



FROM THE EXECUTIVE DIRECTOR WHEN UNCERTAINTY CALLS FOR A GROWTH MINDSET

by Beverly Worthington, MA, ACNP

I've been thinking a lot about navigating uncertainty. Every day, my inbox fills with messages about how cuts to once-reliable funding will affect families in our communities. Some changes are already unfolding; others are anticipated. As an organization supporting low-income, working families, we feel these concerns deeply. These are our neighbors — some of whom you might not even realize are struggling to make ends meet. And yet, the truth is, we don't really know what is going to happen. We are caught in a season of uncertainty, and we've been here before. Yet we carry on, certain in our purpose.

During the pandemic, no one imagined that two weeks of sheltering at home would stretch into months; that we'd be socially isolated; that incomes would vanish; or that so many families would stand on the brink of losing their homes. It was overwhelming, but we adapted — because humans are resilient, and so is FamilyForward. We respond to immediate needs, and we also plan proactively for what might lie ahead.

Embracing a growth mindset

In times like these, a growth mindset becomes more than an idea — it's a way forward. It's the belief that our capacity to meet challenges grows when we combine effort, strategy and support from others. At FamilyForward, we meet families who are living in survival mode, facing hard realities and limited choices. Through financial assistance, we give them room to breathe. Through mentorship, we help them expand their capacity to change, to grow and to create a future that looks different from today.

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WE LOVE OUR LOCAL COMMUNITY!



MAKING AN IMPACT ON HOPE FOR HOMES DAY

On July 17, FamilyForward participated in Hope for Homes Day, a statewide giving movement to ensure every person has a safe, stable place to call home. In its second year, compassionate supporters like you raised over \$220,000 for 35 Illinois nonprofits focused on housing needs in our communities. Because of you, FamilyForward received critical, flexible funding that supports our efforts to keep families housed while they build the skills and confidence they need to move toward financial stability.

We are grateful to our generous supporters for taking part in this day with us, spreading the word and raising over \$15,000 to further our mission throughout the northwest suburbs. You are truly amazing!

SCHOOL DISTRICT 25 DONATES BIKES FOR LOCAL FAMILIES

On August 18, we were delighted to receive a donation of 12 bikes from Arlington Heights School District 25 and we look forward to distributing them to local families through our program. The bikes were assembled in a team-building activity at a recent Administrative Team Retreat. Superintendent Brian Kaye (*far left*) and Assistant Superintendent of Personnel and Planning Kendra Perri (*far right*) presented the bikes to FF Executive Director Beverly Worthington (*center left*) and Program Director Sarah Harte at opening ceremonies for the school year. We are honored to have such a great partnership with District 25!



FAMILY SUCCESS STORY

SINGLE MOM GETS BACK ON TRACK

“Natalie” works in the billing department of a major insurance company, and she earns a decent wage.

However, after her marriage ended, she struggled financially. Her wage level was too high to qualify for state-sponsored health insurance, and paying to cover her two children with her employer’s health insurance resulted in a significant decrease in take-home pay. Natalie’s wage level also disqualified her from receiving SNAP (Supplemental Nutrition Assistance Program, also known as food stamps) benefits, and the children’s father only inconsistently paid child support. Meanwhile, her landlord continued to raise the rent each year. Despite her best efforts, the debt piled up and she felt trapped — always behind, never able to catch up.

When Natalie applied to FamilyForward, her growing debt meant her monthly expenses were inflated by penalty fees and interest charges. Once accepted into our two-year program, she and her children were no longer at risk of losing their housing. The FF rent subsidy gave her some financial breathing room each month. With guidance from her two volunteer mentors, she began to pay off high-interest debt, reduce credit card balances, and contribute to an emergency fund. FF’s debt-reduction matching program helped her pay off some of her credit cards twice as fast. Natalie faced many challenges, yet continued to make steady progress. By the time she graduated from the FF program, her credit score was the highest it had been in years. And she felt encouraged and supported.

Sometimes earning a decent wage is not enough for a parent to make ends meet. Often, single parents fall into the gap, earning too much for state assistance but not enough to support their family. With FF’s help, Natalie was able to get the temporary rental support she needed while she worked to decrease debt and learn important money-management skills. Now she is back on track, providing for her children and maintaining a stable household. *This article has been abridged. Read the complete story at family-forward.org/blog.*



AFFORDABLE LIVING IS BEYOND REACH FOR MANY FAMILIES

In July, the National Low Income Housing Coalition released its annual *Out of Reach* report. This report, which examines the affordability of rental housing throughout the United States, found that in Cook County, Ill., rental-housing costs continue to be challenging for low-income families. The hourly wage required to afford a two-bedroom rental — without paying more than 30% of their income on housing — is \$33.87 in Cook County. This measure assumes that the rental is listed at fair market rate (FMR), which is \$1,761 per month, as established by the US Department of Housing and Urban Development. In our experience, families are paying above the FMR or not earning enough to meet their housing costs.

