 to 760. Approximately 55% had credit scores below 580, and about 34% had scores between 580 and 669, excluding cases with missing data.

Education and Employment

Education (Highest Level of Education/Certifications):

Approximately half of participants reported some level of college education—including associate degrees, some college with no degree, and bachelor’s degrees—excluding cases with missing data. Approximately 39% reported having only a high school diploma or GED, and 11% reported completing a certificate or trade school program. Two participants reported both some college education and completion of a certificate or trade school program.

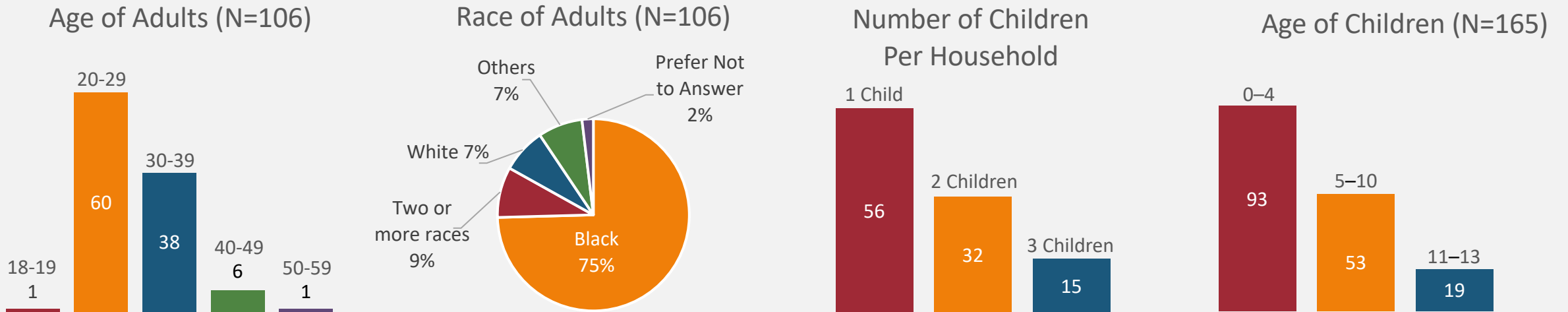
Employment: Participants reported employment across a diverse range of industries, including healthcare, education and childcare, food service, finance and insurance, government, technology, and human services.

2.3 Our Families (Groups 1–6)

Beginning in September 2022, 15 families joined Group 1 of the program. In 2023, 16 families joined Group 2, and 17 families joined Group 3. In 2024, 16 families joined Group 4, and 17 families joined Group 5. In 2025, 22 families joined Group 6. Currently, 14 families are participating in Group 2, 12 in Group 3, 14 in Group 4, 16 in Group 5, and 21 in Group 6. Participating families relocated to apartment complexes located within the Bexley, Big Walnut, Columbus, Dublin, Gahanna-Jefferson, Hamilton, Hilliard, Licking Heights, New Albany, Olentangy, Pickerington, South-Western, Westerville and Worthington school districts. To date, 13 families in Group 1 have graduated from the program, and 13 families have exited, out of an initial total of 103 participant families.

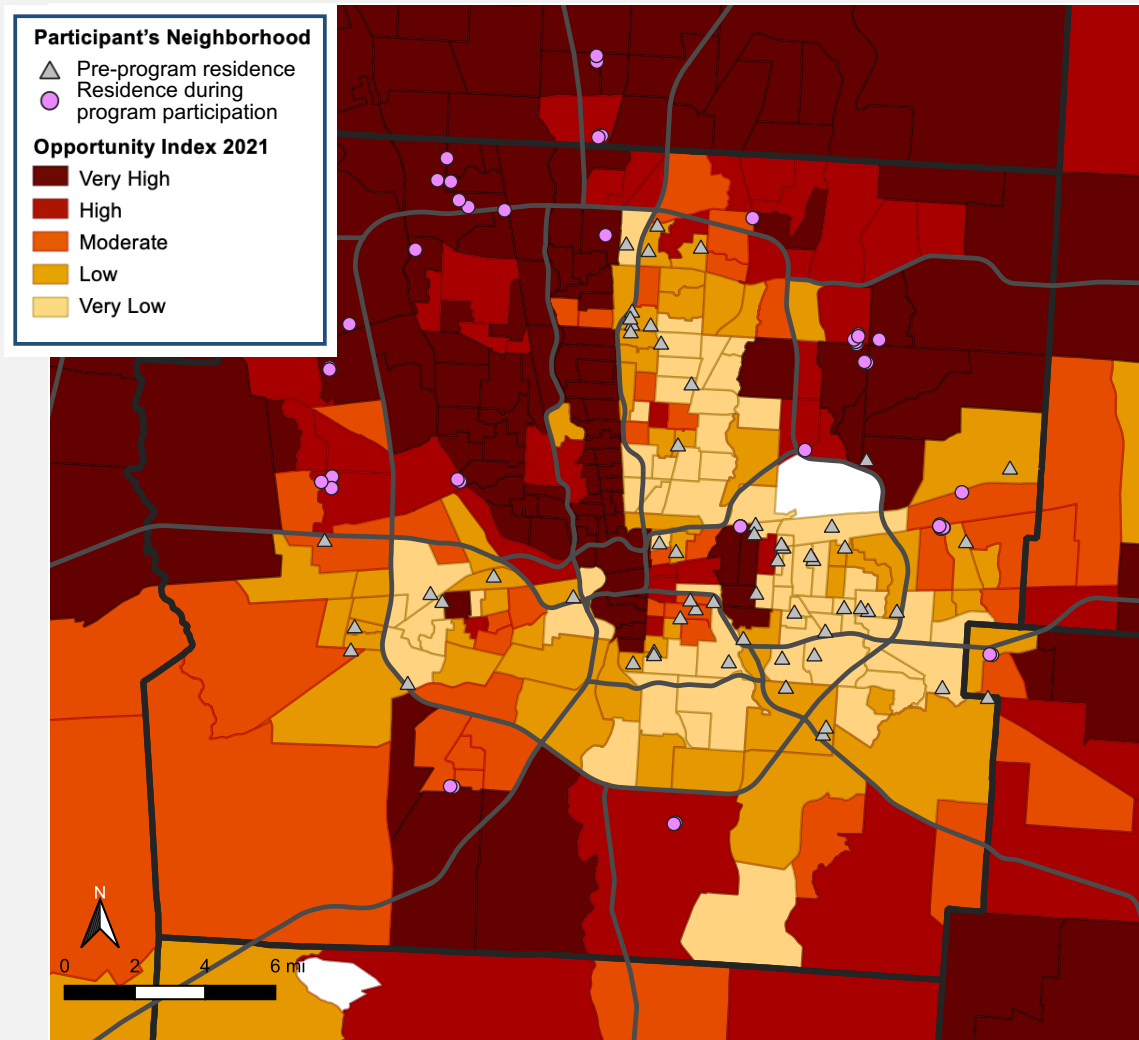
The program’s families are illustrative of a broader segment of the Central Ohio population—economically vulnerable, living in challenging environments, and receiving limited or no public assistance due to a lack of available funding or benefits cliff issues. Participants in Groups 1 through 6 include 100 single-female-headed households and three couple households—totaling 103 participant households and 106 adults—not currently participating in the Housing Choice Voucher program and who had previously resided in low-opportunity* neighborhoods, experienced housing instability, or experienced periods of homelessness.

The charts below present key demographic information for the 103 participant households (106 adults) at program entry:



*This term is used in the Ohio Housing Finance Agency Opportunity Index. Please see p. 18 for details.

2.4 Pre-Program and During-Program Neighborhoods of Participants Who Were Not Homeless or Doubled Up (Groups 1–6)



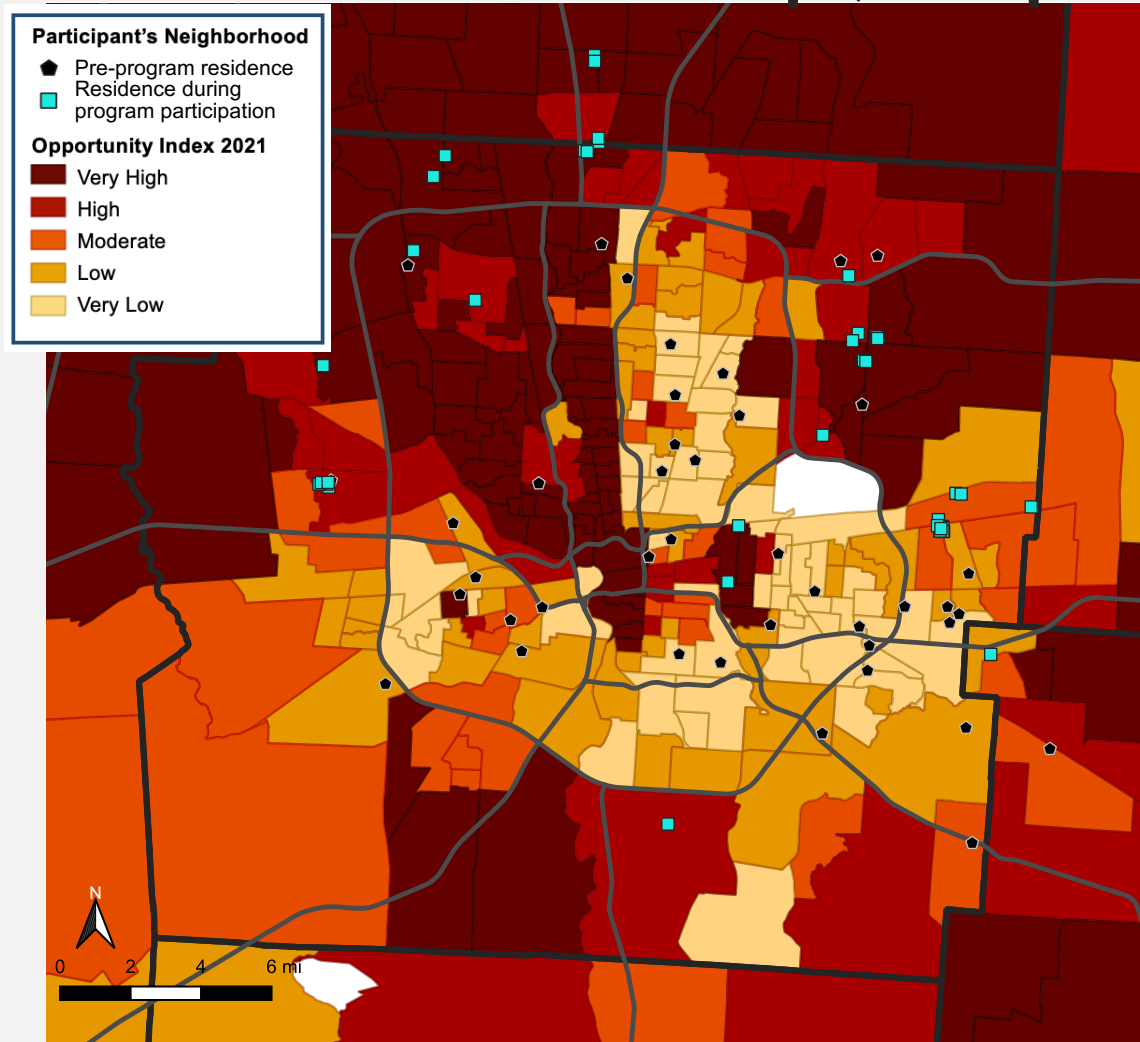
This map shows the residences of all participant families in Groups 1 through 6 who were not homeless or doubled up (58 out of 103 families, 56%) prior to program entry and during program participation. Each symbol represents one participant household, with gray triangles indicating pre-program residences and pink circles indicating residences during program participation.

The residential location data overlays the 2022-2023 Urban Suburban Rural (USR) Opportunity Index, developed by the Ohio Housing Finance Agency and the Kirwan Institute for the Study of Race and Ethnicity at OSU, which identifies educational, employment, housing, health, and transportation opportunities.

Most families moved to neighborhoods offering better opportunities.

Adapted from source: Ohio Housing Finance Agency Opportunity Index 2021
<https://storymaps.arcgis.com/stories/e3156c486e8445a1ac2dbcd049064139>

2.5 Previous and Current Neighborhoods of Participants Who Were Homeless or Doubled Up (Groups 1–6)



Adapted from source: Ohio Housing Finance Agency Opportunity Index 2021
<https://storymaps.arcgis.com/stories/e3156c486e8445a1ac2dbcd049064139>

Note. The map does not show the previous neighborhoods of four households due to their previous homelessness.

This map shows the residences of all participant families in Groups 1 through 6 who were homeless or doubled up (45 out of 103 families, 44%) prior to program entry and during program participation. Each symbol represents one participant household, with black pentagons indicating pre-program residences and blue squares indicating residences during program participation.

The residential location data overlays the 2022-2023 Urban Suburban Rural (USR) Opportunity Index, developed by the Ohio Housing Finance Agency and the Kirwan Institute for the Study of Race and Ethnicity at OSU, which identifies educational, employment, housing, health, and transportation opportunities.

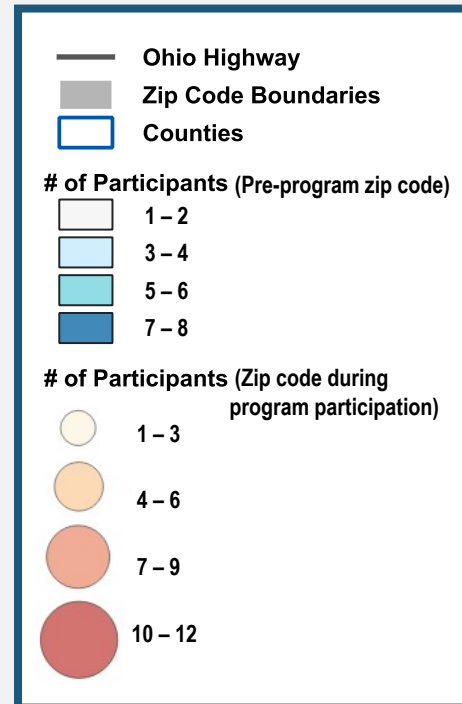
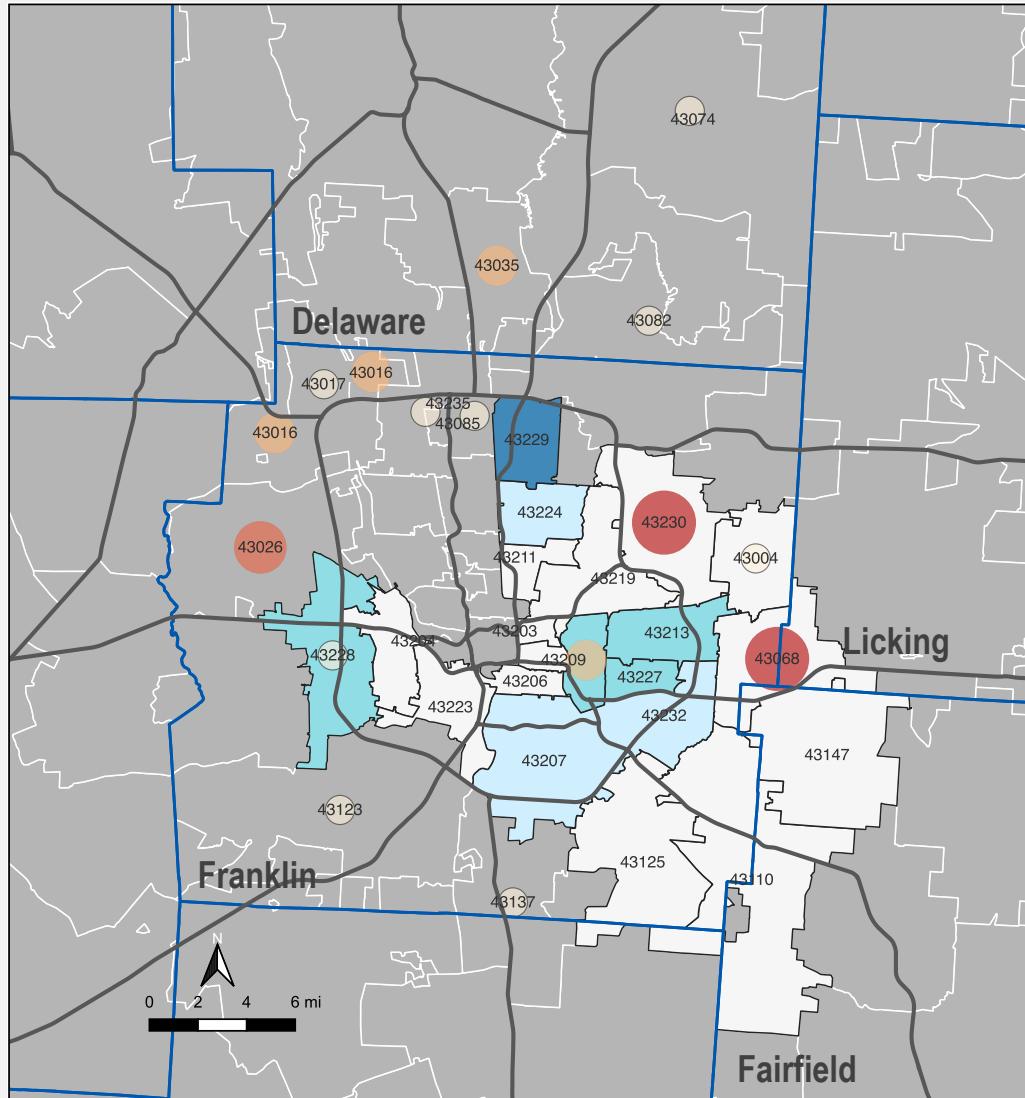
Many families moved to neighborhoods offering better opportunities, while several families relocated to neighborhoods with the same or lower opportunity levels as their previous ones, as they had been previously doubled up and were living in moderate-, high- or very high-opportunity areas.

**KNOWLTON
SCHOOL**

ARCHITECTURE
LANDSCAPE ARCHITECTURE
CITY AND REGIONAL PLANNING

2.6 Pre-Program and During-Program Zip Codes of Participants Who Were Not Homeless or Doubled Up (Groups 1–6)

The map shows the zip codes of the previous residences of all families in Groups 1 through 6 who were not homeless or doubled up (58 out of 103 families, 56%) and their residences during program participation.

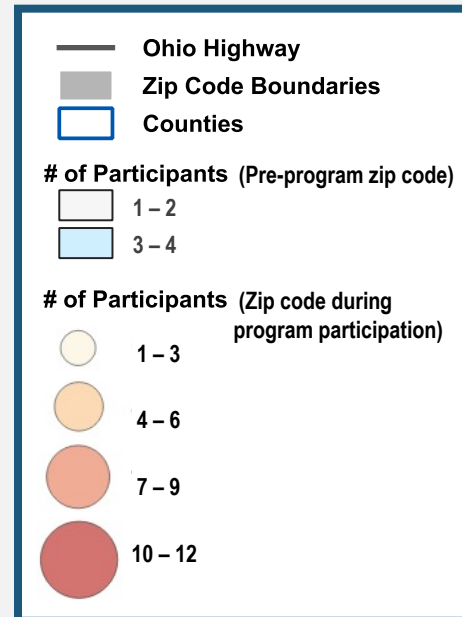
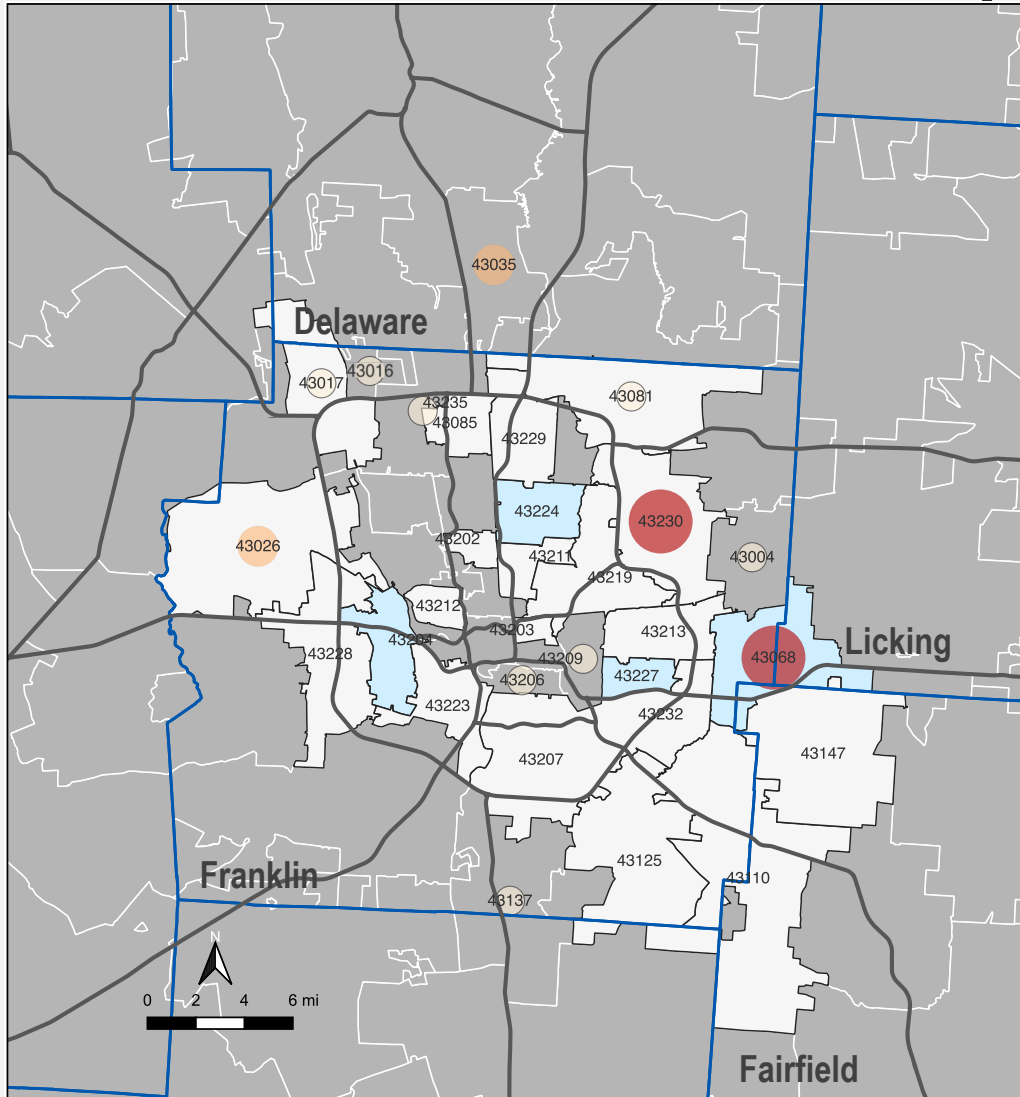


# of participants	Pre-program zip code
7 – 8	43229
5 – 6	43209, 43213, 43227, 43228
3 – 4	43207, 43224, 43232
1 – 2	43004, 43068, 43110, 43125, 43147, 43203, 43204, 43205, 43206, 43211, 43219, 43223, 43230
# of participants	Zip code during program participation
10 – 12	43068, 43230
7 – 9	43026
4 – 6	43016, 43035, 43209
1 – 3	43004, 43017, 43074, 43082, 43085, 43123, 43137, 43228, 43235

KNOWLTON SCHOOL

2.7 Pre-Program and During-Program Zip Codes of Participants Who Were Homeless or Doubled Up (Groups 1–6)

The map shows the zip codes of the previous residences of all families in Groups 1 through 6 who were homeless or doubled up (45 out of 103 families, 44%) and their residences during program participation.



# of participants	Pre-program zip code
3 – 4	43068, 43204, 43224, 43227
1 – 2	43017, 43026, 43081, 43085, 43110, 43125, 43147, 43202, 43203, 43207, 43211, 43212, 43213, 43219, 43223, 43228, 43229, 43230, 43232
# of participants	Zip code during program participation
10 – 12	43068, 43230
7 – 9	-
4 – 6	43026, 43035
1 – 3	43004, 43016, 43017, 43081, 43084, 43137, 43206, 43209, 43235

Note. The map does not show the previous neighborhoods of four households due to their previous homelessness.

2.8 Participant Profile (Groups 1–5) – Recent Changes

In summer 2025, approximately four months following the release of Interim Evaluation Report 2.0, Flourish program staff asked participants in Groups 1 through 5 about changes in employment status and current enrollment in school or training programs. Findings are based on program administrative data.

Changes in Employment Status

Among participants in Groups 1 through 5, most (58 out of 70, excluding four with no response) reported being employed at the time of the survey, while 12 participants reported being unemployed.

In 2025, up to the time of the survey, 15 participants reported experiencing job loss at some point during the program, and eight participants reported experiencing underemployment.

Compared to the beginning of the program, participants were working an average of 6 fewer hours per week at the time of survey. Many families reported working fewer hours because they were enrolled in school, which may have reduced their overall gross income.

