

# Case Study:

## Single mother moves to self-sufficiency

Becky is a family self-sufficiency (FSS) coordinator in Colorado. The FSS program, which is grant-funded through the Department of Housing and Urban Development (HUD), is a five-year program that helps move people from needing public assistance (public housing, SNAP benefits, etc.) to self-sufficiency, and ideally to the point where they can purchase a home.

Becky helps FSS program participants increase their earned income, get education or vocational training, reduce their debt, and repair and/or build their credit. As part of the program, participants set goals for their income, credit and work hours. They also have an escrow account where they deposit savings, which they can use as they choose upon completing the program. Many have used it to buy a home, while others use it to fund additional education.

### “Erica”

“Erica” is in her mid-thirties and a mother of three children. When she enrolled in the FSS program in 2011, she did not have a job and was relying on child support and SNAP benefits. She had \$1,500 in derogatory debt and a credit score of 494.

While in the FSS program, Erica completed her bachelor’s degree in business. She got a job and has been promoted to a team lead position. She has paid off most of her debt and raised her credit score to almost 600.

Erica recently graduated from the FSS program with \$36,000 in her escrow account. She is currently working with the program’s home buying team to purchase a house.

**Children of homeowners are 25% more likely to finish high school, 116% more likely to graduate from college, and 59% more likely to become homeowners themselves.\***

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