As of August 2025, families enrolled in FamilyForward’s two-year program earn an average hourly wage of \$23, and face housing costs as high as \$2,300 per month. One working adult in our program would need to work 1.5 full-time jobs simply to pay rent at the current FMR. Factoring in other costs, the hourly pay single parents need to sufficiently provide for their families only increases. For example, according to the Economic Policy Institute’s *Family Budget Calculator*, a single parent with two children in Cook County would ideally earn \$45 per hour to attain a modest standard of living. *To learn more about the data shared, visit nlihc.org and epi.org.*

MISSION STATEMENT

Strengthening northwest suburban families to achieve financial stability and independence through mentoring, rental assistance and support services.

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To opt out of newsletter mailings,
email us: info@family-forward.org.

Special thanks to Elk Grove Township, Palatine Township, Schaumburg Township, Wheeling Township, and the Villages of Arlington Heights and Palatine for providing significant financial and other assistance to our client families.

BOARD MEMBER SPOTLIGHT

WELCOME, STEVE YOUNG



We are excited to welcome Steve Young to the FamilyForward Board of Directors. Steve might best be described as a highly driven, analytical thinker with a rational approach to problem solving, albeit with a giving heart. Over the last decade, Steve has participated in countless volunteer opportunities in Chicago for organizations that dedicate resources to support families in need, including Habitat for Humanity, the Greater Chicago Food Depository and many others.

After moving from Chicago to the suburbs, Steve discovered FamilyForward. In conversations with Executive Director Beverly Worthington, Steve found the concept of working with and mentoring a smaller, more focused set of families very appealing. He also appreciates that FamilyForward accompanies and supports families for a longer period than other agencies. “Teaching these families to ‘fish for themselves’ while also providing a leg up financially through rental assistance and other services seems to be a perfect multiple-prong approach,” Steve believes. Most important: “Keeping the families fully engaged during the process will drive the greatest benefit.”

Steve lives in Arlington Heights with his wife and three children, and the family is excited to have another child on the way. He currently serves as a Director of Private Credit for NXT Capital. Wearing many hats throughout his career, his roles have consistently required strong decision-making skills, critical thinking, networking and relationship management. Steve is an individual who can also see the big picture, leading others toward a vision while setting attainable goals along the way. These qualities, combined with his personal and professional background, should serve FamilyForward well as Steve lends his expertise and experience to the FamilyForward Board of Directors. Welcome, Steve!

This article has been abridged. Read the complete story at family-forward.org/blog.

OTHER BOARD NEWS

In July, we said farewell to Becky Reel, founder of Reel Home Care Consulting, based in Arlington Heights. Becky served on the FamilyForward Board of Directors for three years. Thank you, Becky, for your dedication to helping families.

GROWTH MINDSET, *continued from page 1*

But we cannot do this alone. As leaders, partners and community members, we have the same choice: to retreat in the face of uncertainty or to step forward with clarity and resolve. When uncertainty weighs heavy, I remind myself to stay the course — to lean on the same growth mindset we encourage in the families we partner with every day. While we can't predict what's ahead, we can prepare. We can stay open to learning. And we can face the unknown with courage, knowing that challenge often becomes the catalyst for growth.

Building stronger community connections

FamilyForward is choosing to stay the course, to adapt where needed, and to keep investing in families so they can thrive, no matter what comes next. Potential cuts to healthcare, education, and food and housing assistance push us to rethink how we support families and cultivate partnerships. As funding sources become less predictable, we're strategizing how to build stronger community connections to stay responsive to changing needs. We've revitalized our Outreach Committee to focus on effective revenue development and long-term donor growth. We're also pursuing new relationships with charitable foundations as well as actively exploring other funding opportunities to build our capacity and further our mission. But our most important resource is you. Your partnership — through financial means and volunteerism — is what drives impact. Your continued support will ensure families have access to mentoring, housing stability and resources to weather this moment — and emerge stronger. Together, we can turn uncertainty into opportunity for our communities and each other. Together, we will embrace and engage our growth mindset.





FamilyForward

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IT'S TIME TO REGISTER FOR GIVING HOPE!

JOIN US FOR GIVING HOPE: HOME FOR THE HARVEST
SUNDAY, SEPTEMBER 28 | 1:00 – 4:00 PM | \$95 PER PERSON

Cotillion Banquets, Palatine, IL 60074

Please plan to join us for this exciting afternoon of fundraising and fun in the spirit of harvest abundance. At *Giving Hope: Home for the Harvest*, we'll come together in a festive fall gathering to celebrate and support our mission to strengthen local low-income, working families in the northwest suburbs of Chicago. It's our biggest event of the year!

Reserve your spot at family-forward.org/giving-hope. Your participation empowers parents as they learn to better navigate challenges and meet important goals as they work to achieve long-term financial independence. Bring your friends and let's raise funds to support and celebrate our neighbors in need!

HIGHLIGHTS

- Gourmet desserts & hearty appetizers with vegetarian options
- Silent auction & raffles featuring creative & exciting activities, services & goodies
- Family Story & Live Appeal
- Food Drive for Faith Feeds Food Pantry
- Live entertainment from The Bourbon Aristocracy bluegrass band, cash bar & more!



**LEARN MORE AND
REGISTER TODAY!**

Scan this code or visit
family-forward.org/giving-hope