School and Training Program Participation

Among participants in Groups 1 through 5, 24 participants reported being enrolled in a school or training program—including a GED program, certification, Associate’s degree, Bachelor’s degree, Master’s degree, or PhD—at the time of the survey.

Of those enrolled at the time of the survey, slightly less than half of participants (42%; 10 out of 24) were working towards an Associate’s degree. The next largest group (29%; 7 out of 24) were working toward a Bachelor’s degree, while 13% of participants were pursuing Master’s or PhD degrees.

In addition, 19 participants reported plans to attend a training program or pursue further schooling in the near future.

Note. These findings differ from those on page 50, which are based on survey data from Groups 3 through 5.

2.9 Participant Profile (Groups 1–6) – Recent Changes

This section summarizes changes in family circumstances and financial situations of participants in Groups 1 through 6. Data indicates some distinct differences between Flourish’s first 100 families and pilot families related to family circumstances and emergency assistance needs. The analysis is based on administrative data collected by the program.

Family Circumstances

In the earlier pilot program for Families Flourish, no participating families had given birth to children during the duration of the program. Unlike the pilot, multiple families grew through childbirth during the current program. A total of 16 babies were born during the program for the first 100 families, with some participants entering the program pregnant. The median age of parents in the current program is younger than families in the pilot program. The relatively younger cohort of parents could explain why births were more common than the previous pilot program experience (younger families are growing). Births and parental leave have directly impacted health and earnings for some participating families.

Emergency Assistance and Community Support

Emergency loans and Gifts of Kindness funds from The Columbus Foundation have been essential to families navigating economic and health challenges or unexpected life events. Thirty-nine emergency loans (averaging \$772) and 41 Gifts of Kindness (averaging \$1,985) have been provided to participant families over the course of the program. More than 2/3’s of the requests for emergency loans or Gifts of Kindness are from participants in the first year of the program.

Current economic conditions differ significantly from the pilot program experience; these factors have impacted emergency needs of families. Job disruptions, health challenges, vehicle expenses and death of a loved one were the most common factors driving requests. Current use of emergency loan funds and Gifts of Kindness are most frequently used for rent and vehicle-related expenses.

2.10 Program Retention

Based on program administrative data, Flourish has a program retention rate of 87%. The program began accepting applications in spring 2022 and commenced activities in September 2022. As of the end of March 2026, 103 families had joined the program across Groups 1 through 6. In 2025, 13 participants in Group 1 graduated from the program.

As of the end of March 2026, thirteen families had exited the program out of a total of 103 families. These thirteen families included two from Group 1, two from Group 2, five from Group 3, two from Group 4, one from Group 5, and one from Group 6. Reasons for exiting the program included eviction due to non-payment (five cases), personal and family factors (five cases), including one family who purchased a home, and receipt of a notice to vacate or non-renewal (three cases). Contributing factors for many of these families included employment issues (eight cases), lease violations or participant/landlord dispute (six cases), mental health concerns (four cases), non-communication with Flourish (four cases), physical health issues (two cases), and other factors (two cases). Their average length of stay was 12 months.

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 3

**OVERALL EXPERIENCE SINCE
RELOCATING, HOUSING &
NEIGHBORHOOD SATISFACTION**



3.1 Participant Voices: Overall Program Satisfaction (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Ten participants in Groups 2 (approximately 3 years) and 3 (approximately 2.5 years) were interviewed about their experience with Families Flourish. The vast majority of participants (9 out of 10) reported a positive experience during their past year in Families Flourish. Only one participant described a mixed experience, which was related to the transition at the end of the program. Positive experiences most commonly reflected support from program staff and coaches (2 participants), stability within a safe neighborhood (2 participants), and the presence of an informative, family-like community (1 participant).

"It's been a good experience. I've had no big issues."

"It's been really good. It's been great. I had a lot of support, and it's just been very nice, as always."

"It's been cool. I mean, I've appreciated the program. It's been a good experience."

An Informative, Family-Like Community

"My experiences have been great. I feel like it's very informational. I feel like they basically became my family, the way that we talk and just interact, and how we have little events at times that's in person. You get to learn and know other people, and it's taught me a lot."

Support from Flourish Staff and Coaches

"I feel that my coach was always available when I needed her—just very flexible. Any other issues that came up, [Flourish staff] were always very responsive and real transparent about the issues that I may have faced, and how we were able to work through those issues or other resources that may have been available to me that I wasn't aware of."

Stability within a Safe Neighborhood

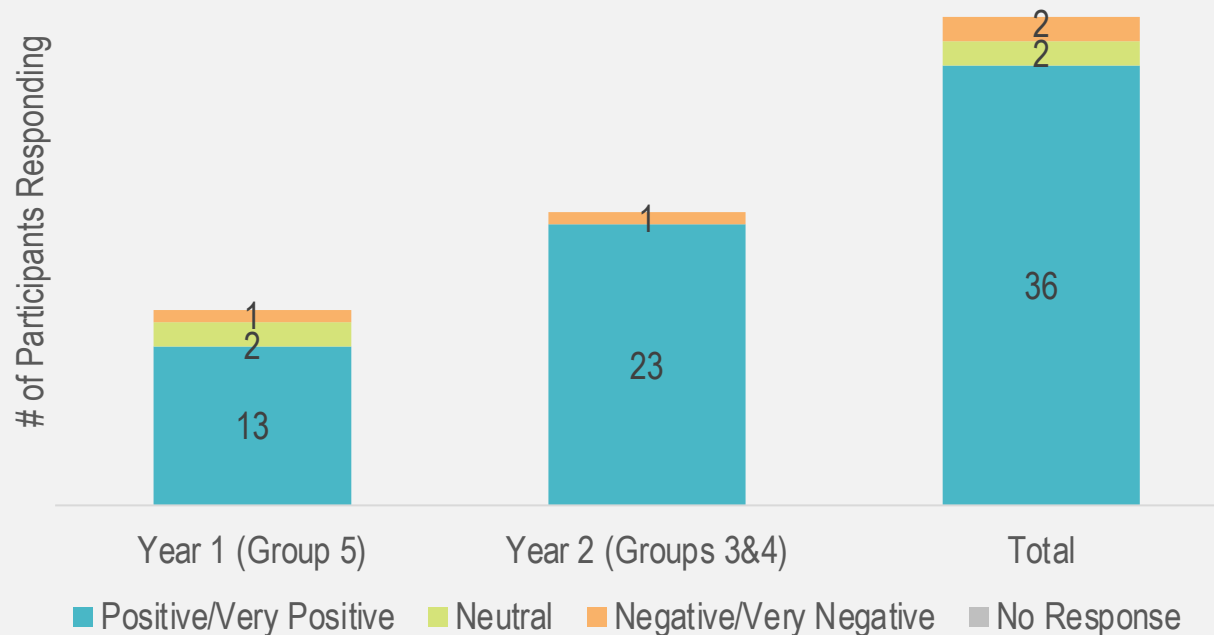
"It's been very helpful for my family. ... I was fearful of instability, and finding this program has provided that foundation and the ability for us to be stable in one location for three continuous years, which has been so helpful to my children. To be in a safe neighborhood where I feel safe with them playing outside. They have the same neighbors, same faces, and just all of the things that stability in a stable environment provides."

3.2 Housing Experience

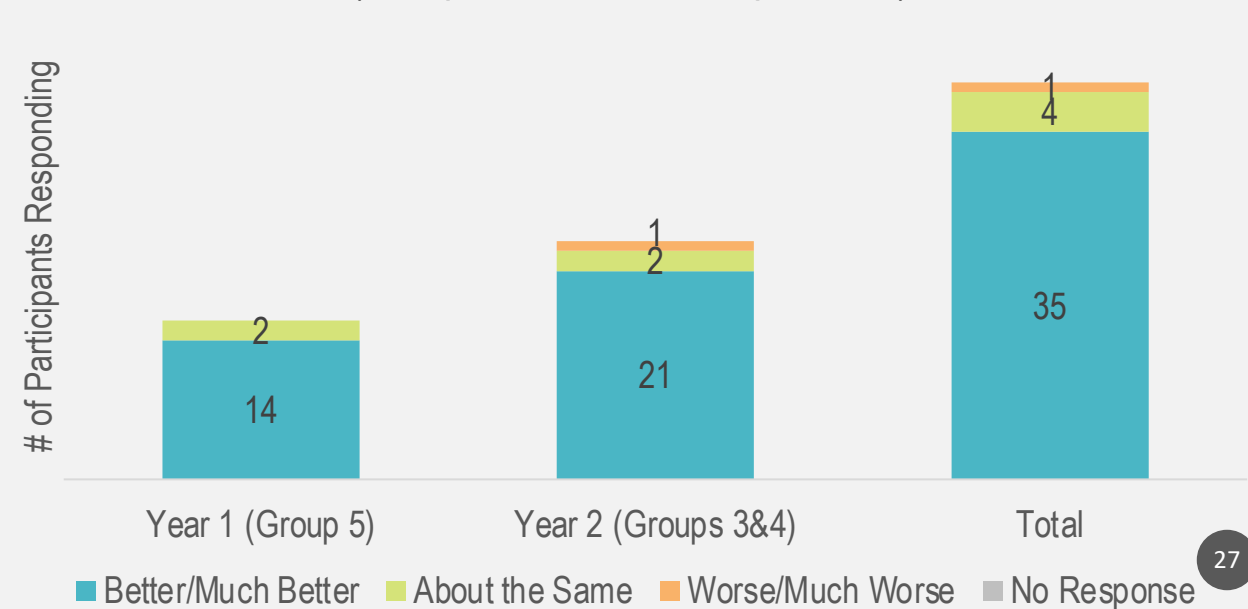
In Year 1, the vast majority of participants in Group 5 (13 out of 16) reported a positive experience (“Very positive” or “Positive”) with their new housing, two rated it as neutral, and one rated it as negative. Similarly, 14 out of 16 participants described their housing circumstances as “Better” or “Much better” compared to their housing prior to Flourish, while two rated it as “About the same.”

In Year 2, all but one participant in Groups 3 and 4 (23 out of 24) reported a positive experience (“Very positive” or “Positive”) with their current housing, while one rated it as negative. Most participants (21 out of 24) described their housing circumstances as “Better” or “Much better” compared to their housing prior to Flourish, while two rated it as “About the same,” and one rated it as “Worse.”

How would you describe your experience in your new home?
(Groups 3&4 n=24; Group 5 n=16)



How would you describe your family's housing circumstances (housing quality, location, and cost) since relocating compared to your housing prior to Flourish?
(Groups 3&4 n=24; Group 5 n=16)

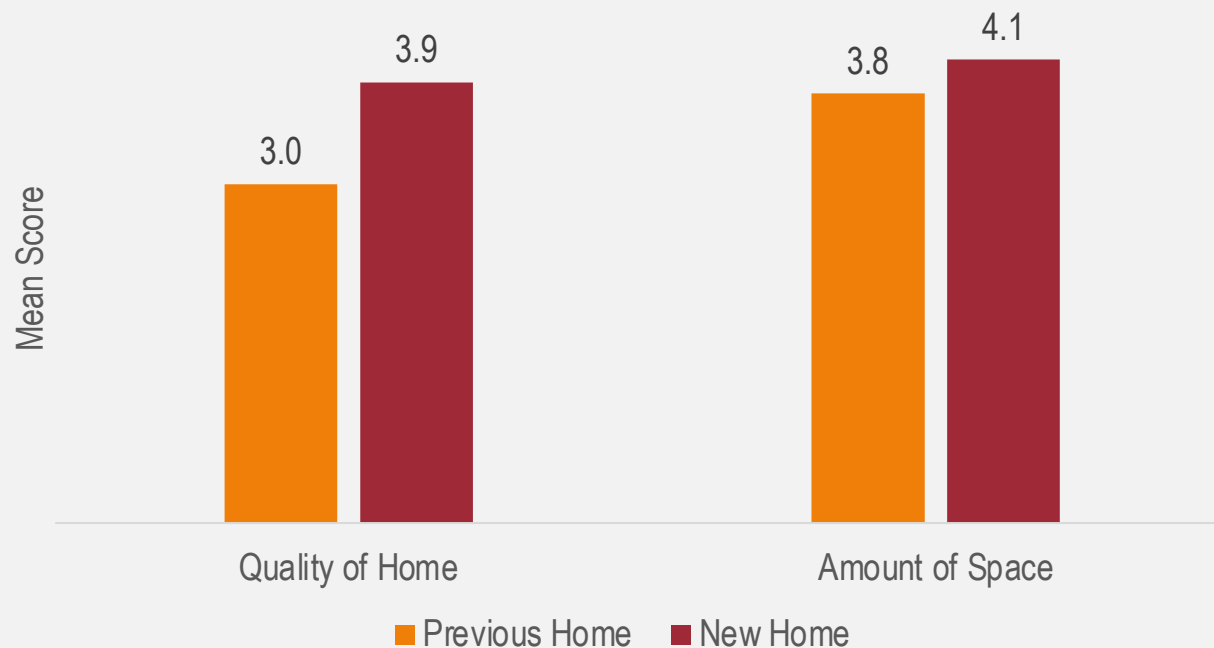


3.3 Housing Satisfaction (Year 1 – Group 5)

Mean participant satisfaction scores for the quality of their home increased from 3.0 to 3.9, and mean participant satisfaction scores for the amount of space increased from 3.8 to 4.1, compared to their previous home.

Participants in Group 5 expressed satisfaction with the environment, space, and other factors. However, they noted a few negatives, including outdated conditions, size, noise, and other concerns. Four participants mentioned that they had no dislikes about their new home.

Home Satisfaction Scores (mean score)
on a scale of 1 (very dissatisfied) to 5 (very satisfied)
(Group 5 n=16)



What do you like or dislike about your current home?

Likes:

- Environment/Location (7 responses): quiet, safe, better
- Space (3 responses): own space
- Other responses: Everything, independence, washer and dryer, neighbors

Dislikes:

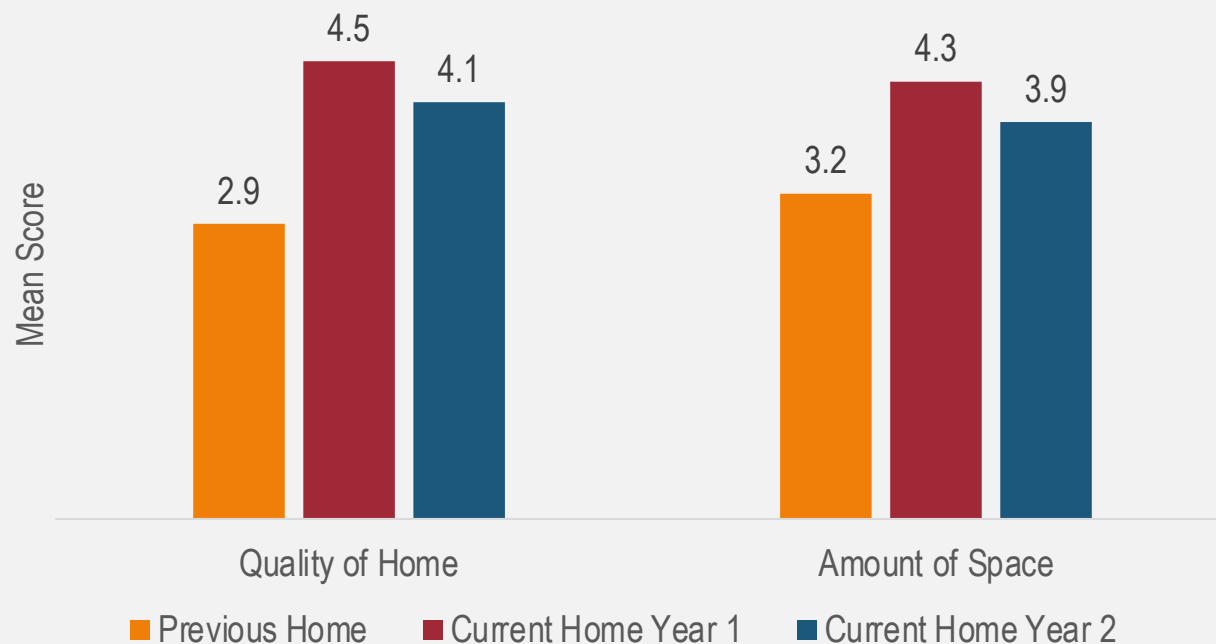
- Nothing (4 responses)
- Outdated conditions (2 responses)
- Size (2 responses)
- Noise (2 responses)
- Other responses: Neighbors, rent amount, unit location

3.4 Housing Satisfaction (Year 2 – Groups 3 & 4)

Mean participant satisfaction scores for the quality of their home increased from 2.9 to 4.1, and mean participant satisfaction scores for the amount of space increased from 3.2 to 3.9, compared to their previous home. The slight decline in scores from Year 1 to Year 2 may be due to the newness of the area wearing off.

Participants in Groups 3 and 4 expressed satisfaction with the area, neighborhood, sense of feeling at home, school district, and other factors. However, they also noted a few negatives, including high bills, property maintenance and management issues, and other concerns.

Home Satisfaction Scores (mean score)
on a scale of 1 (very dissatisfied) to 5 (very satisfied)
(Year 1 n=26*; Year 2 n=24)



* Some participants did not respond to all questions.

What do you like or dislike about your current home?

Likes:

- Area/Location (9 responses)
- Neighborhood (3 responses): Peaceful, safe
- Sense of feeling at home (3 responses)
- School district (2 responses)
- Other responses: Everything, brand new apartment, cozy, two bathrooms, kitchen, space and yard

Dislikes:

- Nothing (4 responses)
- High bills (4 responses): Rent, utility bills
- Property Maintenance/Managers/Management (3 responses)
- Other responses: Outdated conditions, neighbors, building structure, infrastructure

3.5 Housing Challenges: Previous vs. Current Homes (Year 1 – Group 5)

A comparison of reported problems between participants' previous and current homes shows that the number of participants reporting problems decreased from 10 to 7; however, the total number of specific problems declined more substantially, from 30 to 9.

Previous Homes

- The majority of participants (10 out of 16) reported problems with their previous home; of those, six participants reported multiple issues—two with two to three issues, and four with four or more.
- Pests and landlord disputes were the most frequent problems (5 responses each), followed by water leaks (4), mold (3), threat of eviction (3), chipping paint (3), medical condition that makes it difficult to live in current house (2), and other issues such as missing or non-working smoke detectors, overcrowding, bad plumbing, along with two additional issues.

Current Homes

- Slightly less than half of the participants (7 out of 16) reported problems with their current home; of those, two participants reported two issues.
- Pests were the most frequent problem (3 responses), followed by chipping paint (1), landlord disputes (1), threat of eviction (1), unreliable utilities (1), and other issues such as outdated or old housing conditions (1) and high utility bills (1).

3.6 Housing Experience: Excerpts from Surveys

Positive Comments:

Participant Reflections (Year 1 – Group 5)

- *“It has been a life changing experience! They gave me a chance to provide a better living environment for my children, ultimately, allowing us a better chance at thriving in a safe, healthy and loving community!”*
- *“Everything is perfect.”*
- *“Love the location very quiet and peaceful.”*
- *“Clean air, newer appliances, space.”*
- *“It’s quiet and peaceful.”*
- *“It is amazing. I'm afraid that I won't be able to find anything as wonderful and safe as I have here when the program is over.”*

Positive Comments:

Participant Reflections (Year 2 – Groups 3 & 4)

- *“Everything was an upgrade from where I just came from.”*
- *“I feel at peace as soon as I step [into] the house. I love the space. I have everything.”*
- *“I love having my own space to build my own identity as a parent with my dynamics.”*
- *“I love that I have a home that’s mine, and I feel comfortable in.”*
- *“My neighbors are amazing.”*
- *“I really enjoy my neighborhood.”*
- *“It’s okay.”*
- *“The environment is calm.”*
- *“I like the area. I live by a lot of things.”*
- *“It was great.”*
- *“Okay.”*
- *“Good.”*

3.7 Housing Experience: Excerpts from Surveys

Mixed Comments:

Participant Reflections (Year 1 – Group 5)

- *“Outside of smoking from neighbors, I enjoy my housing.”*
- *“Not fond of my neighbor, and my property manager isn’t as polite as the previous one, but we still have rapport.”*
- *“Mixed feelings.”*
- *“Roach issue in building.”*

Mixed Comments:

Participant Reflections (Year 2 – Groups 3 & 4)

- *“Everything is better here, but it is more expensive. I used to live in HUD housing, so it went by my income. I’m just hoping that I can stay here at least until my son graduates high school after the program.”*
- *“Everything is great. It is a little pricey but since [Families Flourish] is helping, it’s affordable for me right now. I do find a lot of cracks in the wall and I’ve brought it up to management, but nothing has been done.”*
- *“I love the location of my current housing. I love the property and the upkeep, but I do not love the neighbors and the structure and foundation of the property. It’s an old building meaning thin walls and drafty windows.”*
- *“It’s decent. I’ve gone through [several] property managers since I’ve moved in here though, and none of them seem to really care much about their tenants except the last one.”*
- *“Although I like my apartment, I have had issues with mice and have had a negative experience with the people who used to live below me.”*
- *“I love it. It’s mine. It’s just a little outdated.”*

3.8 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Housing Satisfaction

In interviews, half of the participants (5 of 10) reported mixed experiences with their housing during the past year. In comparison, four participants reported positive experiences, while one participant reported a negative experience with their housing. Positive housing experiences were primarily associated with overall satisfaction with housing units. Mixed and negative experiences were mainly related to maintenance and property management issues, including high staff turnover, negative interactions with management, unexpected fees, rent increases, and renovations occurring while residents were still living in their units.

Housing Units and Safety

“I love my home. I love the layout—that's why I picked it. It's a two-bedroom with a loft. I have two full bathrooms. I'm actually staying another year outside of the program.”

“We are now very happy and very safe. I don't really have to worry about a lot of stuff I did before, like when rent is coming and how I'm going to afford the bills. I feel like that's less stress for me and less stress for my kids, because I'm happier than I used to be, so my kids they are happy. It's good, honestly.”

Property Management and Maintenance

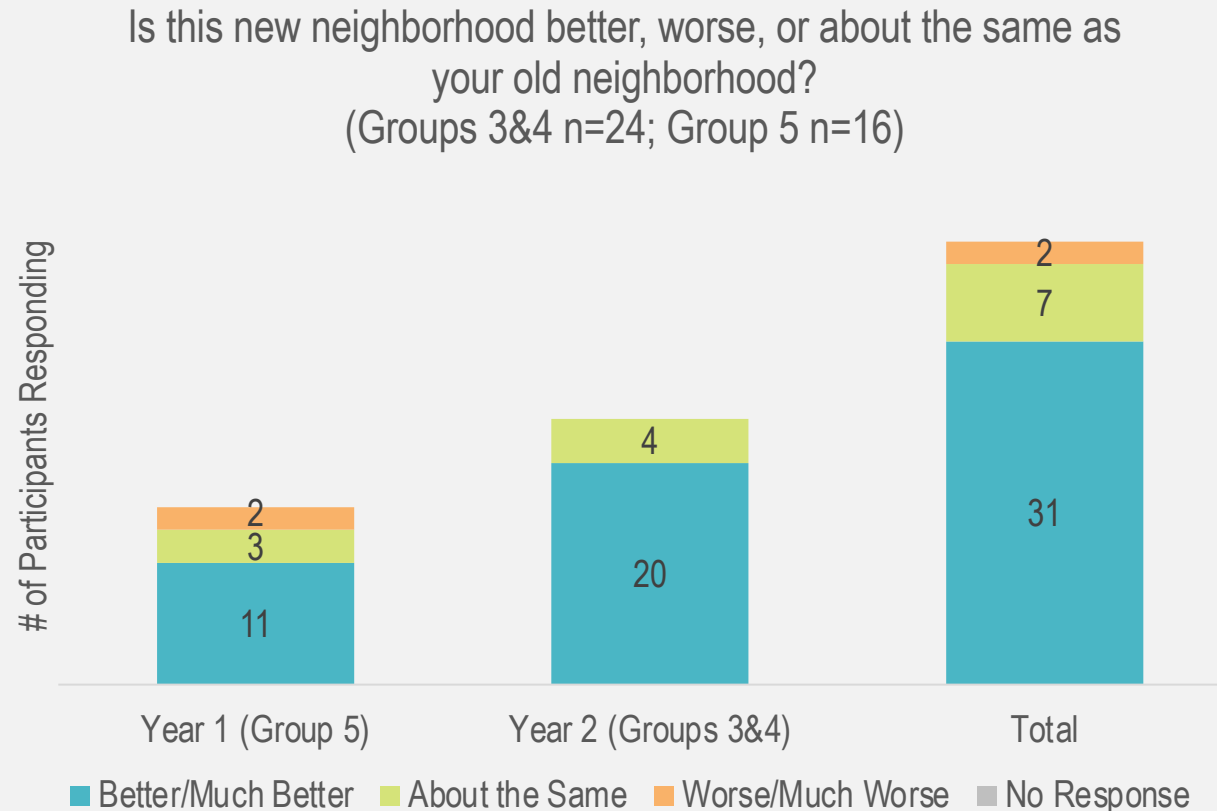
“We've had a lot of changes since management changed, so there have been a lot of good and bad changes. There's been a lot of extra fees added and rent raises, and they did renovations even while we were still living there.”

