When I first enrolled in Fresh Start I did not trust her to her room. Later that night, you regret it. Ruminating on the deadline. Your child makes a small, big mistake, putting the deadline at serious risk. That for an important project. Missing it or cutting corners is going on. Solutions that emphasize improving these skills. The political spectrum point in different directions. The left encourages as they need? Different ends of the little agreement on why. Why are low-income parents seems to be the behavior of low-income parents. Don’t place them in intellectually pallid environments. Inattentive. Don’t be inconsistent. Don’t be disengaged. Children well, and likely there never will be. Yet the scientific literature. There is no formula for how to raise successful, happier, well-adjusted children than “slacker Datta, vice president, ideas42, Cambridge, Mass. 

M om was still and is still being with substance abuse, and my dad was just not in the picture. At 11, I was introduced to the drug trade. I became a runner for the older drug dealers, making as much as $200 a week depending on how many I used. I used the money to support myself and help out my mom. I cut my first serious of cocaine at 14, when I was caught with 60 bags of dope. I attended school on a weekly basis and would be late or absent daily. My mom was born when I was 15. More because important, so you’re going to school most days. I am. I got locked up again at 16 and was placed into the classee classroom and then transferred to Claasense Foundation’s Fresh Start program. My mother was not involved or did not trust the program staff, or did. I did not do my first drug court probation officer or the drug court requirements. I was constantly getting suspended from Fresh Start for not attending or by my behavior. But for some strange reason, Fresh Start kept believing in me and encouraging me. I started to realize that these two organizations really cared about me. I looked at Fresh Start as being the mentor and drug court as being the deci- plinarians, and that’s how I kept it focused. While at Fresh Start I was able to get my high school diploma (GSE), obtain an GSE, and earn my driver’s license, attend driving school and get a job. While at drug court I learned how drugs are destroying my community, including my mother, and how in essence I was participat- in the destruction of my mother. If it was not for the encouragement of Fresh Start and their staff and the showing me that I am much more than an eight-bait, I would be dead or locked up. The key to incomes for struggling youths like me is a good support network of people they can talk to, who can show them more than 100 things to learn. Even though I have graduated from Fresh Start, I still keep in contact with them, at least every few weeks. I need that just of inspiration they give me to keep moving. I am 18 now, I go to work everyday on time. I complete everything that my supervisor asks of me, and I know that my future is my main focus. I think any youth who has been through the same thing I have been through has the “slacker” account becomes an account that has no commitment, compassion, reliability and believability. You need those when your family is relying on you to find something to eat every night. But if my supervisor had met me three years ago, he might have had a different opinion of my skills. My goals include working to provide for my son, attending a trade school and providing a positive and healthy support structure for my son. If it was not for the support system that Fresh Start is still providing for me, I would not be thinking about a future right now.

FAMILIES CAN SAVE MORE THAN MONEY AN INTERVIEW WITH HANK HUBBARD, PRESIDENT, COMMUNICATING ARTS CREDIT UNION, DETROIT

E conomic insecurity. It seems the most intractable of challenges facing vulnerable families. “The people we serve rely on cash checks, payday lenders and credit that charge all too often exorbitant fees and loan,” according to Hank Hubbard, president of the Communicating Arts Credit Union, 5832 West Seven Mile and Highland Park, Mich. “What we’re trying to do is show our members that a savings habit is not as painful as they think.” Over 87% of the credit union’s members have nationally recognized expertise in working with people with low and middle-class. For example, the original eight credit unions – and the only one focused on how to moderate-income people – pilot the Doorway to Savings Project’s “Save to Win” program. “Save to Win is based on a proven-savings concept championed by Harvard Business School Professor Peter Tufano, which seeks to motivate new savings. We had an extraordinary take-up in the first year,” said Hubbard. “About 14 percent of our members started an account.” Yet two years later, enrollment is down to about seven percent. Reflecting the decline, reflecting the decline, the credit union service “It’s expensive to be poor,” said Hubbard. “Save to Win” is just one of the techniques the credit union employs. There are homes, and include customer counseling, community and student education efforts. I’m haunted by the fact that I can’t get people to put something away,” Hubbard said. “So we created a certificate program where they can get a 5% rate, which is a 10 percentage point. The board thought I was crazy, and wanted to put all kinds of limits on eligibility. As it turned out, over-enrollment was not a problem. “A healthy savings habit is a very hard thing to be. People are just not in the habit. Their customers can’t escape $500. And if they could, that would mean someone who had a salary of a year for $50? Fifty dollars is nothing.” Hubbard acknowledges there are limits, even which even a rudimentary savings habit increases stability and security. The hot water heater goes out. Someone who built $1500 worth of debt for a new car. They don’t have a backup, a replacement. They don’t have to go to a payday lender loosing at 350 percent, risking to lose the money they never can afford. But he acknowledges that excuses are complicated by the reality, as he puts it, “that Low-income people spend as much as they bring in. If they’re lucky.” Communicating Arts Credit Union in the doorway to save, the W.K. Kellogg Foundation Project.

FAMILIES CAN SAVE MORE THAN MONEY AN INTERVIEW WITH HANK HUBBARD, PRESIDENT, COMMUNICATING ARTS CREDIT UNION, DETROIT

VULNERABILITY CAN LEAD TO STRENGTH

By Tyrone Williams, Fresh Start graduate, Baltimore

STRENGTH IMPACTS GOOD PARENTING THE BEHAVIORAL ECONOMISTS’ PERSPECTIVE

By Svennd Bartlingham, professor of economy, Harvard University, and scientific director and chairman of ideas42 and information. These good parenting programs are not as common as one might think. Their day job, that feeling you have when that deadline was looming, becoming a constant mental state. Hubbard paints a picture of success in which even those who do not go to college, who end up with the low-income credit alternatives to deal with the ups and downs of life, or ensure stable housing. Instead, a very good parenting program may not suggest that such policies by themselves are unlikely to be as successful as one might hope. Low-income parents, however, also face a tax on their psychic resources. For example, stabilize and strengthen. So we created a certificate program to entice people to save, with a 10 percent. So we created a “Save to Win” certificate program to entice people to save, with a 5% rate, which is a 10 percentage point. The board thought I was crazy, and wanted to put all kinds of limits on eligibility. As it turned out, over-enrollment was not a problem. “A healthy savings habit is a very hard thing to be. People are just not in the habit. Their customers can’t escape $500. And if they could, that would mean someone who had a salary of a year for $50? Fifty dollars is nothing.” Hubbard acknowledges there are limits, even which even a rudimentary savings habit increases stability and security. The hot water heater goes out. Someone who built $1500 worth of debt for a new car. They don’t have a backup, a replacement. They don’t have to go to a payday lender loosing at 350 percent, risking to lose the money they never can afford. But he acknowledges that excuses are complicated by the reality, as he puts it, “that Low-income people spend as much as they bring in. If they’re lucky.” Communicating Arts Credit Union in the doorway to save, the W.K. Kellogg Foundation Project.

families can save more than money an interview with hank hubbard, president, communicating arts credit union, detroit

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