“There's flooding, and maintenance isn't that good at this. It's just the unit overall, and the high turnover rate in the office, and the people in the office seem like they're constantly overwhelmed. Their customer service isn't the best...”

3.9 Neighborhood Experience

In Year 1, the majority of participants in Group 5 (11 out of 16) rated their current neighborhood as “Better” or “Much better” compared to their neighborhood prior to joining the program. Two participants reported that their current neighborhood was “Worse” or “Much worse,” while another three participants reported “About the same.”

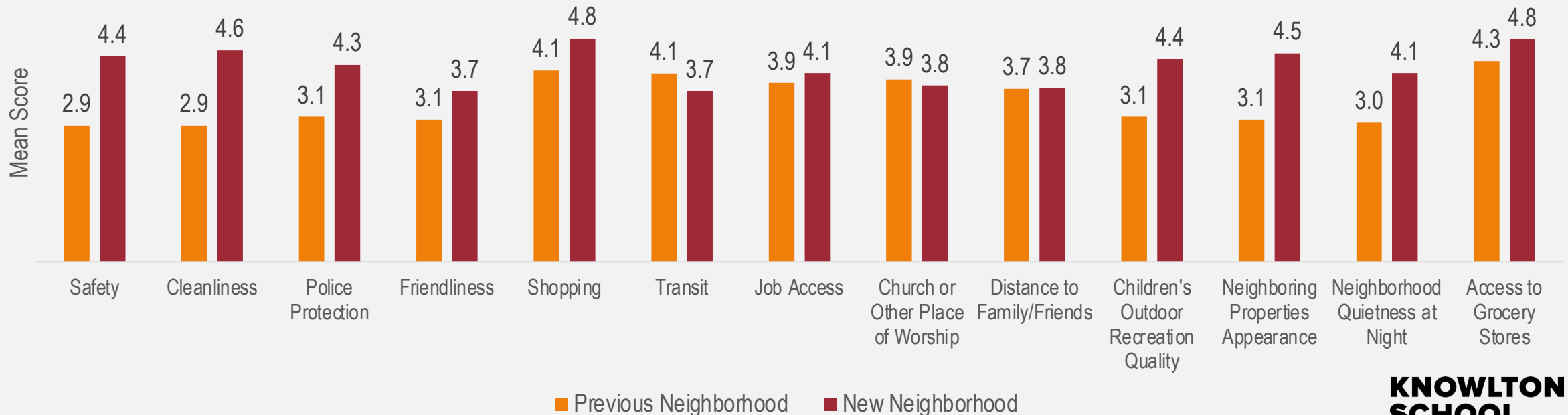
In Year 2, the vast majority of participants in Groups 3 and 4 (20 out of 24) rated their current neighborhood as “Better” or “Much better” compared to their neighborhood prior to joining the program. Four participants reported that their current neighborhood was “About the same.”



3.10 Neighborhood Satisfaction (Year 1 – Group 5)

In Year 1, participants in Group 5 reported a significant improvement in neighborhood satisfaction compared to their previous neighborhood. The most notable improvements were in cleanliness, safety, the appearance of neighboring properties, children’s outdoor recreation quality, police protection, and neighborhood quietness at night. Additionally, participants generally rated their current neighborhood more favorably in terms of access to grocery stores or shopping, cleanliness, the appearance of neighboring properties, and safety. However, they expressed less satisfaction with access to public transportation and convenience to church or other place of worship.

Neighborhood Satisfaction Scores (mean score) on a scale of 1 (very dissatisfied) to 5 (very satisfied)
(Group 5 n=16*)

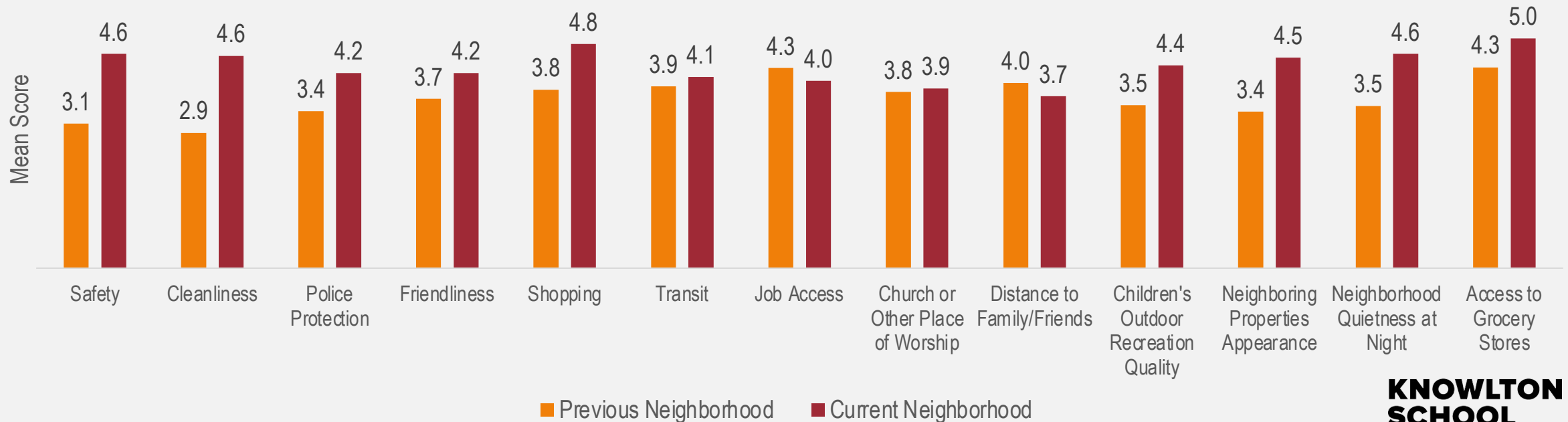


* Some participants did not respond to all questions.

3.11 Neighborhood Satisfaction (Year 2 – Groups 3 & 4)

In Year 2, participants in Groups 3 and 4 reported a significant improvement in neighborhood satisfaction compared to their previous neighborhood. The most notable improvements were in cleanliness, safety, the appearance of neighboring properties, neighborhood quietness at night, access to shopping, children’s outdoor recreation quality, and police protection. Additionally, participants generally rated their current neighborhood more favorably in terms of access to grocery stores or shopping, neighborhood quietness at night, safety, cleanliness, and the appearance of neighboring properties. However, they expressed less satisfaction with the distance to family and friends and job access.

Neighborhood Satisfaction Scores (mean score) on a scale of 1 (very dissatisfied) to 5 (very satisfied)
Previous neighborhood (Year 1 n=26*); Current neighborhood (Year 2 n=24)



* Some participants did not respond to all questions.

3.12 Community Engagement and Accessibility

Did you belong/Have you belonged to any groups or associations, either locally or nationally such as charities, labor unions, professional associations, schools, political or social groups, sports or youth groups, and so forth?

- In Year 1, three out of 16 participants in Group 5 reported belonging to groups or associations before moving to their current home, and the same three participants reported belonging to groups or associations after moving.
- In Year 2, one-third of the participants in Groups 3 and 4 (8 out of 24) reported belonging to some groups or associations since moving to their current home.

Since moving to your new neighborhood, have you had difficulty reaching any destinations (e.g., your workplace, school, a place of worship, shopping, a family member's or friend's home, or medical care)?

- In Year 1, of the 15 participants in Group 5 (excluding one with no response), only two participants reported difficulty reaching at least one destination. One participant reported difficulty reaching all destinations, and another participant reported difficulty reaching the workplace.
- In Year 2, of the 24 participants in Groups 3 and 4, four participants reported difficulty reaching at least one destination, including the workplace (3), a family member's or friend's home (3), a place of worship (2), medical care (2), shopping (1), and school (1).

3.13 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Neighborhood Satisfaction

In interviews, most participants (7 of 10) reported positive experiences with their neighborhood during the past year. Positive experiences were most commonly associated with relationships with neighbors (3 participants), neighborhood safety (1 participant), and affordability in relation to the ZIP code and school district (1 participant). Additionally, three participants reported mixed experiences in their neighborhood, primarily related to property crime, safety concerns, and discomfort related to neighbors.

Relationships with Neighbors

"It's been really good. I don't have anything to complain about here. New neighbors, everyone's friendly. We say hi and bye; we don't really do too much. My daughter's made some new friends."

"Good. I love my neighbor."

"It's good. I love our apartment, and I love our neighbors. I love that we're surrounded by a good bit of yard for an apartment."

Neighborhood Safety

"That's a very safe neighborhood. It's very safe. My kids, they love it here. We have a good playground in the back, so that's their absolute favorite place. And I have a really good neighbor. ... I have a really nice property, and sometimes, if I don't really get the help that I need right away, I reach out to [Flourish staff], and she always taking care of it so quickly. So, it's been nice."

Affordability in Relation to the ZIP Code and School District

"I like how much it costs to live out here. For the school district, I'm not paying that much. ... I do like that [the program] made it easy for me to get into this zip code."

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 4

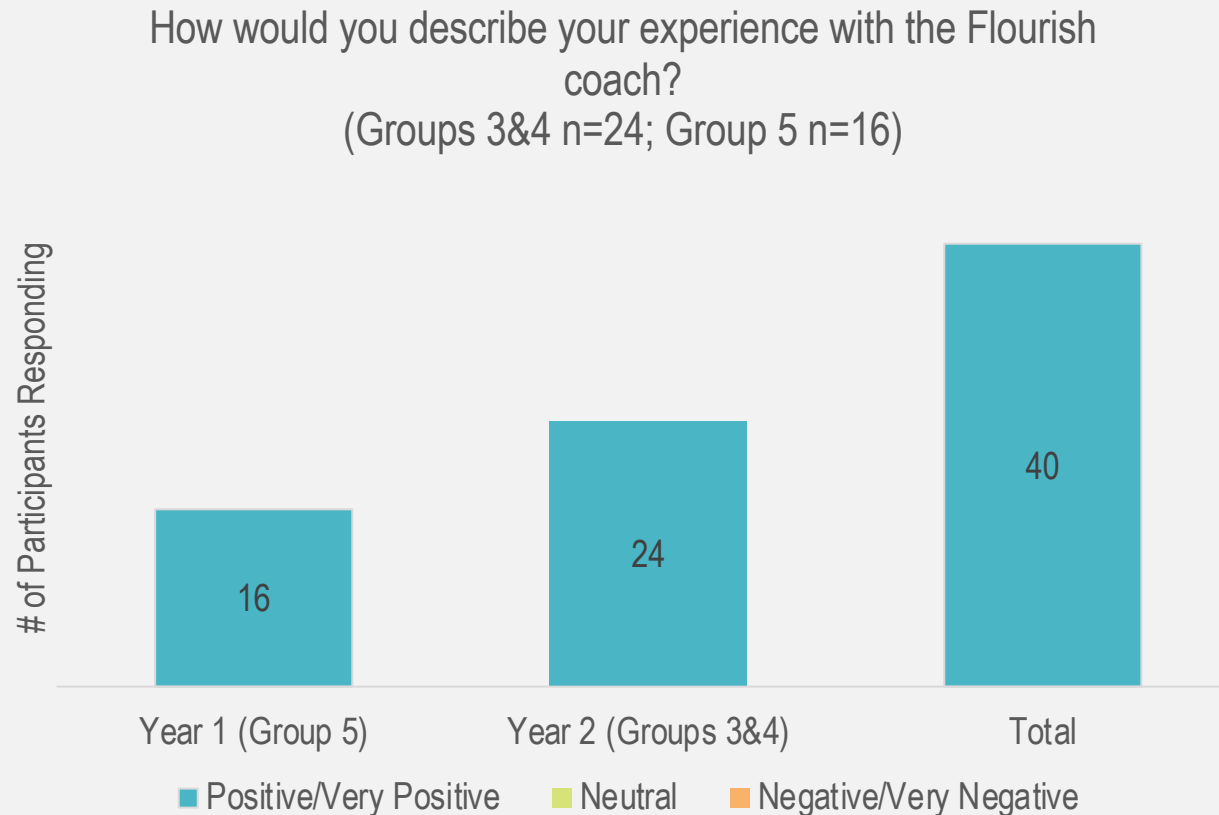
**IMPACTS OF COACHING &
FLOURISH PROGRAMMING**



4.1 Experience with the Flourish Coach

Participants were satisfied with the Flourish coaching program. In Year 1, all participants in Group 5 described their experience with their Flourish coach as either “Positive” or “Very positive,” with 11 rating it as “Very positive.”

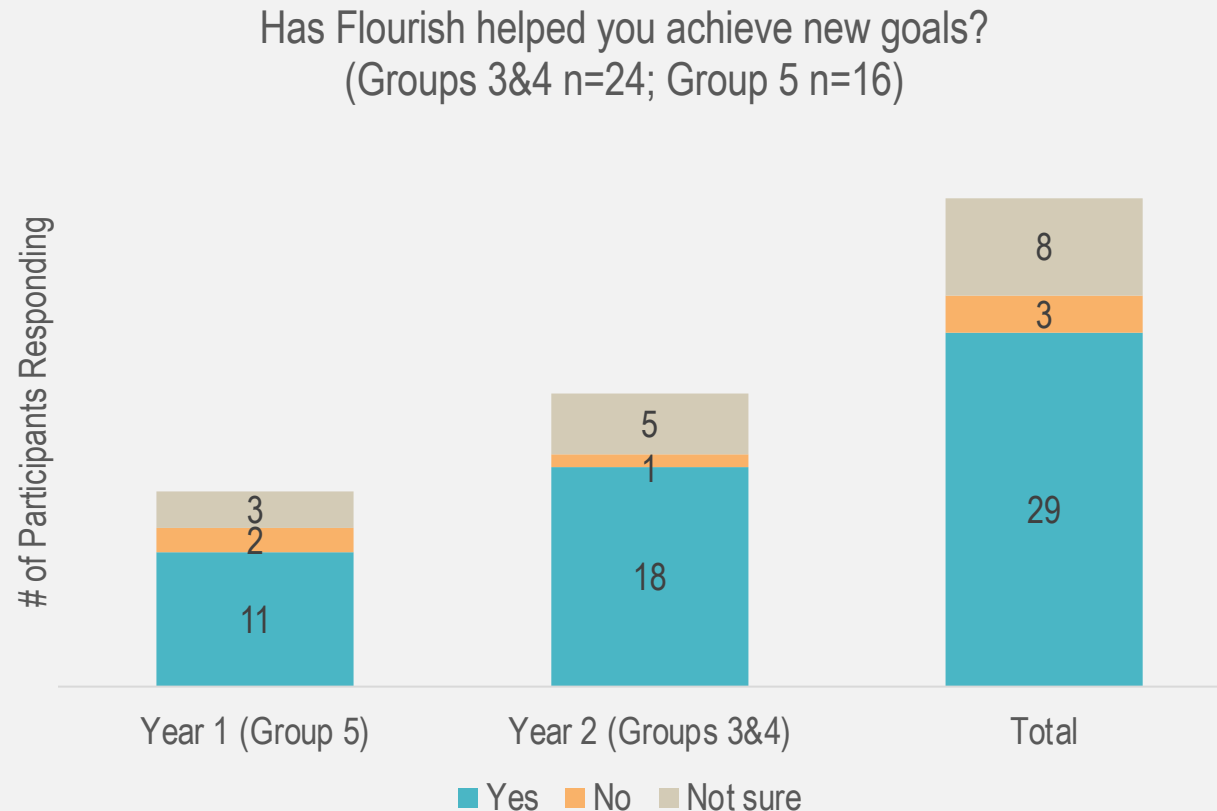
In Year 2, all participants in Groups 3 and 4 described their experience with their Flourish coach as “Positive” or “Very positive,” with 19 rating it as “Very positive.”



4.2 Goal Setting and Achievement

The coaching activities focused on setting personal goals and developing plans to achieve them, with goals covering topics such as finance, career development, and education. In Year 1, the majority of participants in Group 5 (11 out of 16) indicated that Flourish helped them achieve their goals, while two participants provided a negative response.

In Year 2, most participants in Groups 3 and 4 (18 out of 24) indicated that Flourish helped them achieve their goals, while one participant provided a negative response.



4.3 Goals Achieved: Excerpts from Surveys

Participant Reflections (Year 1 – Group 5)

- *“The ability to live on my own.”*
- *“Keeping my family in our home and not having to worry about an unfavorable living situation.”*
- *“Helped me make a smart decision financially by saving money for my children in a 529 and custodial account, a retirement account for myself, and eliminating a car payment, and purchasing a used car.”*
- *“Started nursing school.”*
- *“Finance. Better area to live.”*
- *“More self-discovery and awareness, building a savings account.”*
- *“Save.”*
- *“I got a job that I wanted for so long.”*
- *“Budgeting.”*
- *“Has helped keep a positive outlook on figuring out my daughter’s schooling.”*

Participant Reflections (Year 2 – Groups 3 & 4)

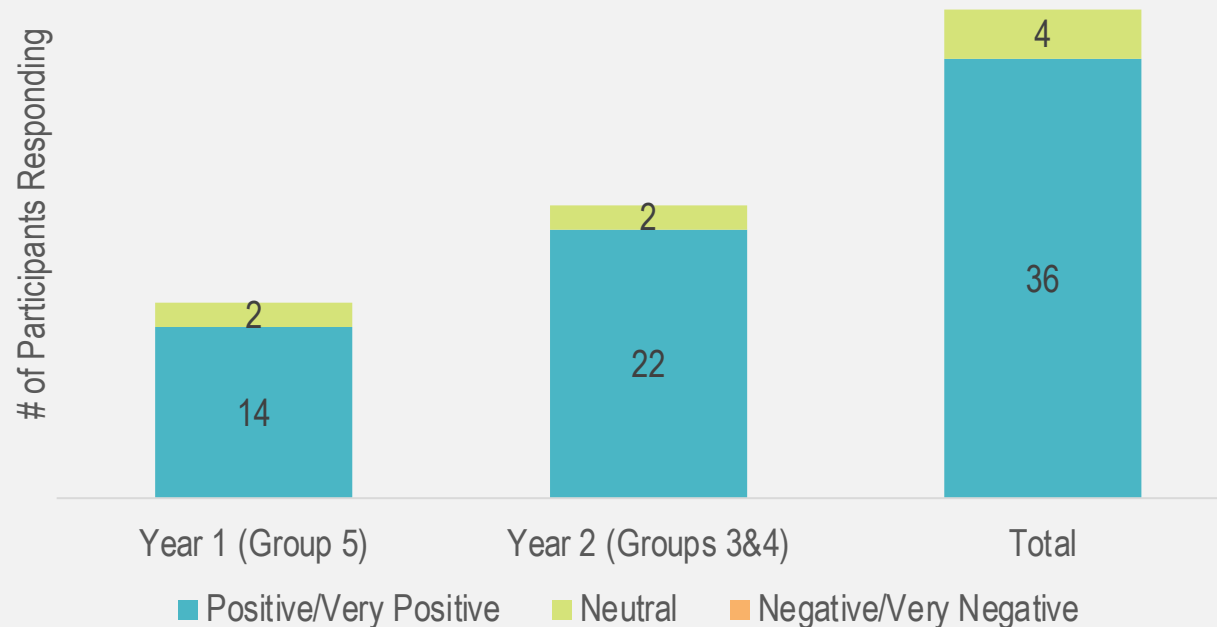
- *“Applied for benefits/new job.”*
- *“Better budgeting and parenting skills.”*
- *“Budgeting, family resources.”*
- *“Completing STNA classes.”*
- *“Financial goals, better life skills.”*
- *“Finding a higher paying job.”*
- *“Gaining upskilling experience.”*
- *“Good school and currently in school.”*
- *“Helped focus on achieving various goals for weight loss, identifying new school programs, etc.”*
- *“I’ve paid two of my debts and have been working on saving and my finances.”*
- *“New home.”*
- *“Saving money.”*
- *“School.”*
- *“Self-confidence, budgeting, [and] overall mental health has improved. Safe.”*
- *“Stabilize my income.”*
- *“Time management.”*

4.4 Monthly Program Sessions

Monthly program sessions were held with participants to provide education, create opportunities for relationship-building, and allow participants to share skills and resources. These sessions were mostly held in a virtual format. Participants acknowledged that the virtual format was more accommodating for families, given travel times, work conflicts, and childcare or extracurricular activities.

In Year 1, all but two participants in Group 5 described the monthly program sessions as “Positive” or “Very positive,” while two participants reported a neutral perception. In Year 2, most participants in Groups 3 and 4 (22 out of 24) also rated the sessions as “Positive” or “Very positive,” with two reporting neutral perceptions.

How would you describe your experience with the Flourish monthly programs? (Groups 3&4 n=24; Group 5 n=16)



4.5 Flourish Program Components (Relocation, Coaching, Monthly Sessions): Excerpts from Surveys

Participant Reflections (Year 1 – Group 5)

- *“I love my relationship with my coach. My coach and rent payments are the most helpful resources in the program for my situation.”*
- *“I loved my coach. She pushed me to be and do better.”*
- *“I am grateful for the opportunity to be part of this wonderful organization and my relationship with my coach has helped me in many ways.”*
- *“I love the monthly coaching. I have learned so much. My coach motivated me and yes, I got the job I wanted for so long.”*
- *“I am in a better area because of this program.”*
- *“The monthly programs are a great way to learn and sometimes refocus your priorities. I feel that my voice is heard.”*
- *“I really enjoyed the topic about buying a home.”*
- *“Relocating was amazing! Found a secured, nourishing and beautiful environment for my kids to grow up safely. Property manager is understanding and helpful! No issues thus far! The monthly sessions can be hit or miss, as a lot of them I am already or aware of, however I tend to take something new away from each session. Just wish they were earlier in the day to accommodate my children's schedule. Not a lot of opportunities to mingle or build relationships with other families, so it's really a nonfactor in the program, unless you live somewhere with other families and see each other periodically in passing. The coaching has been helpful! Especially the financial coach [name]! She's amazing! Overall wonderful program that's provided meaningful experiences.”*
- *“The program is a great resource in the sense of allowing families to become established, but I don't feel that, outside of the monthly meetings, I feel apart of any program.”*

Participant Reflections (Year 2 – Groups 3 & 4)

- *“Everyone is very caring!”*
- *“This program has been nothing short of a blessing for myself and my children.”*
- *“Good experience.”*

4.6 Flourish Program Components (Relocation, Coaching, Monthly Sessions): Excerpts from Surveys

Participant Reflections (Year 2 – Groups 3 & 4)

- *“I have had a positive experience with Families Flourish within the last 2 years.”*
- *“It was fantastic. I meet some amazing people and had the opportunity to work on my mental health.”*
- *“I love the area that we move to. We moved from ... to [city name]. It's such a big difference. Property management is amazing and so is the maintenance team. My coach is absolutely amazing. I love her and I would love to have a relationship with her even when I am out of the program.”*
- *“I realized I have a community of help and families. My coach is wonderful. My experience is beautiful, like I was happy to move somewhere and feel safe every day.”*
- *“Everything on Family Flourish side has been great so far.”*
- *“I cannot praise my coach/mentor [name] ENOUGH. I love that woman and I love [Families Flourish] for introducing her into my life. Thank you, thank you, thank you for her. Aside from my amazing coach our monthly meetings and special guest always help. I appreciate this program so much!! It's changed my life.”*
- *“[The] monthly programs help. My coach is always supporting through pressing moments and my accomplishments.”*
- *“I find the monthly meetings to be really helpful and useful, as I can apply them to my everyday life. I'm also learning things that I didn't know prior to.”*
- *“Great program! Monthly meetings are a little late...”*
- *“It's hard working the night shift and trying to attend meetings.”*
- *“My experience with Families Flourish has been amazing. Without this program, I would still be staying at home with my mom. The monthly meetings are very informative and helpful, [and] my coach is equally informative, helpful, and really supports me in my life endeavors.”*
- *“The monthly program is educational. So many topics have been covered including finance, credit management, time management and mental health awareness.”*

4.7 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Coaching Satisfaction

In interviews, all participants reported a positive experience with their coach and the coaching program over the past year. Positive experiences were primarily associated with receiving support and guidance in navigating challenges (5 participants), coach consistency, availability and flexibility (4 participants), and the development of strong, trusting relationships with coaches (3 participants).

Coach Consistency, Availability, and Flexibility

“She always kept the lines of communication open outside of our required monthly one-on-one session. So, that's what I mean by that. She was always willing to speak with me if I needed to.”

“She's very helpful and informative, and anytime I have questions or concerns, she always goes the extra mile to make sure I understand or have the information that I need. If it's something that I can't attend, we always reschedule or try to find something that works best for us, because she has children as well.”

Providing Support and Guidance in Navigating Challenges

“I keep her posted on everything from my personal life to professional and financial, mental, and emotional. I mean, all of it. She has provided a lot of support in that area.”

“I have a lot of support, especially from my coaches. I have someone that I can really trust and call anytime. They have answers to all my questions, and even if they don't, they always try to find a good alternative, anything that would be able to help me.”

“I've had a wonderful coach. She's never negative. She's always positive, and she gives me good feedback whenever I have an issue.”

Strong, Trusting Relationship with the Coach

“I love her. In fact, of course the rent stipend is wonderful and helpful, but I'm sadder about leaving her than anything else. She's been such an inspiration.”

“Coaching has been great because my coach and I have built a bond. When I had my baby, she was there and helped me. If I needed to organize my house or something, she did extra things that she didn't have to do.”

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 5

FINANCIAL WELL-BEING

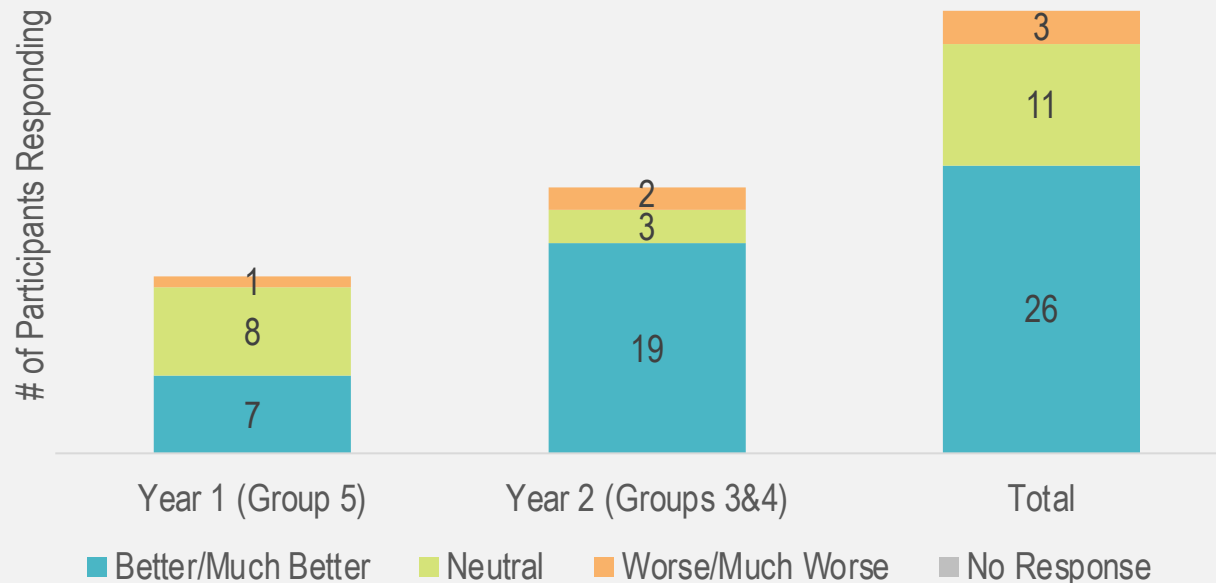


5.1 Family Economic Well-Being

In Year 1, nearly half of participants in Group 5 (7 out of 16) reported that their economic circumstances were “Better” or “Much better” compared to their situation before entering the program. One participant reported that their circumstances were “Worse” or “Much worse,” while half of the participants reported no significant change.

In Year 2, most participants in Groups 3 and 4 (19 out of 24) also reported that their economic circumstances were “Better” or “Much better” compared to their situation before entering the program. Two participants reported their economic circumstances as “Worse” or “Much worse,” while three participants reported no significant change.

How would you describe your family's economic circumstances since relocating compared to prior to entering the program? (Groups 3&4 n=24; Group 5 n=16)

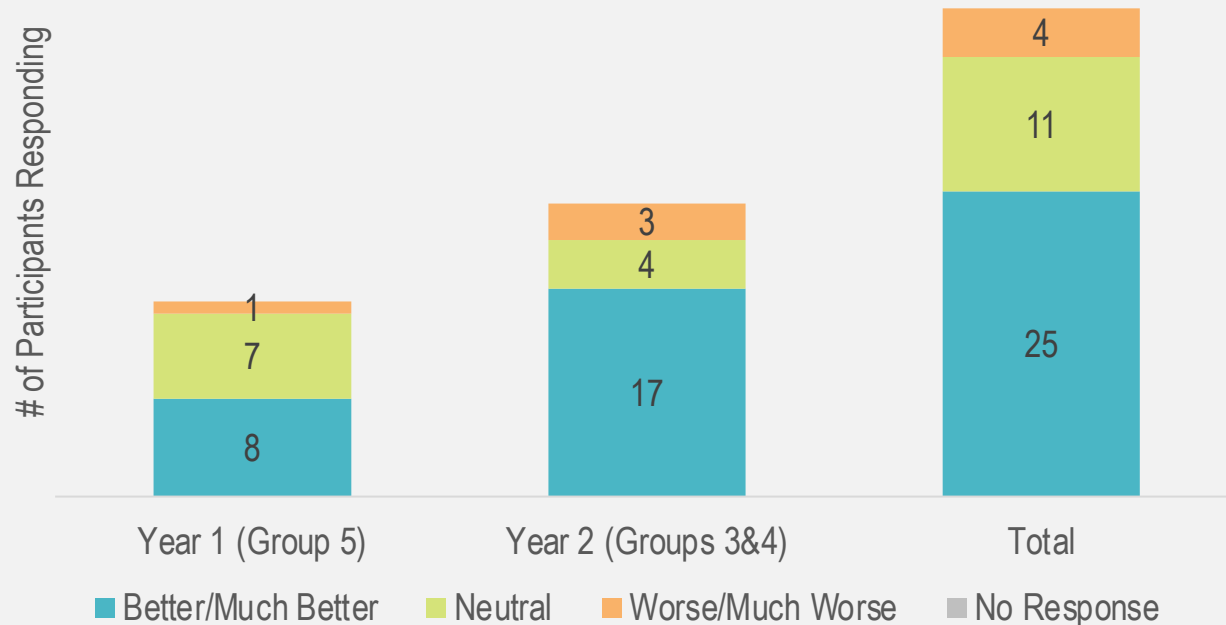


5.2 Family Income

In Year 1, half of participants in Group 5 stated that their income had improved since joining the program. One participant reported that their income had worsened compared to before entering the program, while seven participants reported no significant change.

In Year 2, most participants in Groups 3 and 4 (17 out of 24) stated that their income had improved since joining the program. Three participants reported that their income had worsened compared to before entering the program, while four participants reported no significant change. A small number reported worsening income, which may be associated with employment disruption.

How would you describe changes in your income since enrolling in Flourish? (Groups 3&4 n=24; Group 5 n=16)



Participant Reflections on the Degree of Changes:

(Year 1 – Group 5)

- “A lot.”
- “Not a lot.”
- “Few thousand/year.”
- “Not directly due to Families Flourish but I got a higher paying job.”
- “Saving.”

(Year 2 – Groups 3 & 4)

- “It changed a little. I picked up a part-time job to better budget and provide more for my daughter.”
- “I got a raise and am able to save.”
- “A lot! I’m in a much better position than I was, not even just financially, but mentally and emotionally as well as in terms of assets.”
- “Just watching my spending more has helped.”
- “It increased, but I lost daycare [and] became [a] single parent.”

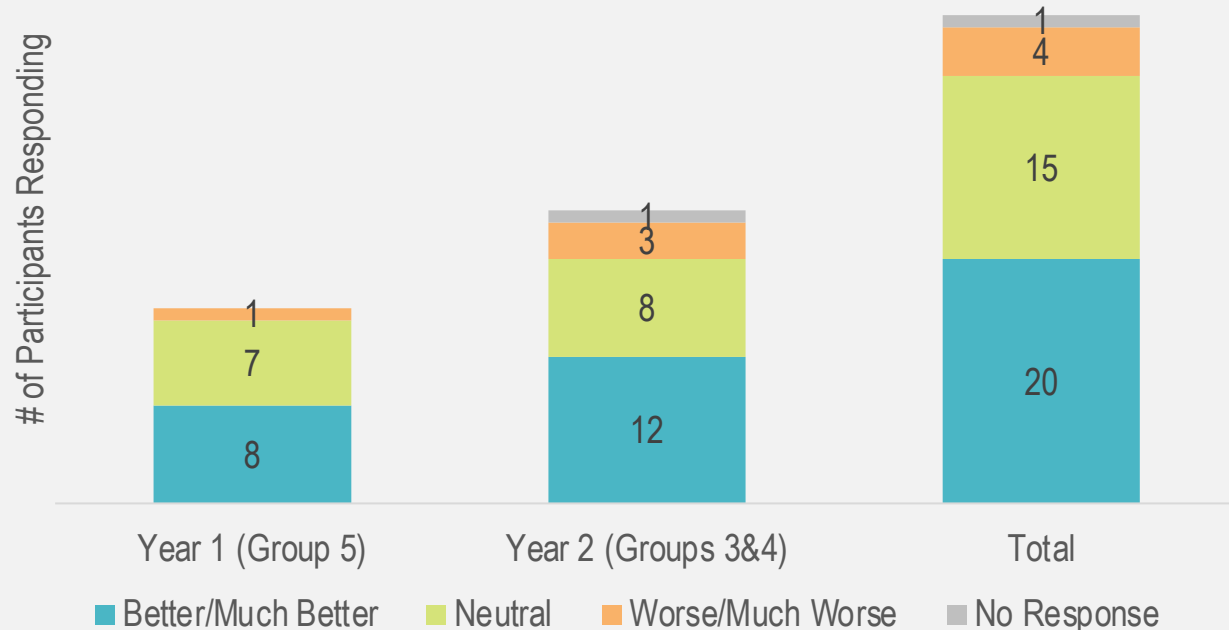
5.3 Employment Changes

In Year 1, half of participants in Group 5 reported an improvement in employment since relocating. Seven participants reported no significant change, and one reported a worsening of employment. Six participants indicated receiving one or more promotions since enrolling in the program. In Year 2, half of participants in Groups 3 and 4 who responded (12 out of 23) reported an improvement in employment since relocating, while eight participants reported no significant change, and three reported a worsening of employment. Ten participants indicated receiving one or more promotions since enrolling in the program.

In the last 12 months, of the 39 participants who responded, 15 participants (38.5%; 3 from Group 5; 12 from Groups 3 and 4) reported participating in job or career training, and 17 participants (43.6%; 7 from Group 5; 10 from Groups 3 and 4) reported completing additional education, such as taking the GED, enrolling in college, or taking classes to learn new skills.

Note. Survey-based findings; differ from program administrative data elsewhere.

How would you describe changes in your employment since relocating? (Groups 3&4 n=24; Group 5 n=16)



Participant Reflections:

(Year 1 – Group 5)

- *“Better opportunities.”*
- *“Better paying job.”*
- *“Happiness and opportunity.”*
- *“In school, needed more flexibility.”*
- *“Laidoff/fired.”*

(Year 2 – Groups 3 & 4)

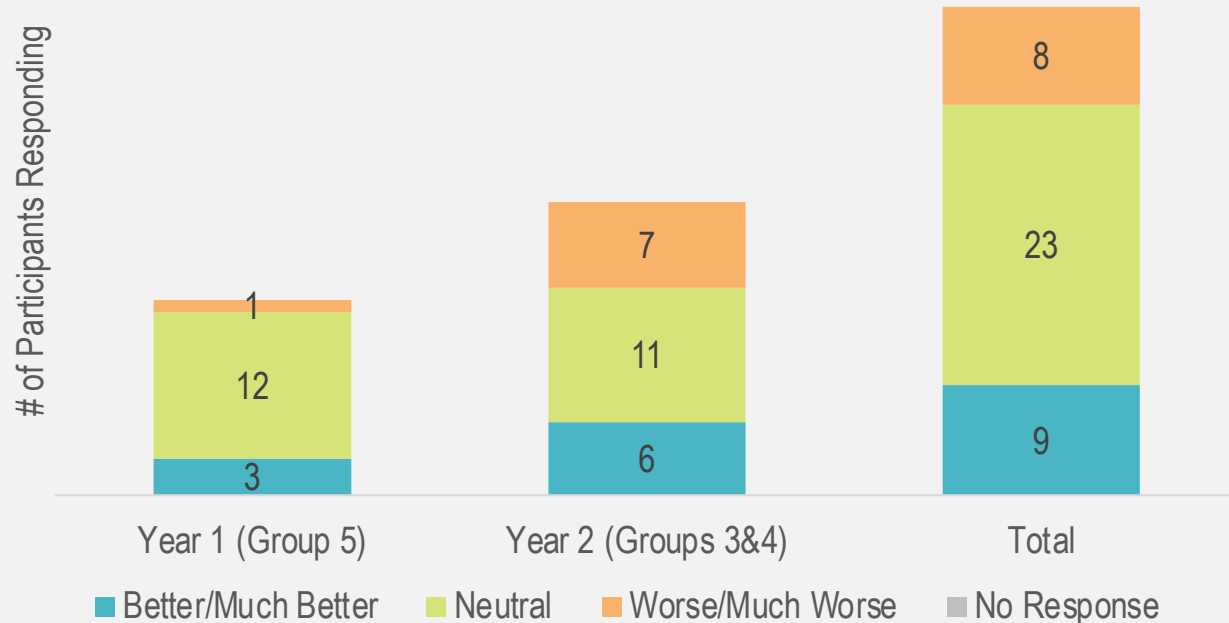
- *“I needed to increase my income.”*
- *“I had to leave my previous job due to safety concern.”*
- *“Found a better paying job.”*
- *“Completed nursing school.”*
- *“Better money, schedule.”*
- *“I was laid off from [name].”*

5.4 Credit Score Changes

In Year 1, three participants in Group 5 reported an improvement in their credit scores since enrolling in the program. The majority of participants (12 out of 16) indicated no change in their credit scores, while one reported a decline. In Year 2, one-fourth of participants in Groups 3 and 4 (6 out of 24) reported an improvement in their credit scores since enrolling in the program. Eleven participants indicated no change in their credit scores, while seven reported a decline.

Inflation pressures were commonly referenced as external factors affecting family economic circumstances. In addition, some participants reported layoffs or job termination, while others indicated that they were primarily enrolled in school, completing a training or degree program.

How would you describe changes in your credit score since enrolling in Flourish? (Groups 3&4 n=24; Group 5 n=16)



Participant Reflections:

(Year 1 – Group 5)

- “Credit score has gone up by 40 points.”
- “Decreased [because] of job loss.”
- “Not sure, haven't looked.”
- “Working on it.”

(Year 2 – Groups 3 & 4)

- “My credit score is very low and my income increased some, but my expenses increased as well due to losing benefits so now even though I technically make more money at my current job, I am struggling worse financially.”
- “[Increased] 60 points.”
- “Increased 15-20 points.”
- “Credit score has decreased due to late payments.”
- “I lost my job so debt accumulated while I was in school.”
- “Student loans.”

5.5 Other Financial Changes or Stressors

Paying Rent, Utilities, or Other Bills

In Year 1, half of participants in Group 5 reported difficulty paying rent, utilities, or other bills since moving. Four participants reported experiencing these difficulties for less than 2 months a year, three for 2 to 4 months a year, and one for 4 to 8 months a year. The remaining eight participants reported no difficulties.

In Year 2, 16 out of 24 participants in Groups 3 and 4 reported difficulty paying rent, utilities, or other bills since moving. Eight participants reported experiencing these difficulties for less than 2 months a year, six for 2 to 4 months a year, and one for more than 9 months a year. One participant did not report how often they experienced these difficulties. Eight participants reported no difficulty paying these bills.

These challenges may, in part, reflect broader increases in electricity and utility costs, as well as employment disruption and inflation.

What bills do you have the most difficulty paying?

- Year 1 – Group 5: Electricity (4), Rent (2), Car (1), All (1)
- Year 2 – Groups 3 & 4: Rent (7), Electricity (4), Utilities (4), Gas (1), Credit card debt (1), Internet (1), Car note (1)

Transportation or Car Issues

In Year 1, slightly more than half of participants in Group 5 who responded (8 out of 15) reported that they experienced no difficulty related to transportation or car issues since moving. Four participants reported experiencing these difficulties for less than 2 months a year, one for 2 to 4 months a year, and two for 4 to 8 months a year.

In Year 2, 12 out of 23 participants in Groups 3 and 4 who responded indicated that they experienced no difficulty related to transportation or car issues since moving. Seven participants reported experiencing these difficulties for less than 2 months a year, two for 2 to 4 months a year, one for 4 to 8 months a year, and one for more than 9 months a year.

Thinking about the past six months, did you have trouble paying for any of the following?

- Year 1 – Group 5: Debt (7), Food (7), Transportation (4), Childcare (4), Medical needs (1), Car repairs (1)
- Year 2 – Groups 3 & 4: Food (8), Childcare (8), Debt (7), Transportation (4), Medical needs (2)

5.6 Economic Conditions and Employment Changes: Excerpts from Surveys

Participant Reflections (Year 1 – Group 5)

- *“Received a promotion which increased my salary.”*
- *“I got a better job.”*
- *“My main issue is my income. My goal is to increase my income either by finding an additional job or by finding a new job. I want to do that before the program is over so that I can be stable financially.”*
- *“I was put on bedrest [during the program period and had] no income [for some time afterward]. It has been hard, but I’m catching up on bills.”*
- *“Although I’ve had a slight raise since being in the Families Flourish, it was due to a [pay] floor. Just due for the increase, and it was very slight. Sometimes it’s hard to pay all my bills and have food for my kids, so I do go to food shelters to help me out.”*

Participant Reflections (Year 2 – Groups 3 & 4)

- *“Once I begin my new job, I will be able to get caught up on bills.”*
- *“Not living check to check.”*
- *“Making ends meet my bills are completely taken care of, but I have to make a way for additional cost towards food and extra activities.”*
- *“Laid off.”*
- *“Good.”*

5.7 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Financial, Career, and Educational Conditions

In interviews, all but one participant reported positive changes in their financial, career, and educational circumstances during the past year. These positive changes include achieving better employment opportunities (5 participants), rent support providing a financial cushion and short-term stability (2 participants), promotions and paying off debt (1 participant), and increased financial security (1 participant). One participant reported experiencing financial struggles due to employment disruption but also noted subsequent improvement in employment opportunities.

“I've gotten two promotions and been paying off my debt, and so I've been doing better at sticking to a budget and being able to pay things off while still enjoying life.”

“I'm still working the same job as when I started, but what it has allowed me—that I want the ability—because of the stability, it gave me the space to heal mentally, emotionally, and physically, to where I was able to make myself a priority. Because of that increase, because of that rent, I mean, my rent for myself personally stayed similar, but we were able to step into a safer area.”

Achieved a Better Employment Opportunity

“One of the goals that I wanted to obtain before the end of the program was just to find employment that I could increase my salary. And I was able to do that.”

“I've always had a job, always keep a job, so there's no big change there. ... Two years ago, I did additional job training. I got my CNA license and now I'm in nursing school.”

Rent Support Provided Financial Cushion

“My employment stayed the same. I still have the same employer. As far as finances ... since they do help out with our rent, I did have extra money to be able to make sure [I was] not drowning every paycheck to paycheck, for the most part. Just that little cushion was definitely helpful.”

“I have had more breathing room, financially, for life. More flexibility. ... I had a job doing retirement planning when I first moved here. Now I do FMLA claims, so... I did job training upskilling in software engineering and cybersecurity.”

**FAMILIES
FLOURISH**TM
*Empowering Change
for Generations*



PART 6

**CHILD WELL-BEING, HEALTH &
DEVELOPMENT**

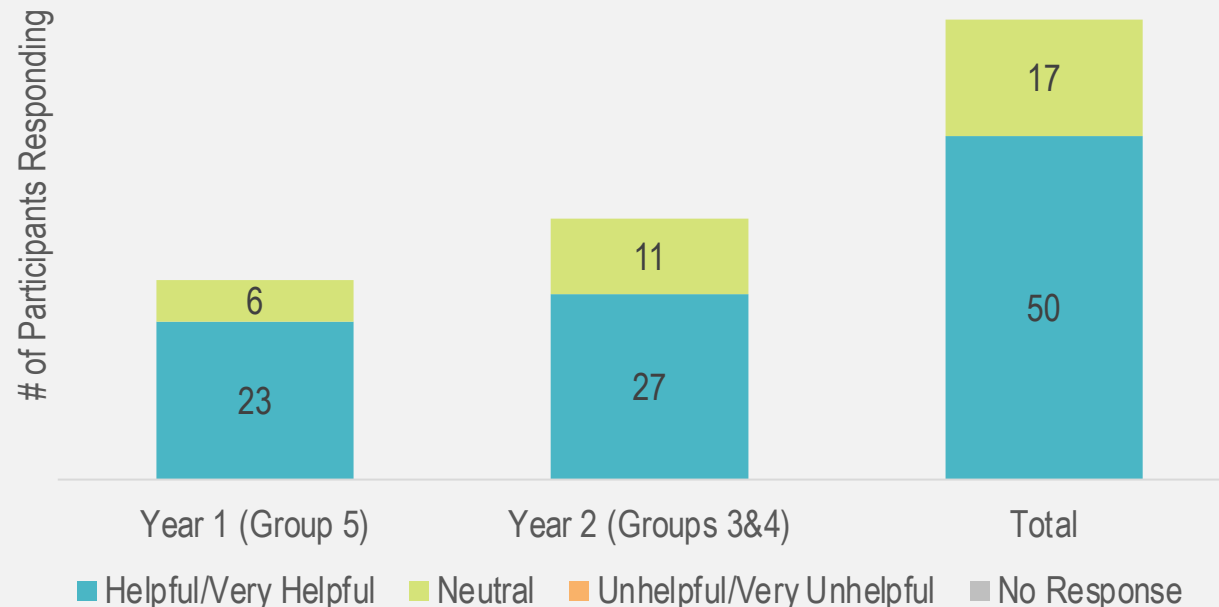


6.1 Impact of Flourish on Children

This section includes responses for 67 children: 38 from Groups 3 and 4, and 29 from Group 5. Of these, 37 are preschool-age or younger, and 30 are in K–12th grade. Out of 42 current adult female participants in Groups 3 through 5, 40 participants provided responses for each of their children.

Participants (parents) rated the overall helpfulness of the program for their child(ren). In Year 1, participants in Group 5 rated the program as “Helpful” or “Very helpful” for 23 out of 29 children, and gave neutral responses (“Neither helpful nor unhelpful”) for six children. In Year 2, participants in Groups 3 and 4 rated the program as “Helpful” or “Very helpful” for 27 out of 38 children, and gave neutral responses for eleven children. Neutral responses should not be viewed negatively.

Overall how helpful has the program been to your child?
(Groups 3&4 n=38; Group 5 n=29)

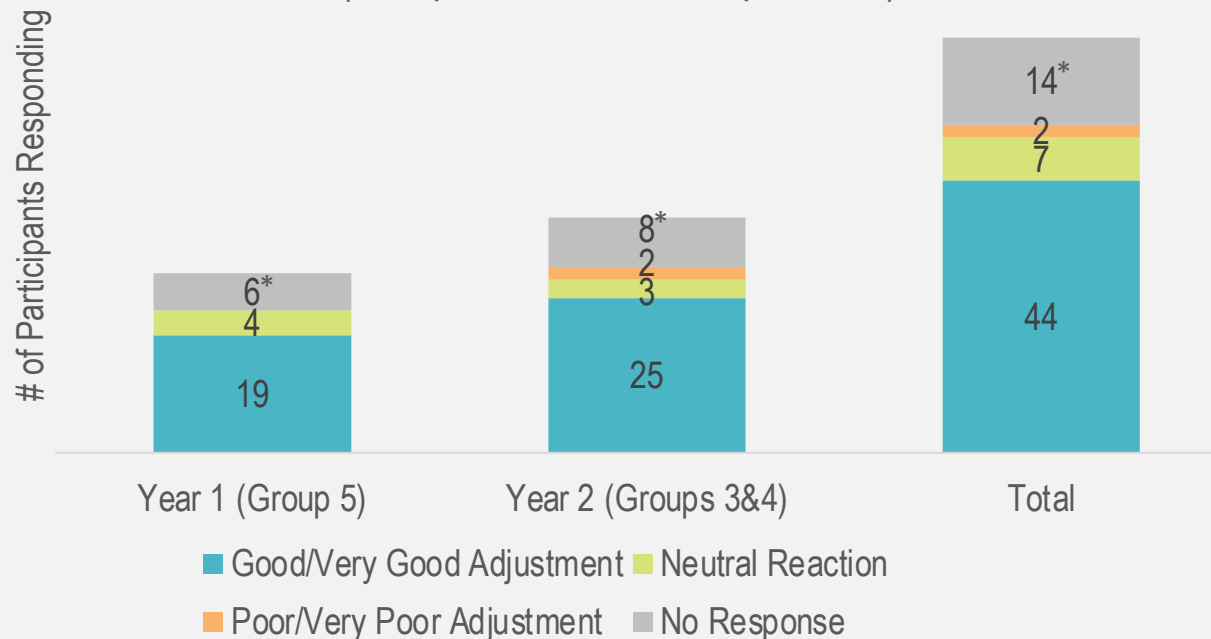


*This graph includes responses from parents for 67 children.

6.2 Adjustment to New School and Change in Academic Outcomes

In Year 1, participants in Group 5 reported that 19 of 23 children (excluding six with no response) had a good or very good adjustment to their new school (including daycare and preschool), while four had a neutral adjustment. Since enrolling in Flourish, academic outcomes improved for 9 of 12 K–12 children (rated as “Positive” or “Very positive”), while three showed no change. In Year 2, participants in Groups 3 and 4 reported that 25 of 30 children (excluding eight with no response) had a good or very good adjustment to their new school (including daycare and preschool). Three children had a neutral adjustment, and two had a poor or very poor adjustment. Since enrolling in Flourish, academic outcomes improved for 6 of 18 K–12 children (rated as “Positive” or “Very positive”), while nine showed no change, and three showed a negative change. No change in child’s grades should not be interpreted as negative. In some cases, children were already achieving good grades before joining the program, so maintaining that level of performance can be considered a positive outcome.

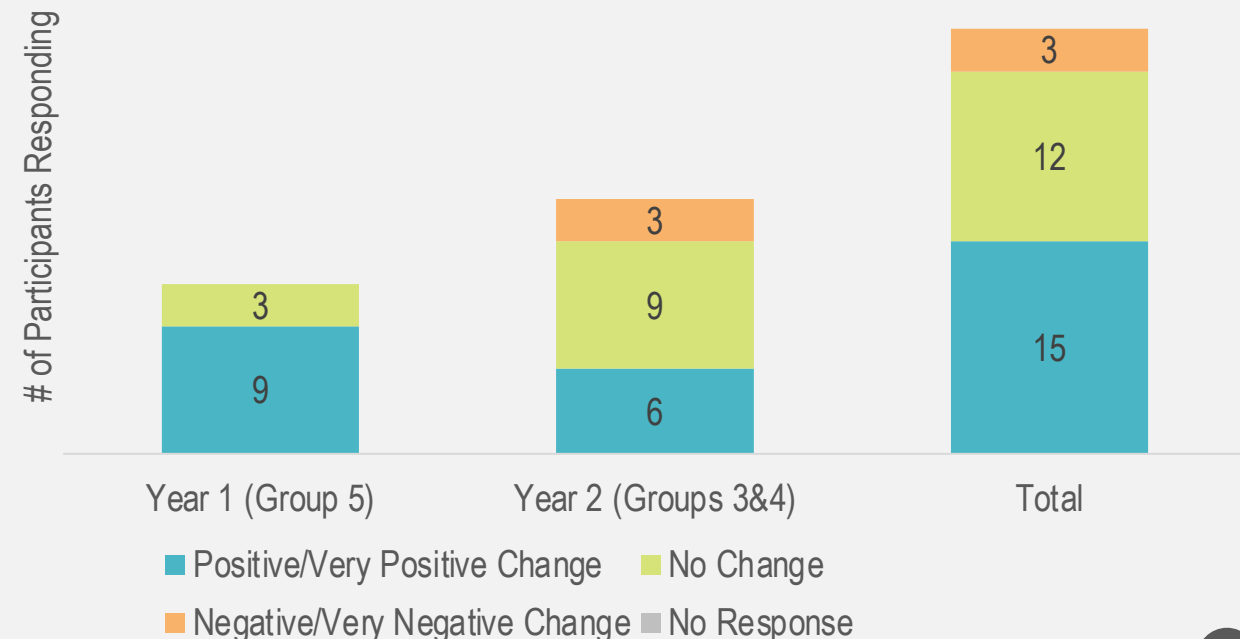
How has your child adjusted (or reacted) to their new school?
(Groups 3&4 n=38; Group 5 n=29)



*Non-responses were from participants with children in preschool or younger.

**This graph includes responses from parents for 67 children.

For children in K–12, how have your child's grades changed since enrolling in Flourish?
(Groups 3&4 n=18; Group 5 n=12)



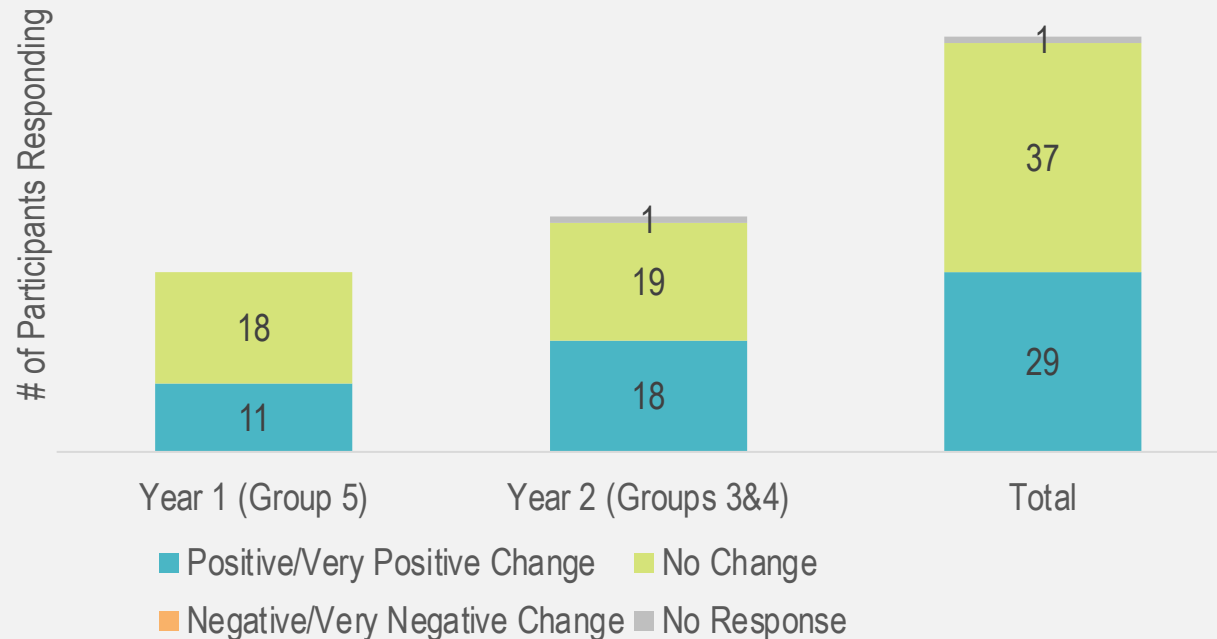
*This graph includes responses from parents for 30 school-age children.

6.3 Changes in Children's Physical Health

In Year 1, participants in Group 5 observed positive or very positive physical health changes in 11 out of 29 children since relocating, with 18 showing no change. In Year 2, participants in Groups 3 and 4 observed positive or very positive physical health changes in 18 out of 37 children (excluding one with no response) since relocating, with 19 showing no change.

No change in a child's physical health should not be interpreted negatively. For children who began the program in very good or excellent health, maintaining their health status can be considered a positive outcome.

How has your child's physical health changed since relocating? (Groups 3&4 n=38; Group 5 n=29)



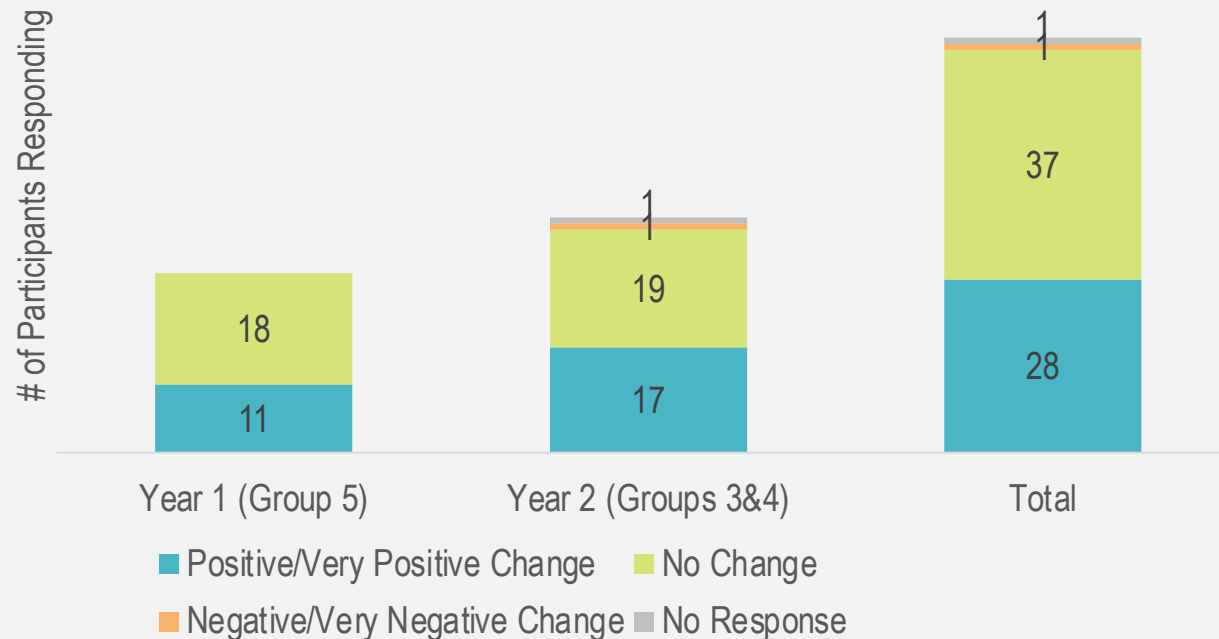
*This graph includes responses from parents for 67 children.

6.4 Changes in Children’s Mental Health

In Year 1, participants in Group 5 observed positive or very positive mental health changes in 11 out of 29 children since relocating, with 18 showing no change. In Year 2, participants in Groups 3 and 4 observed positive or very positive mental health changes in 17 out of 37 children (excluding one with no response) since relocating, with 19 showing no change and one experiencing a negative change.

No change in a child’s mental health should not be interpreted negatively. For children who began the program in very good or excellent mental health, maintaining their health status can be considered a positive outcome.

How has your child’s mental health changed since relocating?
(Groups 3&4 n=38; Group 5 n=29)



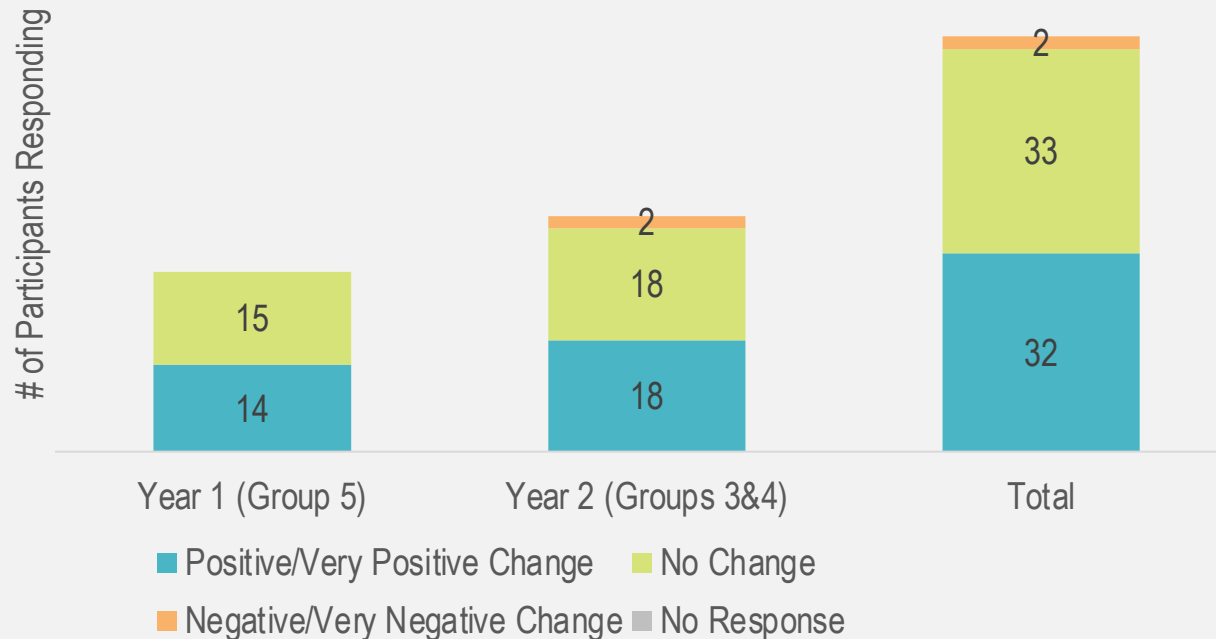
*This graph includes responses from parents for 67 children.

6.5 Changes in Children's Behavior

In Year 1, participants in Group 5 observed improvements in the behavior of 14 out of 29 children since enrolling in the program. Additionally, they reported no change in the behavior of 15 children. In Year 2, participants in Groups 3 and 4 observed improvements in the behavior of 18 out of 38 children since enrolling in the program. Additionally, they reported no change in the behavior of 18 children, and a negative change in the behavior of two children. One of the negative responses was associated with a child transitioning into adolescence.

No change in children's behavior should not be interpreted as negative or concerning. In some cases, participants may have felt their child's behavior was already positive before joining the program.

How has your child's behavior changed since enrolling in Flourish? (Groups 3&4 n=38; Group 5 n=29)



*This graph includes responses from parents for 67 children.

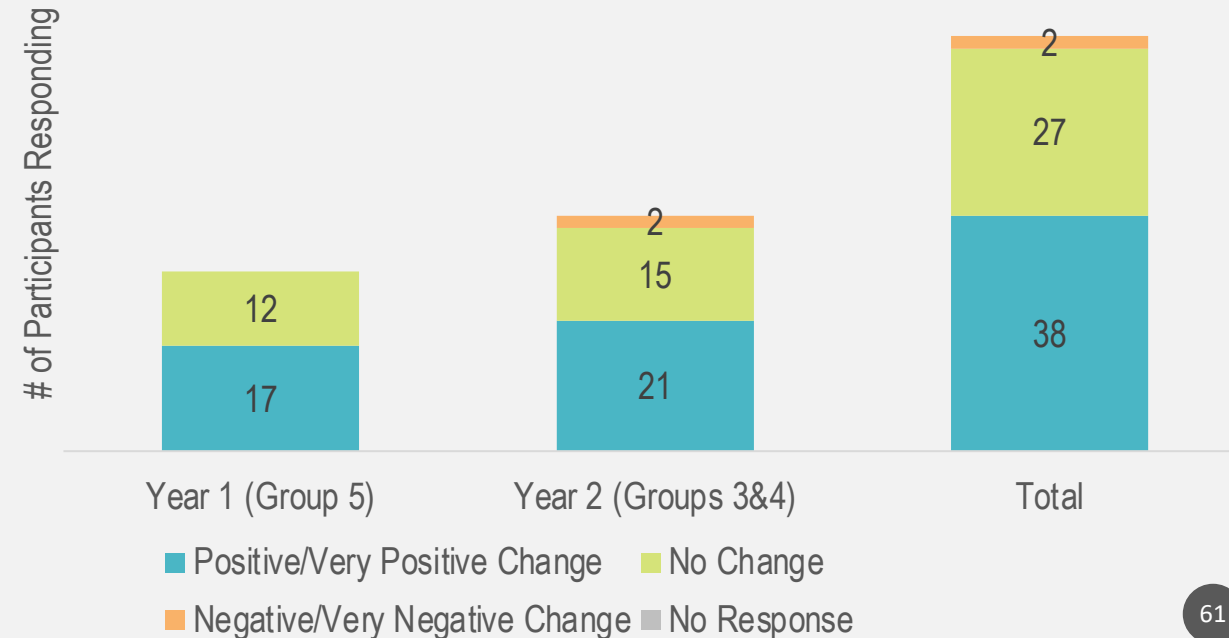
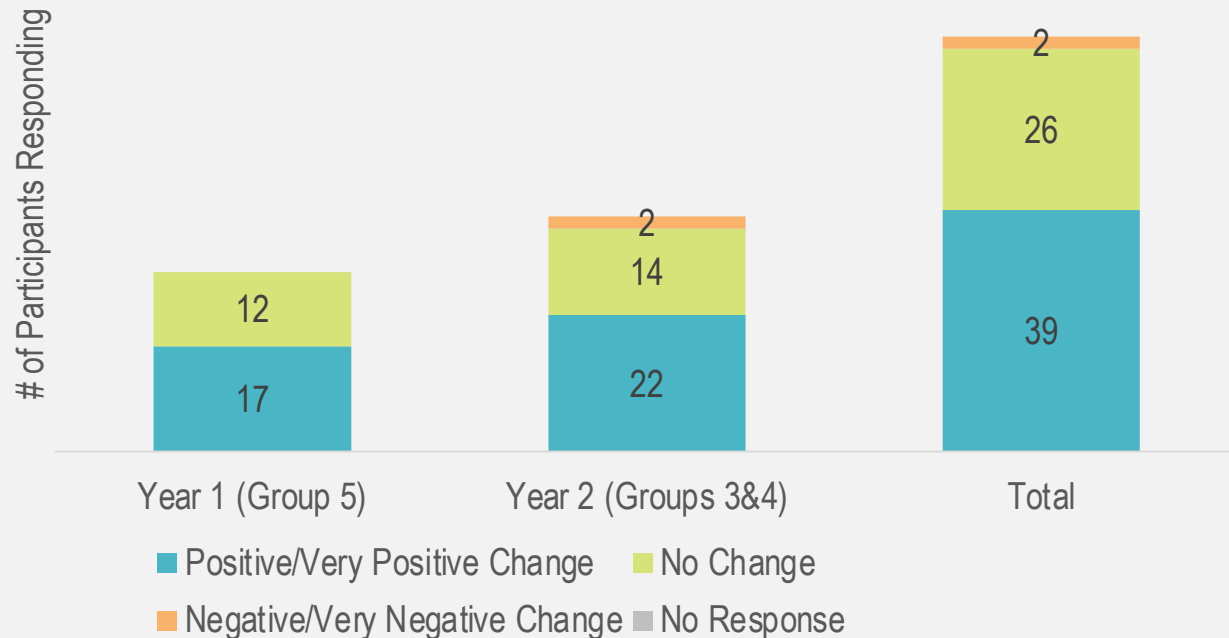
6.6 Impact on Children's Emotional Health

In Year 1, participants in Group 5 reported positive changes in self-image/self-worth for 17 of 29 children and in optimism for 17 of 29 children since enrolling in the program. They observed no change for 12 children in each measure. In Year 2, participants in Groups 3 and 4 reported positive changes in self-image/self-worth for 22 of 38 children and in optimism for 21 of 38 children since enrolling in the program. They observed no change for 14 children in self-image/self-worth and for 15 children in optimism, and a negative change for two children in each measure. One of the negative responses was associated with a child transitioning into adolescence.

No change in children's emotional health should not be interpreted as negative or concerning. In some cases, participants may have felt their child's emotional health was already positive before joining the program.

How has your child's self image/self worth changed since enrolling in Flourish? (Groups 3&4 n=38; Group 5 n=29)

How has your child's optimism changed since enrolling in Flourish? (Groups 3&4 n=38; Group 5 n=29)



*This graph includes responses from parents for 67 children.

*This graph includes responses from parents for 67 children.

6.7 Child Development: Excerpts from Surveys

Participant Reflections (Year 1 – Group 5)

- *“All grades have improved.”*
- *“Since we have our own space, she’s thriving.”*
- *“They love school.”*

Participant Reflections (Year 2 – Groups 3 & 4)

- *“In the beginning of school, it was rough for him.”*
- *“My son goes to the [school name] High School. He is in their ESS program and they are absolutely amazing. He actually enjoys going to school now. He has lots of friends and he loves doing extracurricular activities. They do a lot in the community, and I want him to stay there as long as possible.” (Note: ESS was not defined by the respondent and may refer to a school-based service.)*
- *“Needs longer school program or daycare.”*
- *“She became a teenager. Not Families Flourish’s fault.”*
- *“She has made new friends and enjoys learning new things.”*
- *“She is now getting additional help with reading and math.”*
- *“The daycare she attends is helping her with the fundamentals like learning her letters, colors, and numbers.”*
- *“Good.”*

6.8 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Child Well-Being and Development

In interviews, all participants reported their child was doing well during the past year. Participants most commonly expressed satisfaction with their child's daycare, kindergarten, or school experiences, including access to sports and friendships, positive learning process, and the availability of supportive resources such as mental health supports, tutoring, and additional academic assistance.

"I think they've been doing fine. They like the area that we live in. As far as behavior, they didn't have behavior issues prior or anything like that."

"My son, he's been great, because we found a great daycare in that neighborhood that we've even decided to stay at. So he's been really excelling. The only bad thing is there was no playground, so we always had to drive to the playground."

Positive Learning Process

"Great. ... I have two that are in daycare. They love their daycare center. They've learned a lot. ... And then my oldest son, he's in [middle school] and has been excelling since we've been here."

"She's been good. Everything is improving as far as her grades and her behavior."

Availability of Supportive Resources

"He's made a lot of friends. He likes his school and most of his schoolmates. They live in the area as well, so he'll go play with them. ... Overall, he's been doing good. I felt like first, it started off kind of rough, but the school he goes to, they really care and they help children. He gets one-on-one tutoring. They help him with mental, like, if he's having issues mentally, they help him with that. And then also, him meeting new friends and things like that, that's helped him as well."

"They've been doing a lot better. I mean, they never really did bad or anything, but they've been doing pretty good. They're getting extra help in school with their reading and their math. They're in some intervention groups. It's been a little more hands-on. I would say they're thriving, and they're improving."

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 7

PARTICIPANT HEALTH

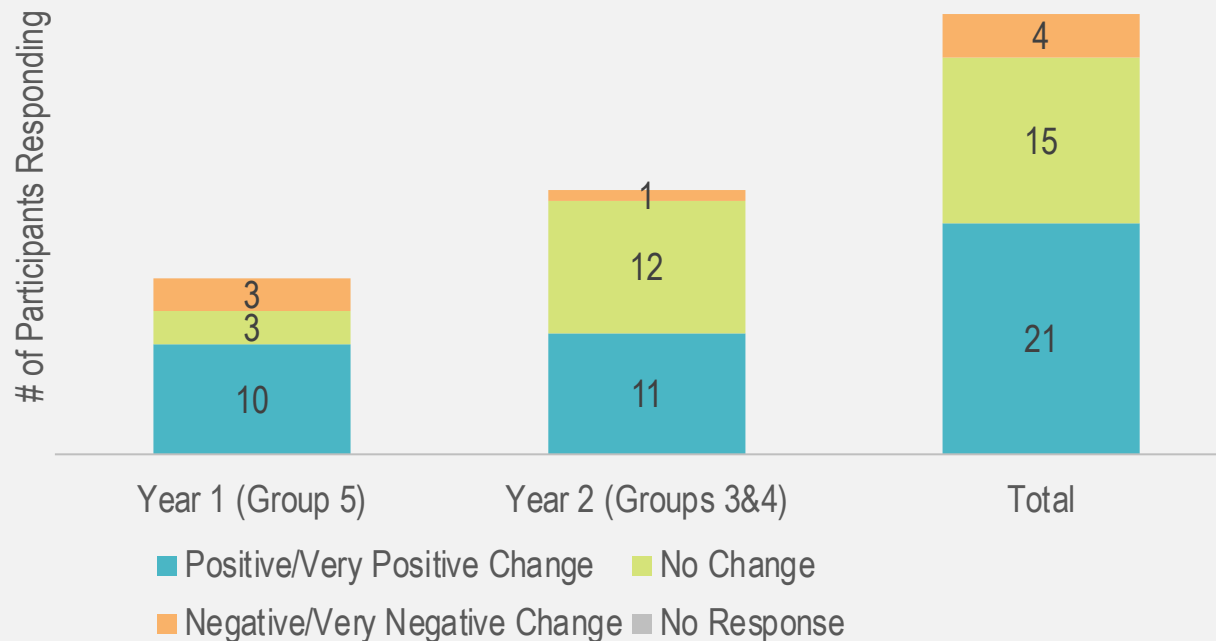


7.1 Changes in Participant Physical Health

In Year 1, the majority of participants in Group 5 (10 out of 16) reported improvements in physical health since relocating; three noted no change, and three experienced negative changes. In Year 2, nearly half of the participants in Groups 3 and 4 (11 out of 24) reported improvements in physical health since relocating; 12 noted no change, and one experienced negative changes.

While most participants reported improvements or no change in physical health, a small number experienced declines, often linked to chronic conditions, injuries, or broader life circumstances (e.g., pregnancy-related medical restrictions).

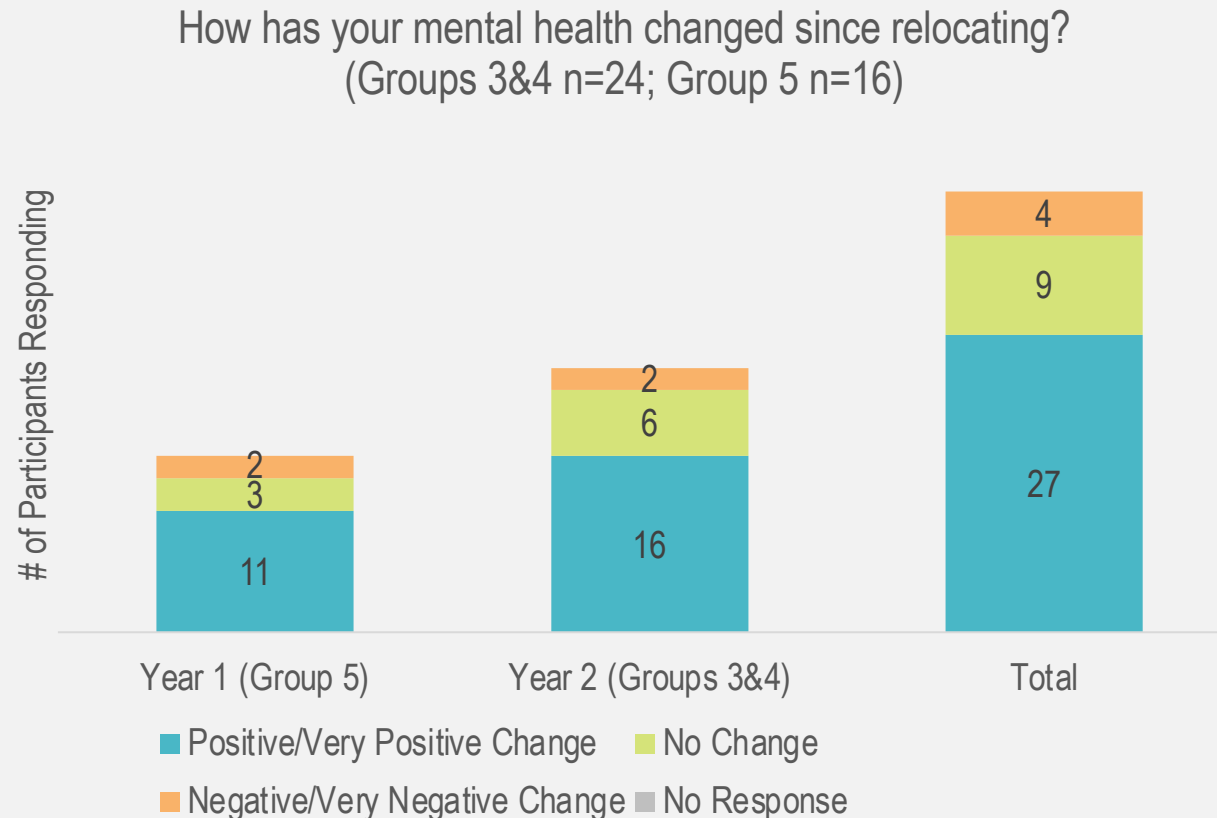
How has your physical health changed since relocating?
(Groups 3&4 n=24; Group 5 n=16)



7.2 Changes in Participant Mental Health

In Year 1, the majority of participants in Group 5 (11 out of 16) reported improvements in mental health since relocating, three noted no change, and two experienced negative changes. In Year 2, two-thirds of participants in Groups 3 and 4 (16 out of 24) reported improvements in mental health since relocating, six noted no change, and two experienced negative changes.

Participants reported improvements in mental health, with over two-thirds indicating positive changes since joining the program. A small number reported negative changes, which may be associated with employment disruption.

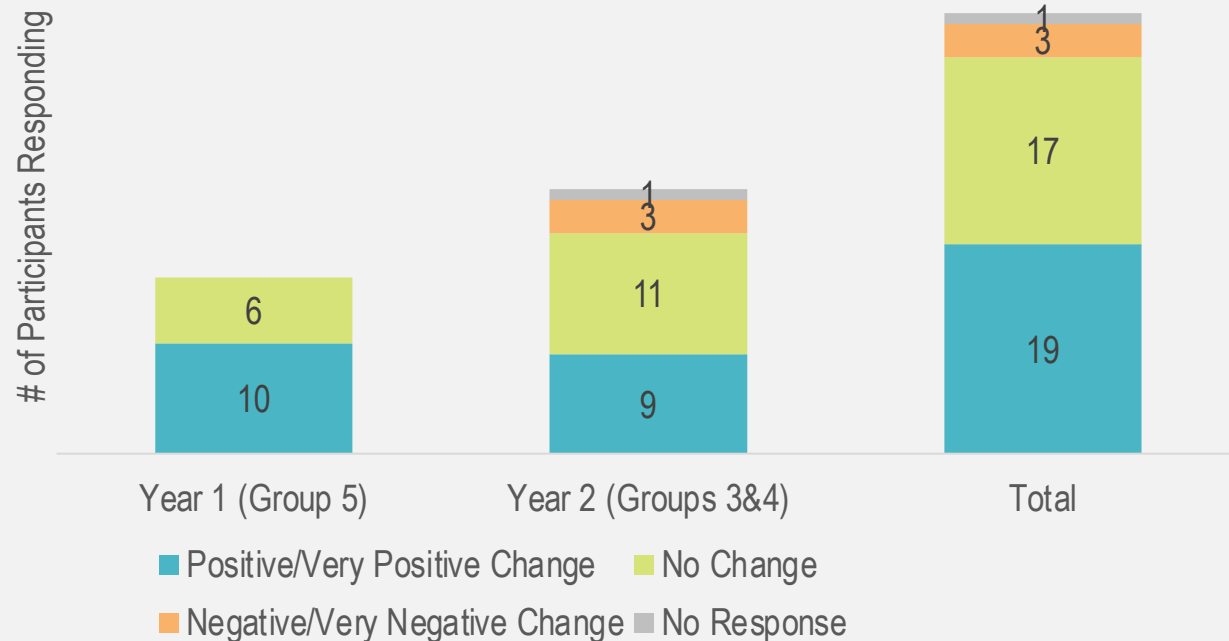


7.3 Stress Levels and Social and Emotional Support

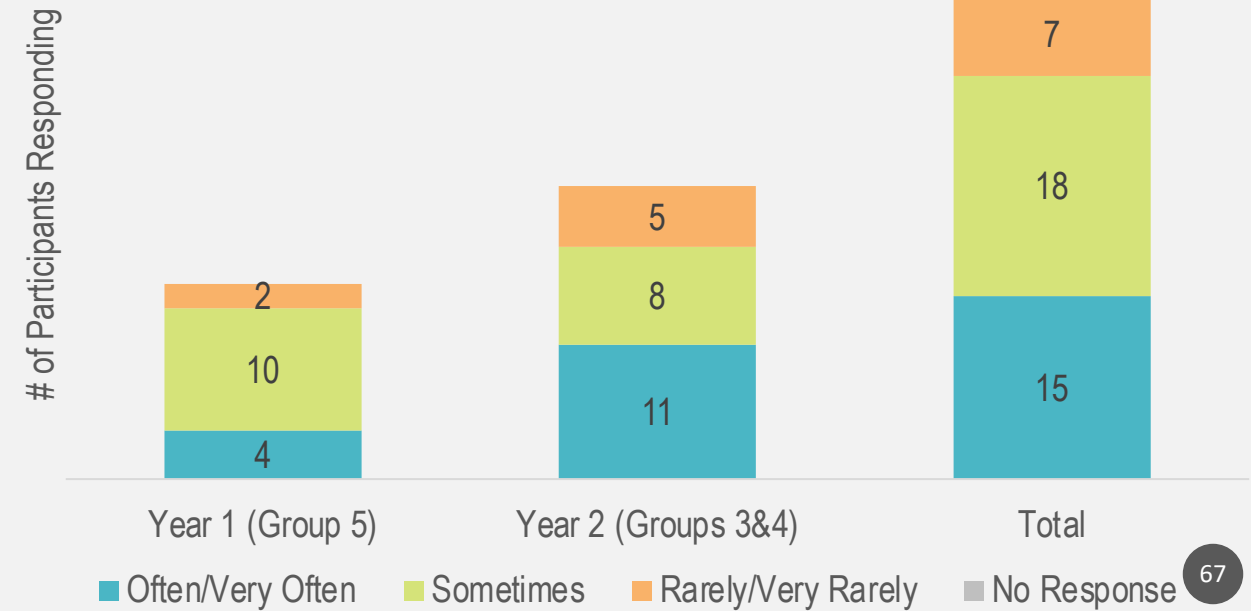
In Year 1, the majority of participants in Group 5 (10 out of 16) reported a positive or very positive change in stress levels since relocating, while six noted no change. Regarding social and emotional needs, four participants reported their needs were met “Often” or “Very often,” 10 indicated “Sometimes,” and two indicated “Rarely” or “Very rarely.” In Year 2, over one-third of participants in Groups 3 and 4 (9 out of 23, excluding one with no response) reported a positive or very positive change in stress levels since relocating, while 11 noted no change and three reported a negative change. Regarding social and emotional needs, 11 participants reported that their needs were met “Often” or “Very often,” eight indicated “Sometimes,” and five indicated “Rarely” or “Very rarely.”

Increased stress levels may be associated with significant family-related challenges, employment disruption, or broader financial pressures.

How has your stress changed since relocating?
(Groups 3&4 n=24; Group 5 n=16)



How often do you get the social and emotional support you need?
(Groups 3&4 n=24; Group 5 n=16)



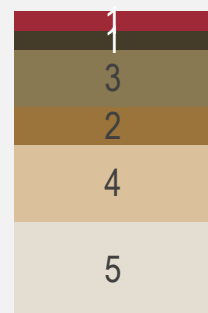
7.4 Health Care Utilization: Emergency Room Usage (Year 1 – Group 5)

Participants reported the number of times they or household members visited the emergency room (ER) for medical care. Since relocating, participants and their household members were less likely to utilize ER services. Both any ER use (at least one visit) and frequent ER use (three or more visits) declined following relocation. The proportion of participants reporting any ER visit decreased from 11 of 16 (68.8%) in the final year at their previous residence to 9 of 16 (56.3%) in the year since relocating. Frequent ER use similarly declined, from 5 of 16 participants (31.3%) to 2 of 16 (12.5%). Overall, the total number of reported ER visits decreased from 26* to 15, corresponding to a decline from an average of 1.6 to 0.9 visits per participant household before and after relocation.

ER utilization was consistently lower following relocation, with declines in any ER use, frequent ER use, and total ER visits. The reductions in frequent ER use were particularly notable and may reflect improved housing stability and reduced exposure to health-related stressors. Prior to relocation, ER visits were related to respiratory conditions, acute illnesses (e.g., flu symptoms), injuries, and a small number of other medical reasons. Following relocation, participants reported similar categories of reasons for ER visits.

During the last year living in your old residence, how many times had you or a member of your household been to the emergency room for medical care? (Group 5 n=16)

of Participants Responding



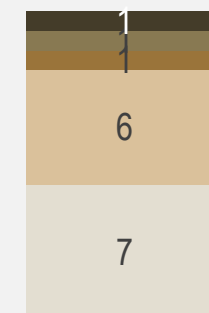
Year 1 (Group 5)

0 1 2 3 4 5 or more No Response

*Responses of 'Five or more' visits were coded as five.

Since moving, how many times have you or a member of your household been to the emergency room for medical care? (Group 5 n=16)

of Participants Responding



Year 1 (Group 5)

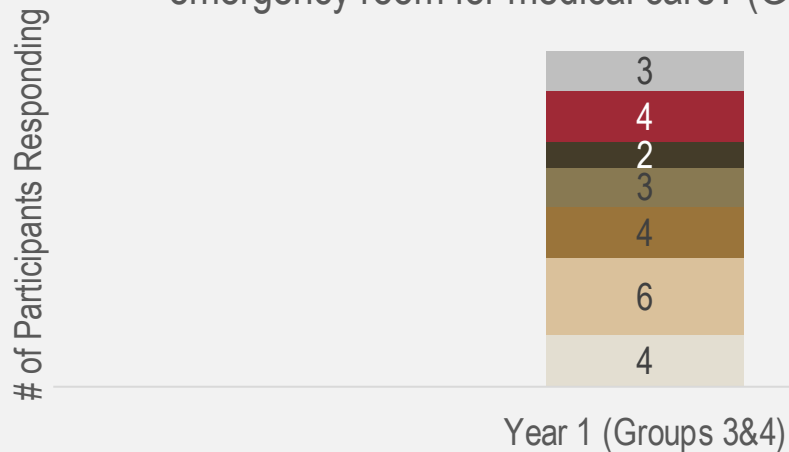
0 1 2 3 4 5 or more No Response

7.5 Health Care Utilization: Emergency Room Usage (Year 2 – Groups 3 & 4)

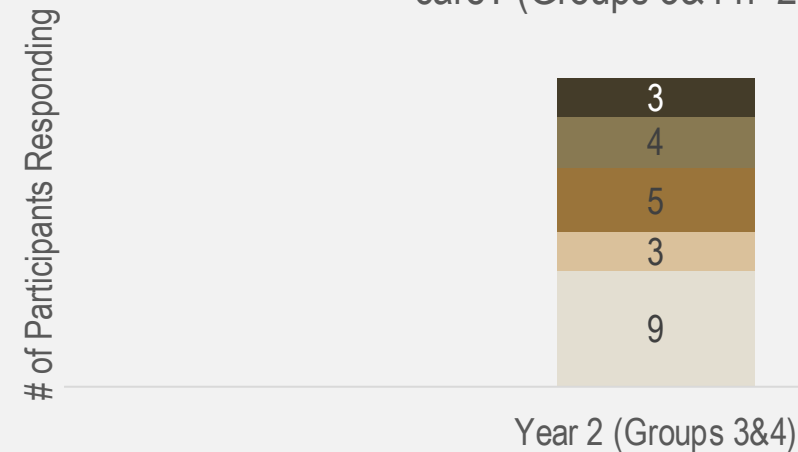
Participants reported the number of times they or household members visited the emergency room (ER) for medical care. Approximately two years after relocation, participants and their household members were less likely to utilize ER services than before relocation. Both any ER use (at least one visit) and frequent ER use (three or more visits) declined following relocation. The proportion of participants reporting any ER visit decreased from 19 of 23 (82.6%) in the final year at their previous residence to 15 of 24 (62.5%) in the past year. Frequent ER use similarly declined, from 9 of 23 participants (39.1%) to 7 of 24 (29.2%). Overall, the total number of reported ER visits decreased from 51* to 37, corresponding to a decline from an average of 2.2 to 1.5 visits per participant household before and after relocation.

ER utilization was consistently lower following relocation, with declines in any ER use, frequent ER use, and total ER visits. Larger reductions in any ER use, compared with frequent ER use, suggest broader declines in emergency care utilization, potentially reflecting access to routine or preventive care. Before relocation, ER visits were largely related to respiratory or acute illness. Two years after relocation, ER visits remained mostly related to acute illnesses or infections, with fewer visits for other medical reasons.

During the last year living in your old residence, how many times had you or a member of your household been to the emergency room for medical care? (Groups 3&4 n=26)



In the past year, how many times have you or a member of your household been to the emergency room for medical care? (Groups 3&4 n=24)



0 1 2 3 4 5 or more No Response

*Responses of 'Five or more' visits were coded as five.

0 1 2 3 4 5 or more No Response

7.6 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Health Conditions for Parent

In interviews, half of the participants (5 of 10) reported no changes in their health during the past year. Additionally, three participants reported improvements in their health. Two participants reported experiencing health changes: one described a significant medical event, while the other reported a decline in mental health related to life challenges.

Health Improvement

“I feel like I'm much happier now. I don't feel scared to walk out of my home or anything like that. I feel okay. I like the location that I live in now.”

“I've lost, like, [number] pounds. So my physical health is dramatically better. And my mental health, I mean, I feel like for all people, that's always a work in progress, but it's done nothing but improve.”

“It's changing for the better.”

Health Challenges

“I feel like my health has changed during the program, but I think it's because of [a significant medical event].”

“I would say it's changed. My mental health has definitely changed. [My] physical health [has] been kind of the same. ... Well—no [my mental health has changed, but not in a positive way]. Let me take that back. I am facing some challenges, and it's nothing to do with the program. It's just [that] life has gotten very crazy for me— [a family crisis and] losing my job.”

7.7 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Health Conditions for Children

In interviews, seven of 10 participants reported no changes in their children's health during the past year, and four of these participants indicated that their children were doing well. One participant reported positive change in their child's health, while one participant reported that their child was doing well but did not specify whether any changes had occurred. One participant reported changes related to developmental transitions.

Health Improvement/Doing Well

"I mean they're healthy, and they're taken care of."

"Overall, he's been doing good."

"Really no changes. They didn't really have any health issues. He [my son] has [chronic conditions]. But generally, his health has been fine. They both currently, though, have the flu, but aside from that, they've been relatively healthy."

"They've been good."

No Changes

"No, not really. No real changes of his own."

"I would say it's about the same."

Changes Related to Developmental Transitions

"Well, my kids stay to themselves. The only thing is my daughter gets migraines more now, but I do think when you guys ask that question, it's kind of hard because a lot of these kids are transitioning into, like, puberty ages, too. But my daughter does get migraines more."

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 8

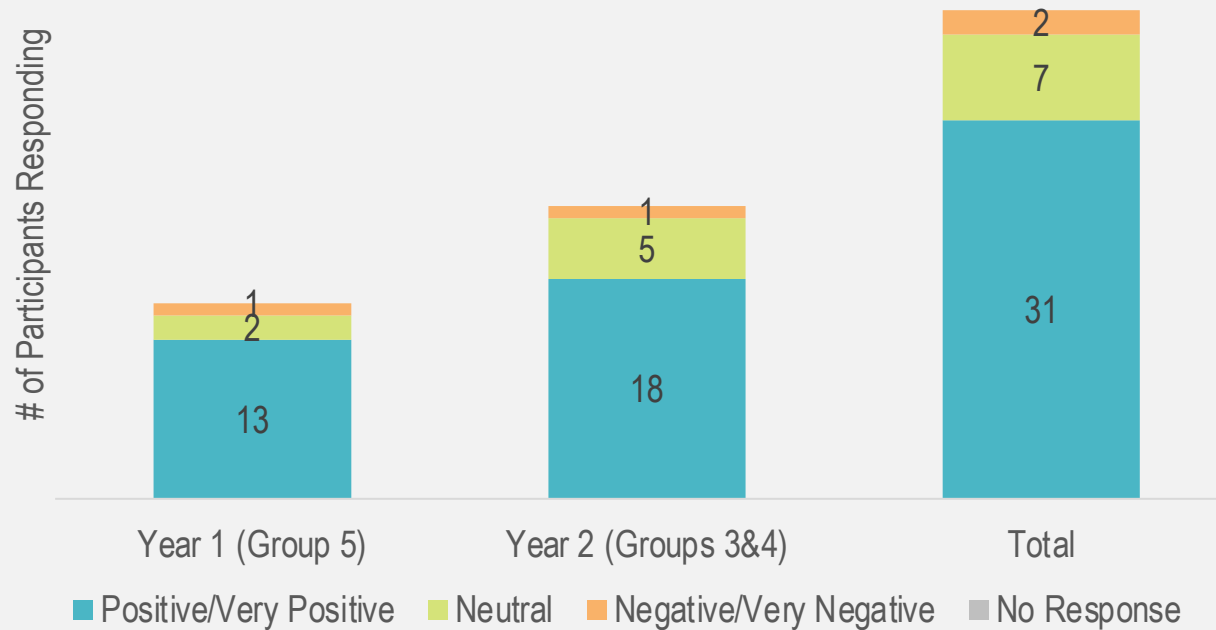
**RELATIONSHIP DEVELOPMENT,
SATISFACTION WITH NEIGHBORS &
PROPERTY MANAGEMENT**



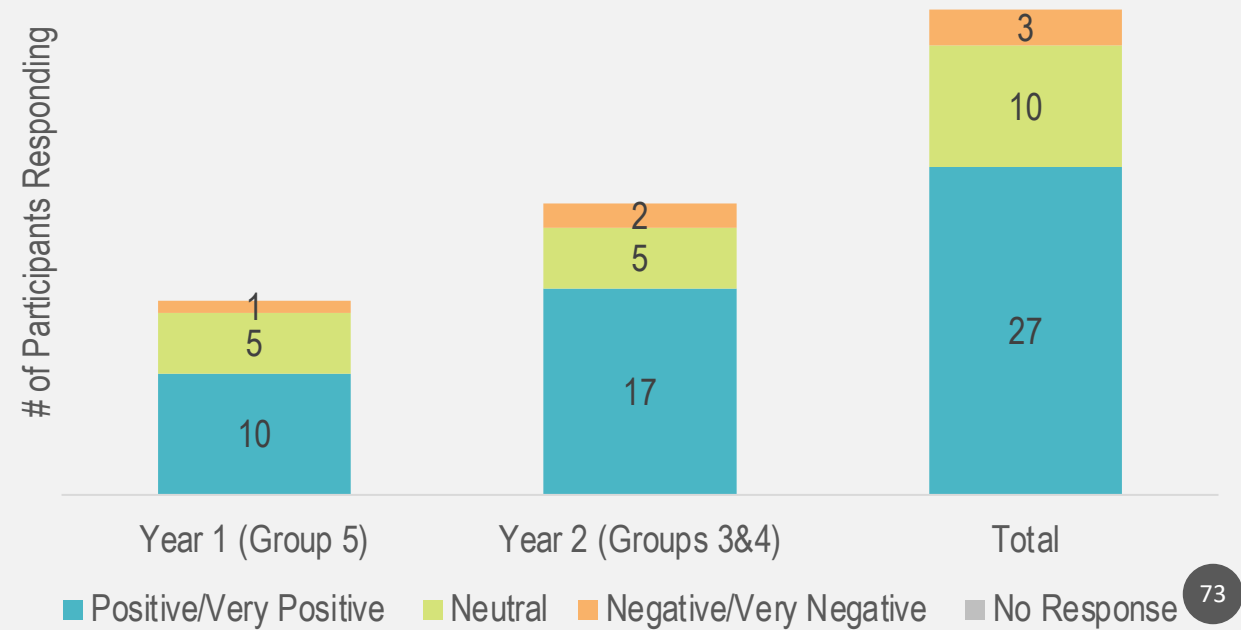
8.1 Property Management and Interactions with Neighbors and Staff

In Year 1, most participants in Group 5 (13 out of 16) rated their experience with property management as “Positive” or “Very positive.” Two rated it as neutral, and one had a “Negative” or “Very negative” experience. The majority of participants (10 out of 16) indicated positive interactions with their neighbors, other tenants, and property management staff, while five had neutral interactions and one had negative interactions. In Year 2, most participants in Groups 3 and 4 (18 out of 24) rated their experience with property management as “Positive” or “Very positive.” Five rated it as neutral, and one had a “Negative” or “Very negative” experience. Most participants (17 out of 24) indicated positive interactions with their neighbors, other tenants, and property management staff, while five had neutral interactions and two had negative interactions. Neutral responses to these questions should not be viewed as a negative response.

How would you describe your experience with property management? (Groups 3&4 n=24; Group 5 n=16)



How would you describe your interactions with neighbors, other tenants, or property management staff? (Groups 3&4 n=24; Group 5 n=16)



8.2 Interactions with Neighbors and Property Management Staff : Excerpts from Surveys

Participant Reflections (Year 1 – Group 5)

- *“[I] have one neighbor friend, and one [person] in [the] rental office is nice.”*
- *“I’ve met one neighbor who was kind and greeted me. Other neighbors I’ve just smiled at.”*
- *“My neighbors are nice and very friendly.”*
- *“We talk and have coffee while waiting for the school bus. We attend community/apartment parties to get to know each other.”*
- *“My apartment complex is a community. When the big snow came in January, people were helping shovel and push each other out. I got stuck, and two neighbors rushed over to help without me asking.”*
- *“My experience with my landlord has been great! The other tenants are friendly and helpful but have not made any relationships past just neighbors.”*
- *“Say hi. Quiet.”*

Participant Reflections (Year 2 – Groups 3 & 4)

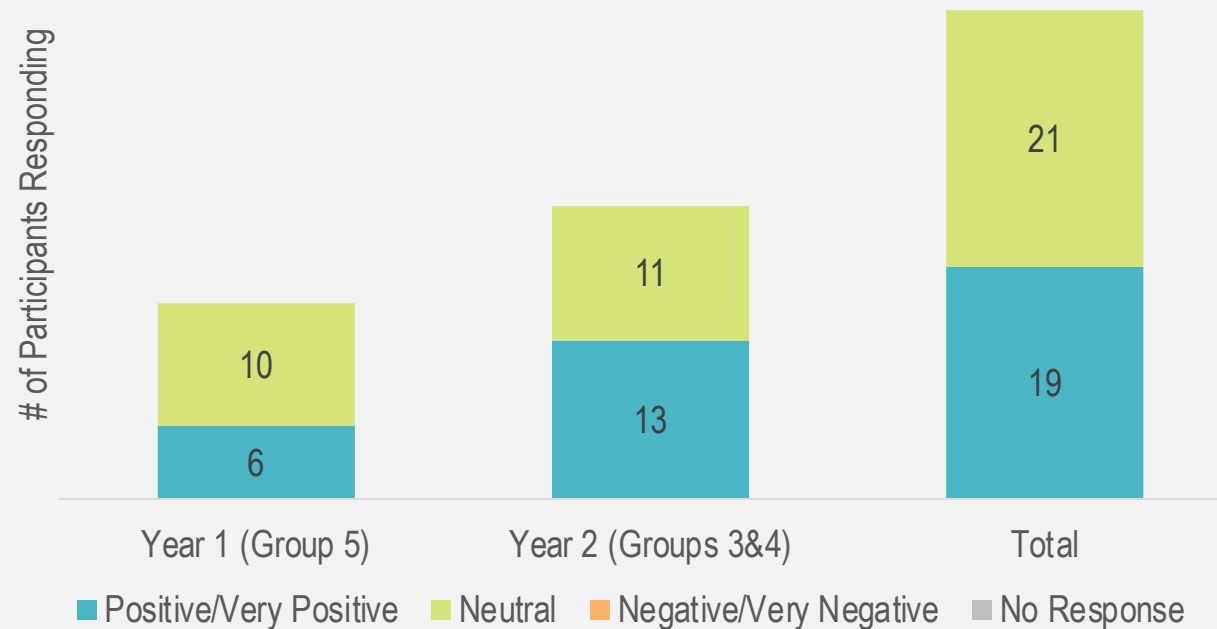
- *“One of my neighbors [is] very friendly and is thoughtful of me and my girls.”*
- *“We have a community party every month!”*
- *“My neighbors are mostly wonderful.”*
- *“They are fine. Friendly people.”*
- *“I’ve had very little interactions with neighbors.”*
- *“My neighbors are quiet and I rarely see them.”*
- *“The neighbors once outside are friendly but most times hardly see them outside.”*
- *“Good.”*
- *“Neighbors or other tenants are mostly pleasant. Property management staff, other than [name], can be rude and unpleasant.”*
- *“A lot of my neighbors pretty much stay to themselves, but they are very friendly. I have one neighbor that is a little... let's just say, off, but other than that, it's all good.”*

8.3 Relationships with Other Flourish Families

In Year 1, some participants in Group 5 (6 out of 16) indicated a “Positive” or “Very positive” relationship with other Flourish families. No participants reported a negative relationship, and the majority of responses indicated a neutral relationship.

In Year 2, the majority of participants in Groups 3 and 4 (13 out of 24) indicated a “Positive” or “Very positive” relationship with the other Flourish families. No participants reported a negative relationship with other families, and the remaining responses indicated a neutral relationship.

How would you describe your relationship with other Flourish families? (Groups 3&4 n=24; Group 5 n=16)



8.4 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Relationship Building and Social Capital

In interviews, most participants (7 of 10) reported positive relationships with other program participants or new neighbors, while three participants reported that they had not formed new friendships.

Relationships with Other Flourish Families

“So my neighbors, I just know a few of them, and we're just saying hi. I'm not really close to my neighbors, but Families Flourish, I love them. They're like a second family to me. We actually have a meeting in a couple of minutes. So we usually do a lot of meetings, a lot of get-togethers. Where sometimes we bring food, you know? We did that a lot, so we did meet a lot. We had a meeting at the end of February, an in-person meeting, where the kids would be doing activities on the side, and as parents, we just sat down and talked. So, that was nice....”

Relationships with Neighbors

“I've made some, a couple good friends [who are] neighbors. I've accepted more than a couple. I'd say three or four decent friends, relationships that have evolved, and my kids. I have not made a lot of friends through the program. But if I'm honest, that's not because of the program as much as that's because I was pretty dissociated for a couple years.”

“I don't really have any friends in Families Flourish, but in the neighborhood, I do know my neighbors, yes.”

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 9

**EXTERNAL PERSPECTIVES: LANDLORDS
& COACHES**



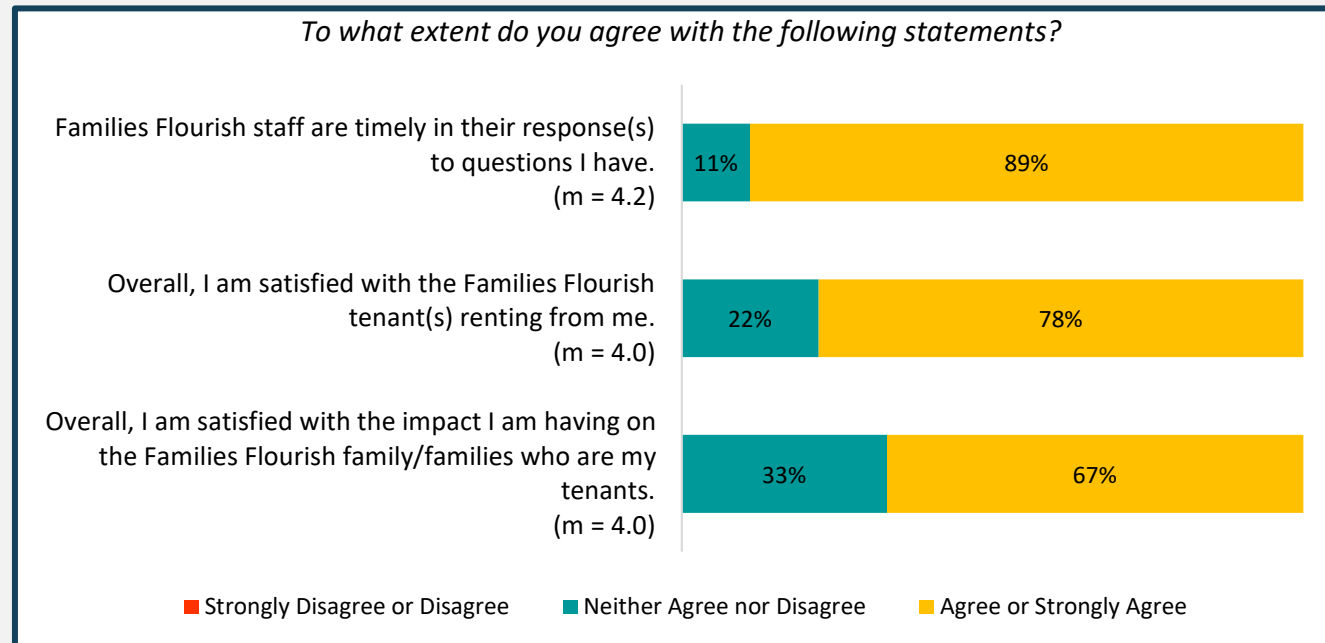
9.1 Landlord Satisfaction with Flourish

In this evaluation, our focus was primarily on gathering insights from program participants. While we didn't directly engage with landlords and coaches, we were able to supplement our findings with insights from Flourish's external evaluation report for Groups 1 through 5 participants conducted by Measurement Resources (2025, pp. 23–24, 29–30), as per the request from Flourish.

“Landlords participating with Families Flourish are overall satisfied, with 89% rating the quality of their experience with Families Flourish as good or excellent (n = 9, m = 3.2*). Most landlord survey respondents for program Year three agreed that Families Flourish staff are responsive (89%), that they are satisfied with both the Families Flourish participants as tenants (78%), and their impact on these tenants (67%; Figure**). When asked about the benefits Families Flourish has brought to their business, one landlord highlighted the ability to keep a family in their home, and another said: ‘Glad we are able to help these families get back on their feet.’” (Measurement Resources, 2025, p. 29)

*Rated on a four-point scale: “poor” being 1, “fair” being 2, “good” being 3, and “excellent” being 4.

**Figure uses a five-point scale where “Strongly Disagree” is equivalent to a score of 1 and “Strongly Agree” is equivalent to a score of 5.



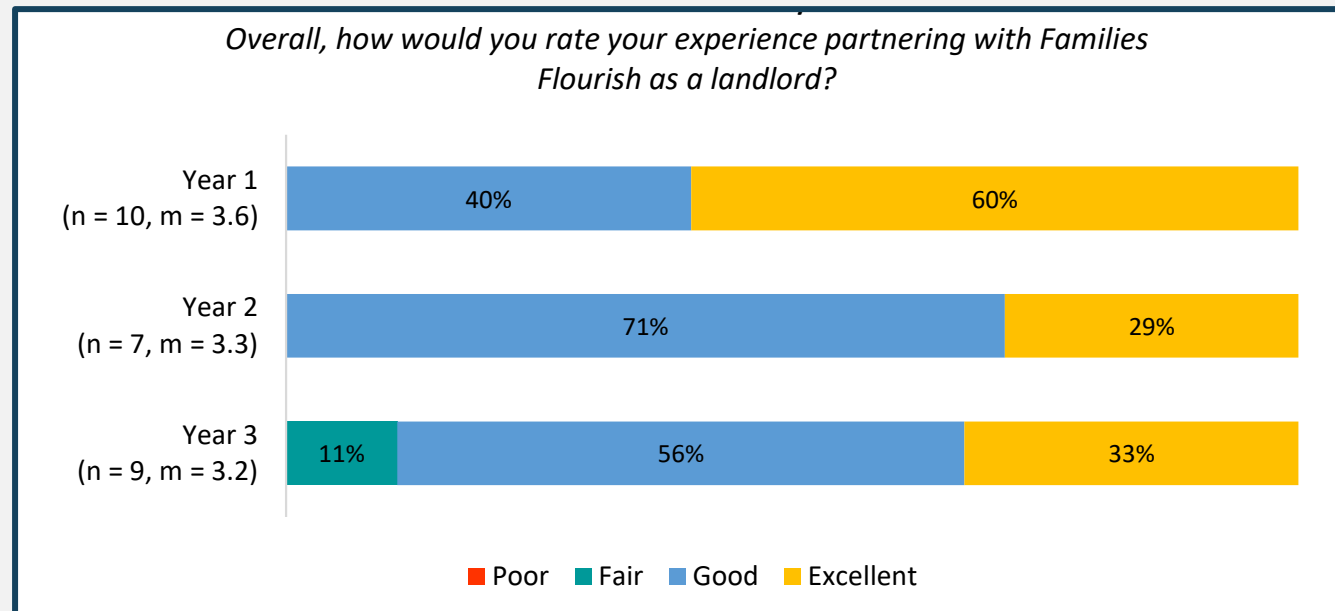
9.1 Landlord Satisfaction with Flourish (continued)

“Comparing landlords’ overall experience in partnering with Families Flourish over the past three years (2023 – 2025), each year the mean score has slightly decreased*, from 3.6 in Year one of the program to 3.2 in Year three of the program (Figure**).” (Measurement Resources, 2025, p. 29)

Measurement Resources noted in its recommendations that “participants reported challenges with high property management turnover.” It later recommended that “it is important to re-establish buy-in with each new management team.” (Measurement Resources, 2025, p. 31)

*The decrease is one person out of nine rated this question as a “fair.”

**Figure uses a five-point scale where “Poor” is equivalent to a score of 1 and “Excellent” is equivalent to a score of 5.



Source: Measurement Resources. (2025, p. 30).

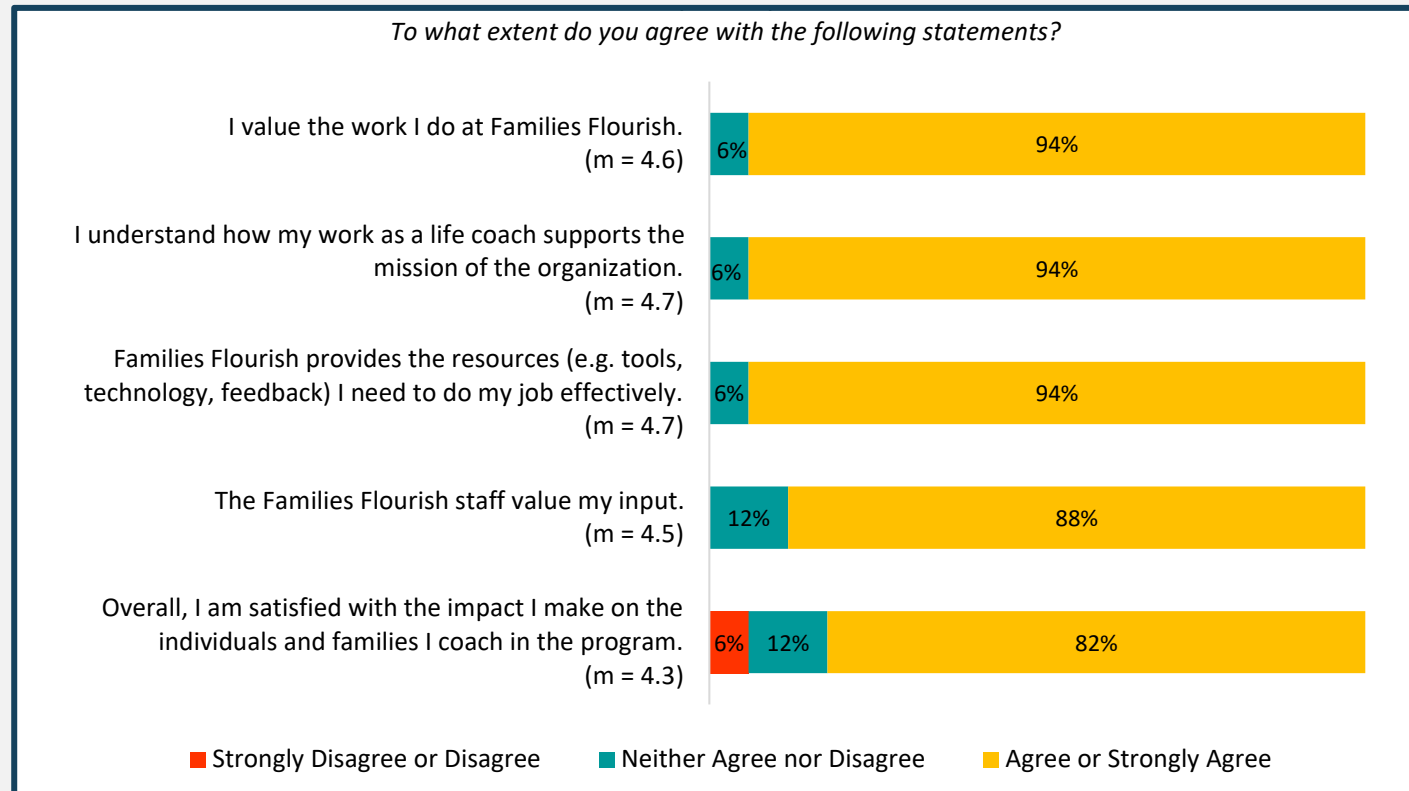
Reference: Measurement Resources. (2025). Annual Program Evaluation Report: Cohorts 1–5, July 2024–June 2025.

9.2 Life Coach Satisfaction with Flourish

“Families Flourish life coaches are overall satisfied, with 94% rating the quality of their experience with the program as good or excellent (n = 17, m = 3.4*). On a scale from 0 to 10 (with 0 being least likely and 10 being most likely), coaches gave an average rating of 8.1 when asked how likely they were to recommend being a life coach for Families Flourish to their peers. Most Families Flourish life coaches agree that they understood how their work supports Families Flourish’s mission (94%), saw value in their work with Families Flourish (94%), and most agree that Families Flourish provided the tools they needed to be effective (94%) (Figure**).” (Measurement Resources, 2025, p. 23)

*Rated on a four-point scale: “poor” being 1, “fair” being 2, “good” being 3, and “excellent” being 4.

**Figure uses a five-point scale where “Strongly Disagree” is equivalent to a score of 1 and “Strongly Agree” is equivalent to a score of 5.



Source: Measurement Resources. (2025, p. 24).

Reference: Measurement Resources. (2025). Annual Program Evaluation Report: Cohorts 1–5, July 2024–June 2025.

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 10

**YEAR 1 AND YEAR 2 ANALYSIS: KEY
FINDINGS FROM FORMERLY HOMELESS
PARTICIPANTS (GROUPS 1 THROUGH 4)**

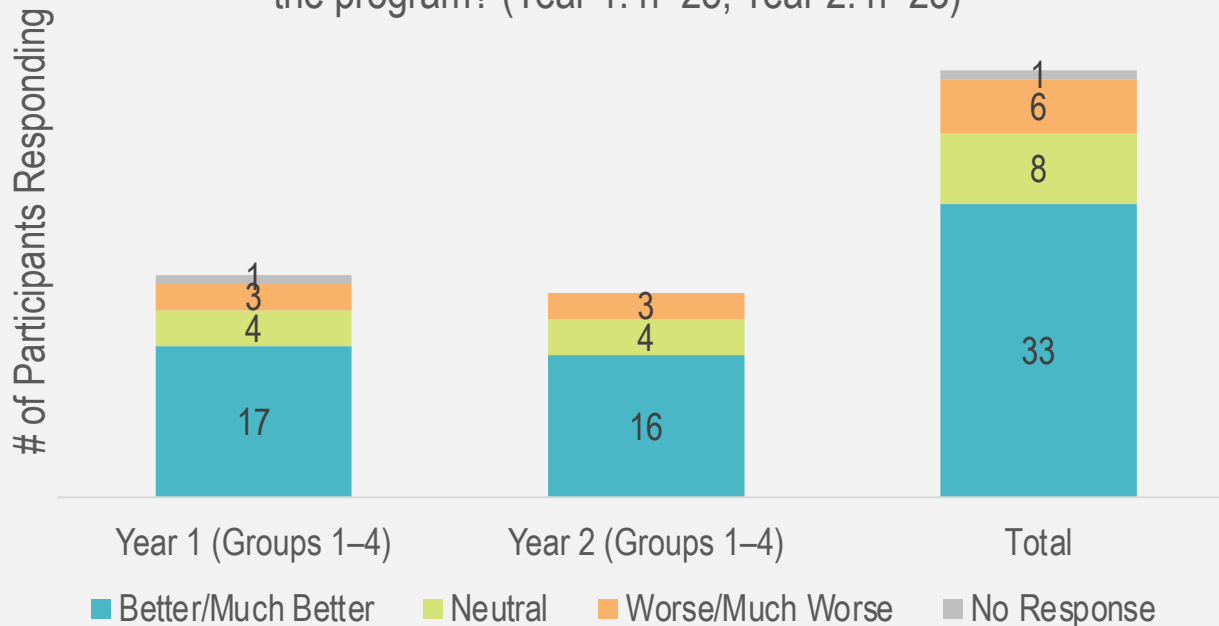


10.1 Formerly Homeless or Doubled-up Participants (Groups 1–4): Family Economic Well-Being and Income

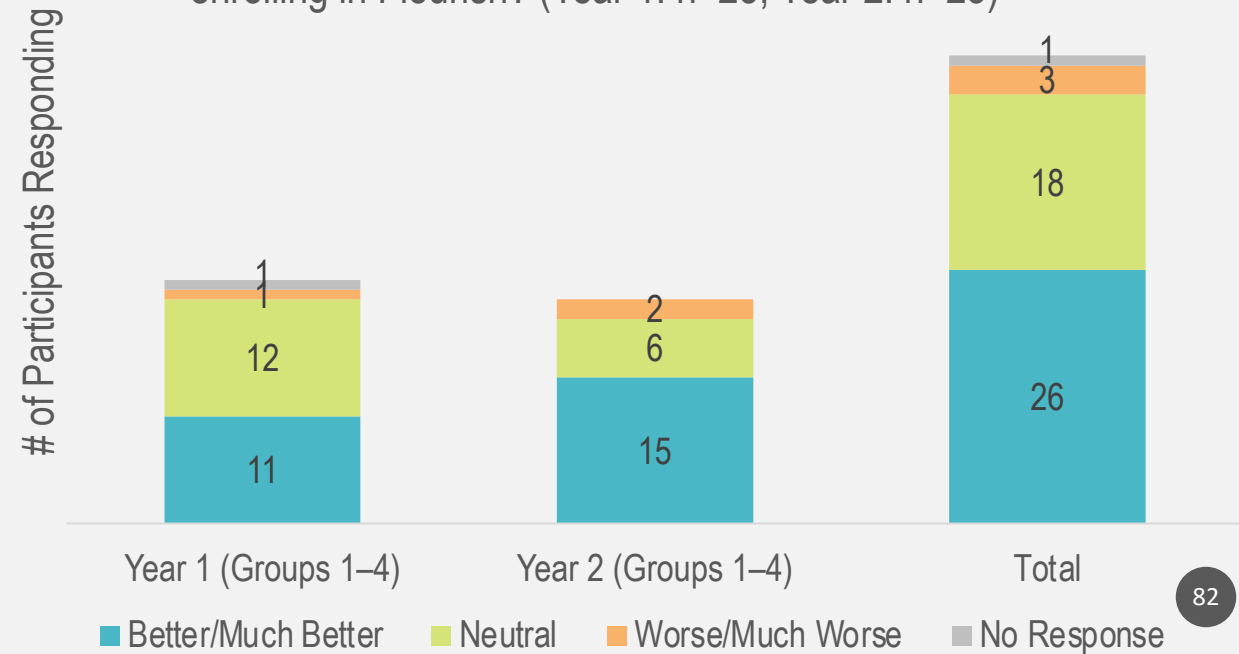
We analyzed survey responses from formerly homeless or doubled-up participants in Groups 1 through 4 in both Year 1 and Year 2, collected approximately one and two years after enrollment, respectively. The analysis includes responses from 25 of 30 participants in Year 1 and 23 of 30 participants in Year 2, excluding those who exited the program or did not complete the corresponding survey.

In Year 1, 71% of participants (17 of 24, excluding one with no response) reported improved economic circumstances; four reported no change and three reported worsening conditions. Nearly half of participants (11 of 24, excluding one with no response) experienced an increase in income, while 12 reported no change and one reported a decrease. In Year 2, 70% of participants (16 of 23) reported improved economic circumstances; four reported no change and three reported worsening conditions. Nearly two-thirds of participants (15 of 23) experienced an increase in income, while six reported no change and two reported a decrease.

How would you describe your family's economic circumstances since relocating compared to prior to entering the program? (Year 1: n=25; Year 2: n=23)



How would you describe changes in your income since enrolling in Flourish? (Year 1: n=25; Year 2: n=23)



10.2 Formerly Homeless or Doubled-up Participants (Groups 1–4): Employment Changes

In Year 1, one-third of participants (8 of 24, excluding one with no response) reported positive changes in employment, while 15 reported no change and one reported negative changes. In Year 2, 45% of participants (10 of 22, excluding one with no response) reported positive changes in employment, while 11 reported no change and one reported negative changes.

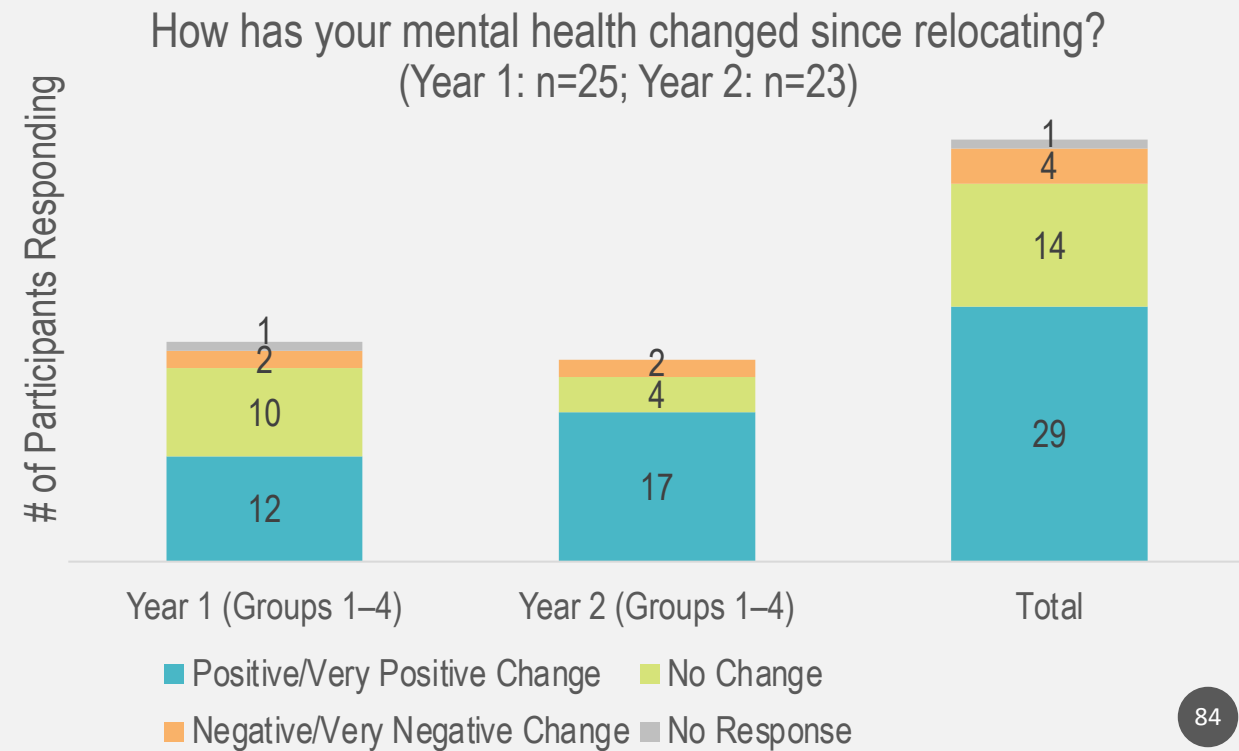
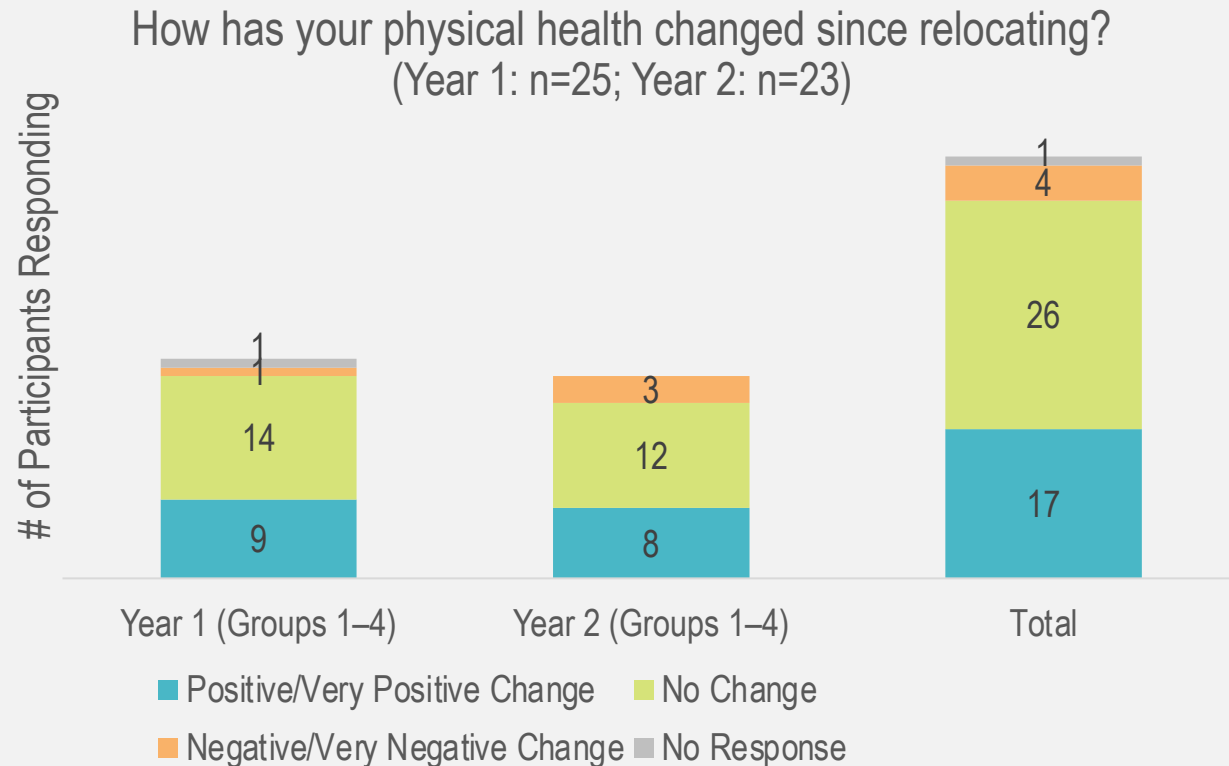
How would you describe changes in your employment since relocating? (Year 1: n=25; Year 2: n=23)



10.3 Formerly Homeless or Doubled-up Participants (Groups 1–4): Changes in Participant Physical and Mental Health

In Year 1, over one-third of participants (9 of 24, excluding one with no response) reported improvements in physical health, while 14 reported no change and one reported negative changes. Half of participants (12 of 24, excluding one with no response) reported improvements in mental health, while 10 reported no change and two reported negative changes.

In Year 2, over one-third of participants (8 of 23) reported improvements in physical health, while 12 reported no change and three reported negative changes. Approximately 74% of participants (17 of 23) reported improvements in mental health, while four reported no change and two reported negative changes.

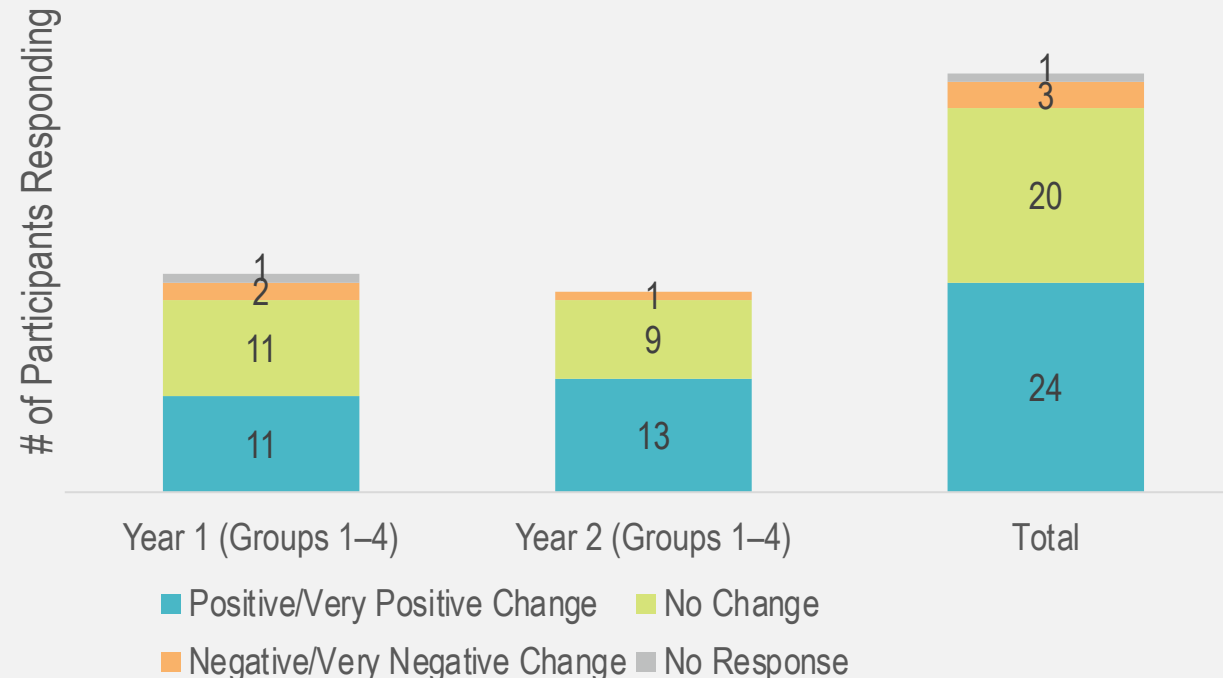


10.4 Formerly Homeless or Doubled-up Participants (Groups 1–4): Changes in Oldest Child’s Overall Health

In Year 1 nearly half of participants (11 of 24, excluding one with no response) reported improvements in their children’s overall health, while 11 reported no change and two reported negative changes.

In Year 2, over half of participants (13 of 23) reported improvements in their children’s overall health, while nine reported no change and one reported a negative change.

How has your oldest child's overall health changed since enrolling in Flourish? (Year 1: n=25; Year 2: n=23)



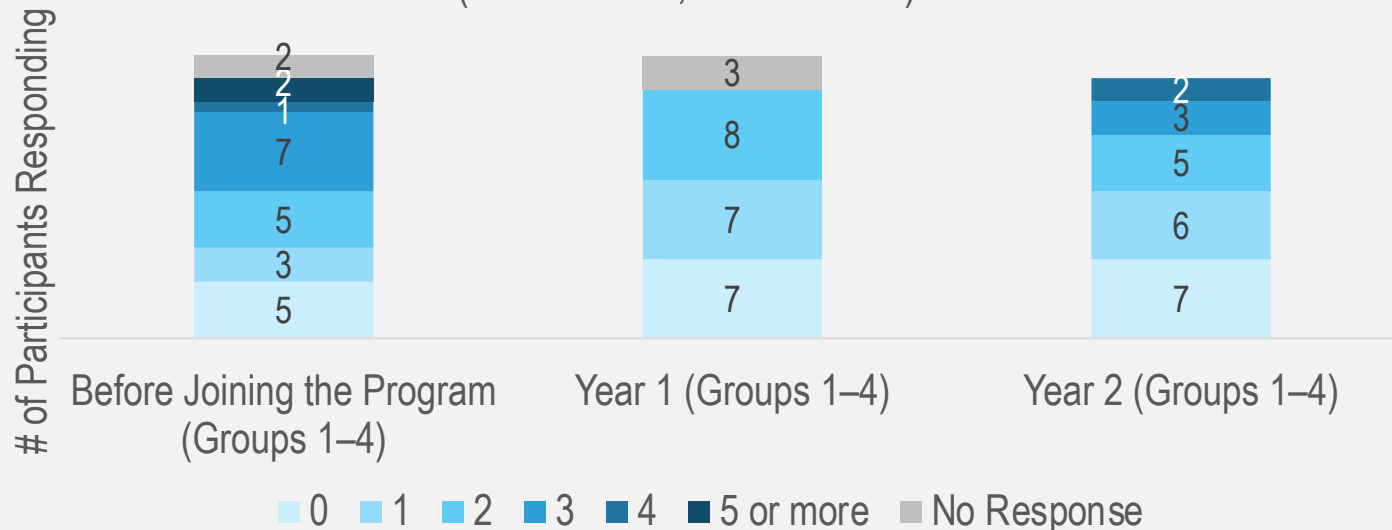
10.5 Formerly Homeless or Doubled-up Participants (Groups 1–4): Health Care Utilization: Emergency Room Usage

Participants reported fewer ER visits following relocation, with reductions observed in both the first and second years. Both any ER use (at least one visit) and frequent ER use (three or more visits) declined following relocation. The proportion of participants reporting any ER use declined from 18 of 23 (78.3%) during the final year at their previous residence to 15 of 22 (68.2%) in the first year after relocation and remained lower in the second year (16 of 23; 69.6%). Frequent ER use decreased more substantially, from 10 of 23 participants (43.5%) prior to relocation to none in the first year post-relocation (0 of 22), and 5 of 23 participants (21.7%) in the second year post-relocation.

Overall, the total number of reported ER visits declined from 48* prior to relocation to 23 in the first year and 33 in the second year, corresponding to a decreased in average visits per participant household from 2.1 pre-relocation to 1.0 in Year 1 and 1.4 in Year 2. Overall ER utilization remained lower following relocation across measures of any use, frequent use, and total visits. The sustained reduction in frequent ER use is particularly notable and may reflect improved housing stability and reduced exposure to health-related stressors.

During the past year, how many times had you or a member of your household been to the emergency room for medical care?

(Year 1: n=25; Year 2: n=23)



*Responses of 'Five or more' visits were coded as five when calculating the total number of reported ER visits.

10.6 Formerly Homeless or Doubled-up Participants (Groups 1–4): Health Care Utilization: Emergency Room Usage

ER visit costs were based on estimates from the Healthcare Cost and Utilization Project (HCUP)* using national data. In 2021, the average cost of a treat-and-release ER visit ranged from approximately \$700 to \$790 nationally, with variation by geographic area. Midwest regional estimates were approximately \$740, a category that includes Ohio. These estimates were adjusted to 2025 U.S. dollars using the Medical Care Consumer Price Index, resulting in an inflation-adjusted range of approximately \$775 to \$875 per visit.

Cost savings were calculated using a base-case ER visit cost of \$825 (2025 USD). Annual cost savings were calculated separately for Year 1 and Year 2 by applying a constant per-visit cost to year-specific reductions in ER utilization relative to the pre-program baseline.

In Year 1, ER visits decreased by 25** compared with the year prior to program entry. Applying the HCUP-base, inflation-adjusted estimate of \$825 per ER visit, this reduction corresponds to approximately \$20,625 in annual healthcare cost savings.

In Year 2, ER visits decreased by 15** compared with the year prior to program entry. Using the same HCUP-base, inflation-adjusted ER visit cost of \$825, this reduction corresponds to approximately \$12,375 in annual healthcare cost savings.

* For consistency with the survey instrument, the term *emergency room* (ER) is used throughout this report and is equivalent to *emergency department* (ED) visits reported in HCUP data. <https://hcup-us.ahrq.gov/reports/statbriefs/sb311-ED-visit-costs-2021.pdf>

**Responses of 'Five or more' visits were coded as five when calculating the total number of reported ER visits.

10.7 Formerly Homeless or Doubled-up Participants (Groups 1–4): Year 1 and Year 2 Outcomes

Year 1 and Year 2 Outcomes

Across the Year 1 and Year 2 follow-up periods, participants reported improvements across all outcome domains. The proportion of participants reporting positive outcomes was similar or higher at Year 2 than at Year 1 across several measures. For example, reported mental health improvements were more prevalent at Year 2 (74% of participants) than at Year 1 (50%). Higher proportions of participants also reported improvements in income (46% at Year 1; 65% at Year 2), employment (33% at Year 1; 45% at Year 2), and children’s overall health (46% at Year 1; 57% at Year 2).

Outcomes in other domains also remained relatively stable across follow-up periods, including economic circumstances and physical health.

These comparisons reflect differences in reported outcomes by follow-up year and are not intended to represent longitudinal change among the same participants.

Recent Program Retention Rate

As of the end of March 2026, thirteen families had exited the program out of a total of 103 families. These thirteen families included two from Group 1, two from Group 2, five from Group 3, two from Group 4, one from Group 5, and one from Group 6. Of those who exited, seven were homeless or doubled up before entering the program.

Currently, 80% of participants in Groups 1 through 4 who were formerly homeless or doubled up (24 of 30) remain enrolled in the program or have successfully graduated upon program completion. In comparison, 83% of all participants in Groups 1 through 4 (53 of 64)—including those who were not previously homeless or doubled up—remain enrolled in the program or have successfully graduated upon program completion.

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 11

PARTICIPANT VIEWS ON MONTHLY
PROGRAMS AND POST-PROGRAM
HOUSING PLANS



11.1 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Monthly Programs

In interviews, four of 10 participants reported positive experiences with workshops and monthly programs. However, six participants also identified areas for improvement. Three noted that meeting times were challenging due to parenting responsibilities and work demands, and three indicated that some program topics were not well aligned with their needs.

Value of Monthly Programs

“It's been very helpful. I learned so many things with the monthly programs. And every time we give suggestions on something, the next month or the following [month], we get someone who comes and talks to us about it.”

“They've been pretty helpful. There are times when I totally forget about the monthly program until literally, like, an hour or two before, and [program staff] is sending a reminder. ... I would say I learn something from each session that we have. Whether I feel like the topic applies to me, or if it's something I'm really interested in, even if I'm not interested, I always learn something from each program that is beneficial.”

Meeting Times

“They've been okay. I think sometimes the time, like, some days, some months for me personally, it was hard to make the program...”

“It's okay. The only thing that I don't like about it is when people get off of work, we have to jump right into a Zoom, and it'd be late, and it's like—we have children and stuff, so... The timing is not good, because if we're trying to get off of work, gotta go pick up kids, or have to make dinner, or something like that.”

Desired Programming Topics for Program Transition

“Maybe just some sort of, like, end-of-program assistance or coaching—helping us transition out of the program. ... Maybe providing some sort of coaching, or just some helpful tools, or even some resources. Because the economy now is a lot different than it was when we entered the program. Things are more expensive. The price of everything has gone up, and it hardly ever goes down. It's either going to stay the same, or it's going to get higher. So I would say maybe just having some end-of-program resources, or maybe, if they have the funds, maybe giving, like, a scholarship or a grant or something.”

11.2 Participant Voices: Interview Reflections (Year 3, Approximate)

Groups 2 & 3 Interviews with 10 Participants

Post-Program Housing Plans

In interviews, six of 10 participants reported that they would like to remain in their community or had already moved to a neighborhood close to their previous community. Two participants reported uncertainty about whether they would be able to stay in their community or were still in the process of deciding. One participant reported having partially moved, although it was unclear whether the move occurred within the same community. Another participant reported having applied to an affordable housing program.

Post-Program Uncertainty

“Honestly, me and my coaches, we were talking about doing a first-time homebuyer program, and that was something we were thinking about. But then I was like, I’m trying to go back to school, and I know if I go back to school now for my BSN (Bachelor of Science in Nursing), that would be mean cutting down a lot of expenses because I won’t be able to work as I’m supposed to. So, right now we are thinking about looking within the neighborhood where I’m living, either if I’m going to renew my lease or just look for somewhere else.”

Post-Program Housing Plans

“We’ll probably stay here. [We] just signed a year lease.”

“I completed [rental assistance], so I just pay the full market [rate]. ... I’m actually still in the same area, just down the street, just in the opposite direction.”

“Yes, so we are going to stay here for another year.”

“I would like to stay in this neighborhood. I would like to get one more bedroom. ... I’m waiting to see if they’ll have a 3-bedroom, and if not, I’m considering my other options. I’m also waiting to see how much they’re going to increase rent once I’m not part of the program.”

“We’re moving around the corner. I already have everything set up. We’ll be moving, hopefully, next week.”

FAMILIES
FLOURISH

*Empowering Change
for Generations*



PART 12

DISCUSSION & CONCLUSION



12.1 Discussion

This third interim evaluation of the Families Flourish (Flourish) program provides substantial evidence that the program is achieving many of its core goals related to housing stability, neighborhood opportunity, family well-being, and overall quality of life for participating families. Drawing on survey data, interviews, and program administrative records, the findings demonstrate consistent and largely positive outcomes across multiple domains, while also highlighting important challenges and areas for continued refinement as families progress through the three-year program.

Housing Stability and Neighborhood Opportunity

One of the most consistent and pronounced findings across participation stages is the improvement in housing quality and neighborhood conditions following relocation. The vast majority of participants across Groups 3 through 5 reported positive housing experiences, with high levels of satisfaction related to safety, cleanliness, space, and neighborhood environment. Comparisons between previous and current neighborhoods reveal notable improvements in perceptions of safety, property conditions, neighborhood quietness, and access to amenities such as parks and grocery stores.

These improvements are particularly meaningful given participants' housing circumstances prior to program entry. Nearly half of participating families experienced significant

housing instability, including homelessness, doubling up, or residence in substandard housing in distressed neighborhoods. **The ability of the Flourish program to support relocation into higher-opportunity neighborhoods—with higher-resourced schools and improved environmental conditions—represents a foundational achievement that underpins many of the subsequent outcomes observed in this evaluation.**

Economic Well-Being and Financial Stability

Economic outcomes varied more widely by participation stage, reflecting both the length of time in the program and broader external economic conditions. While nearly two-thirds of participants across Groups 3 through 5 reported improvements in overall economic circumstances, this figure was substantially higher among Year 2 participants than Year 1 participants. Similarly, income growth and improved employment conditions were reported more frequently among participants further along in the program.

These findings align with the program's theory of change, which anticipates that economic gains may take time to materialize as participants stabilize their housing, pursue education or training, and make incremental progress within the labor market. Qualitative data from surveys and interviews reinforce this interpretation, with participants describing gradual improvements linked to promotions, job changes, credential attainment, and increased financial literacy rather than immediate income gains upon relocation.

12.1 Discussion (continued)

Some external economic challenges have impacted families. Some families in their second year reported increased concerns related to rising economic stress. These concerns appear to reflect broader structural trends—such as inflation, increased utility costs, and tight housing markets. These external challenges underscore the importance of continued rental support, landlord engagement strategies, and housing advocacy throughout participants' tenure in the program. A very small number of participants reported job loss or underemployment during the evaluation period, often due to layoffs, health challenges, or caregiving responsibilities. These findings reflect the economic vulnerability of the participating population and illustrate the importance of program supports to sustain resiliency in the context of broader labor market and economic trends.

Notably, administrative data indicate meaningful engagement in education and training activities. Many participants were enrolled in degree or certification programs, and reported wage gains suggest that these investments are beginning to translate into higher earnings for many families. Continued tracking of participants into the later stages of the program will be critical to determining whether these educational pathways produce sustained economic mobility beyond program completion.

Adult Health, Stress, and Well-Being

Across both survey and interview data, participants reported notable improvements in mental health, with over two-thirds indicating positive changes since joining the program. Improvements in stress levels were more common among Year 1 participants than Year 2 participants, suggesting that relocation and early program support may provide immediate psychological relief that stabilizes over time.

Physical health outcomes were more mixed, though still generally positive. While a majority of participants reported improvements or no change in physical health, a small number experienced declines, often linked to chronic conditions, injuries, or broader life circumstances. Reductions in emergency room usage provide an additional indicator of improved health stability, potentially associated with safer housing environments, reduced stress, and better access to health care.

Child Well-Being and Educational Adjustment

The evaluation provides strong evidence that Flourish is having a positive impact on participating children. The vast majority of families reported that the program benefited their children, with no families reporting overall negative impacts. Children's adjustment to new schools was generally positive, particularly among Year 1 participants, and qualitative data indicate that access to higher-quality schools, safer neighborhoods, and more stable housing environments contributed to these outcomes.

12.1 Discussion (continued)

Changes in academic performance varied by age group and participation stage. While improvements in grades were more frequently reported among Year 1 participants, neutral responses were common across groups and should not be interpreted negatively. In many cases, children were already performing well academically prior to relocation and maintaining that performance amid significant transition may be considered a positive outcome.

Health and developmental outcomes for children further reinforce the program's value. Approximately half of families reported improvements in children's physical health, mental health, behavior, self-image, and optimism, with very few reports of negative change. Notably, negative responses were often associated with developmental transitions, particularly adolescence, rather than program-related factors. These findings suggest that stable housing and improved environments may contribute to both immediate and longer-term developmental benefits for children.

Coaching, Programming, and Participant Relationships

Participant satisfaction with Flourish coaching and monthly programming was exceptionally high across all groups. Nearly all participants rated their coaching experience positively, and qualitative feedback consistently emphasized the value of supportive, individualized relationships with coaches. Participants described coaching as instrumental in goal setting, financial management, emotional support, and navigating complex systems related to housing, employment, and education.

Monthly program sessions were also viewed positively, particularly when offered in a virtual format that accommodated participants' work schedules and caregiving responsibilities. However, some participants expressed a desire for stronger connections with other Flourish families and more opportunities for peer interaction. Relationships with neighbors and property management were generally positive. These findings emphasize the importance of peer networks and community-building among participants as a way of enhancing social connectedness and long-term resilience.

12.2 Conclusion

Overall, this third interim evaluation provides compelling evidence that Families Flourish is making meaningful progress toward its mission of supporting low-wage working families on a path toward stability, opportunity, and well-being. Across domains of housing, neighborhood quality, health, child development, and program satisfaction, participants reported substantial improvements compared to their pre-program circumstances.

The findings underscore the importance of housing stability as a foundation for broader family outcomes. By enabling relocation to safer, higher-opportunity neighborhoods and pairing this move with sustained coaching and rental support, Flourish creates conditions that allow families to focus on longer-term goals related to education, employment, and wellness. While economic gains are uneven and influenced by external conditions, evidence suggests that many families are gradually moving toward greater financial stability, particularly as they advance through the program.

At the same time, the evaluation highlights several ongoing challenges, particularly the ongoing impact of inflation, housing market pressures and changes in the economy. These challenges point to opportunities for further program refinement, such as expanded financial coaching around inflation pressures.

As noted earlier in the participant profile, nearly all families (98%) in Families Flourish are ALICE (Asset Limited Income Constrained Employed) families. These families are at the forefront of being impacted by rising costs of living and larger disruptions in the economy. The experience of program families in Families Flourish is reflective of the broader economic challenges and potential opportunities for social mobility for these ALICE families.

In sum, the Families Flourish program demonstrates significant promise as a comprehensive intervention that integrates housing, coaching, and family supports. The positive outcomes documented in this interim evaluation provide a strong foundation for continued investment, learning, and potential replication in other contexts seeking to address housing instability and economic insecurity among working families.



For more information about the Families Flourish program, please visit: <https://familiesflourish.org/>