Making the Invisible Visible:

Recognizing and Resourcing Initiative in American Communities

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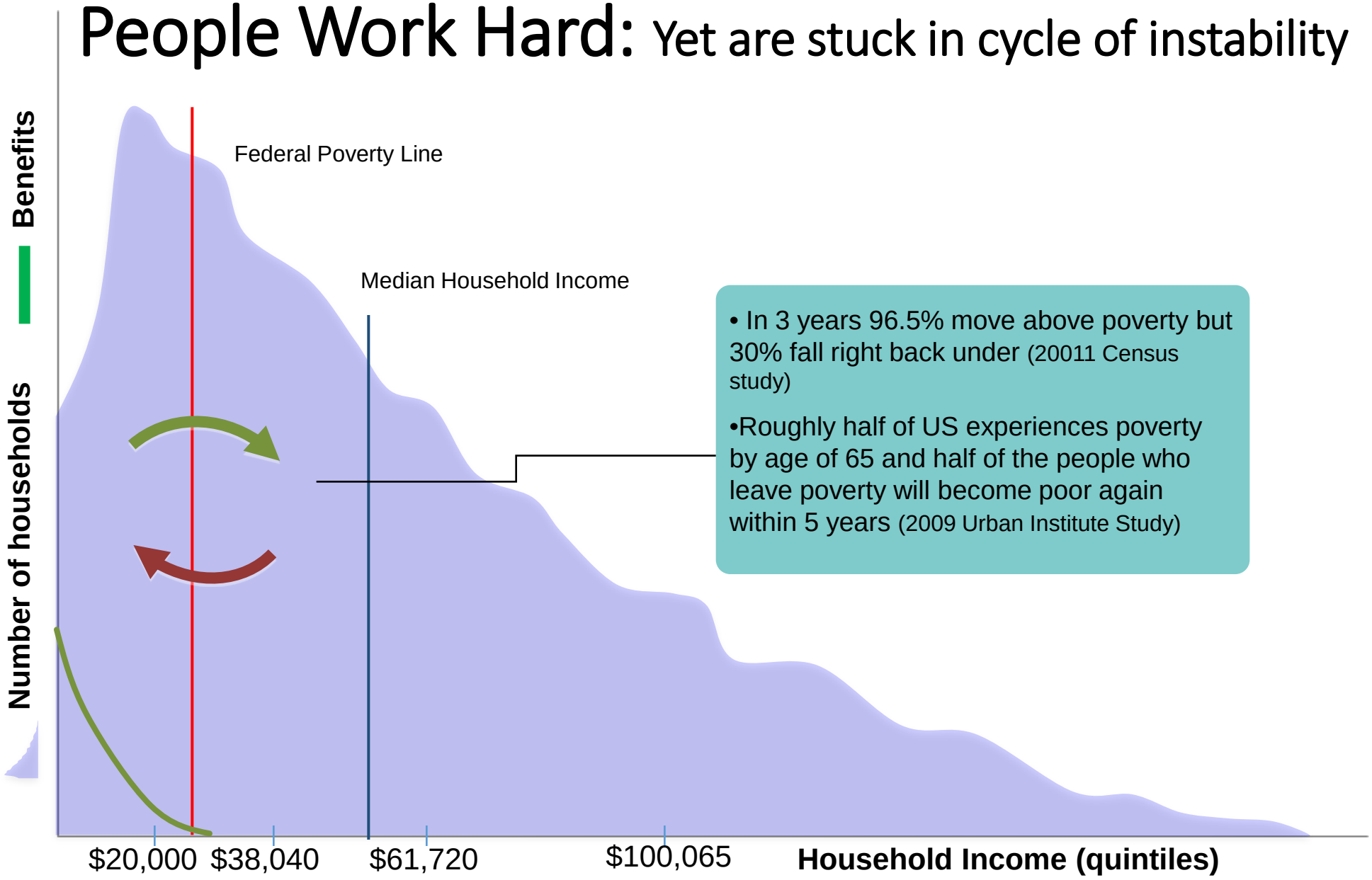
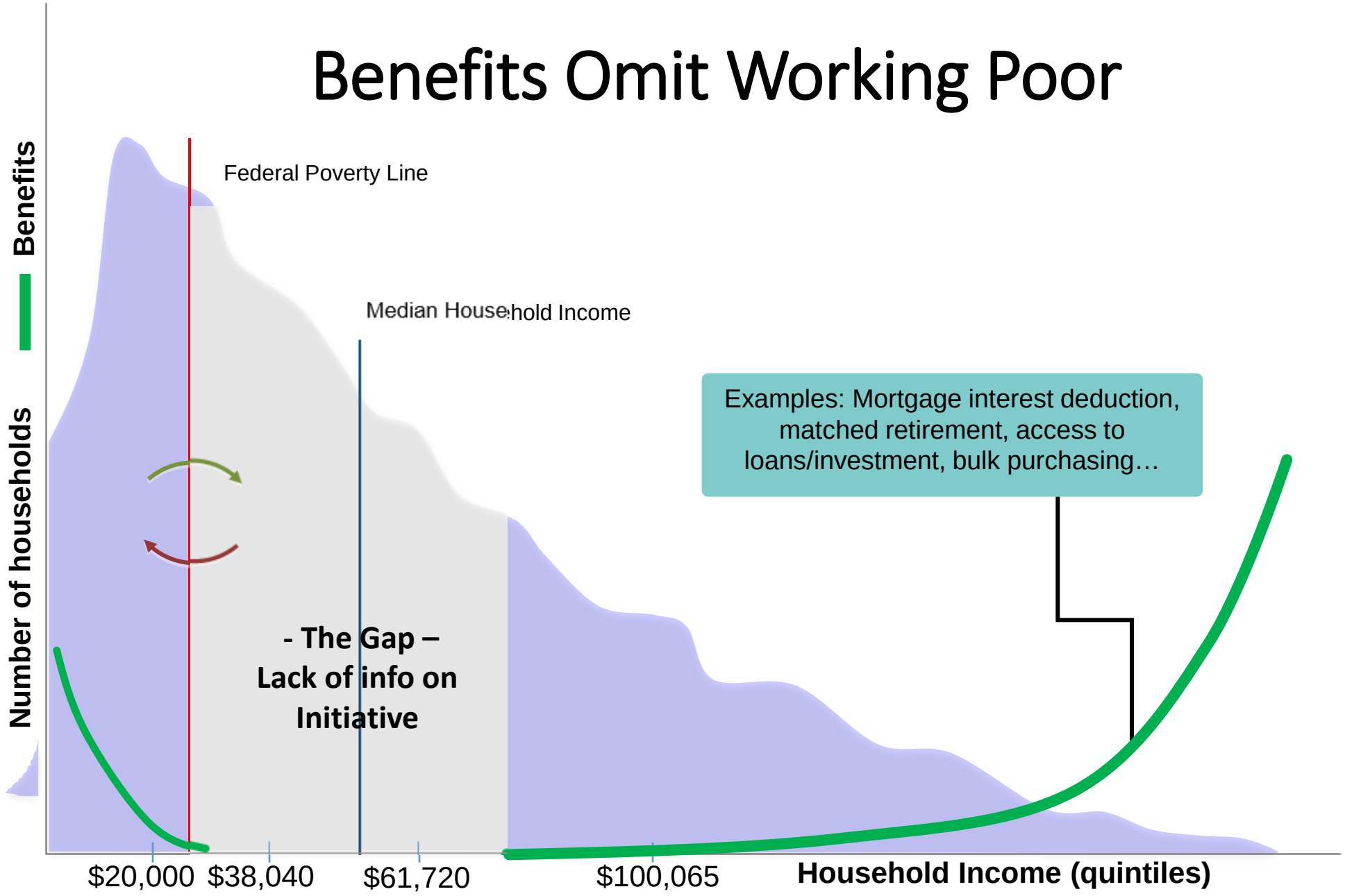
Family Independence Initiative

NEW
YORK

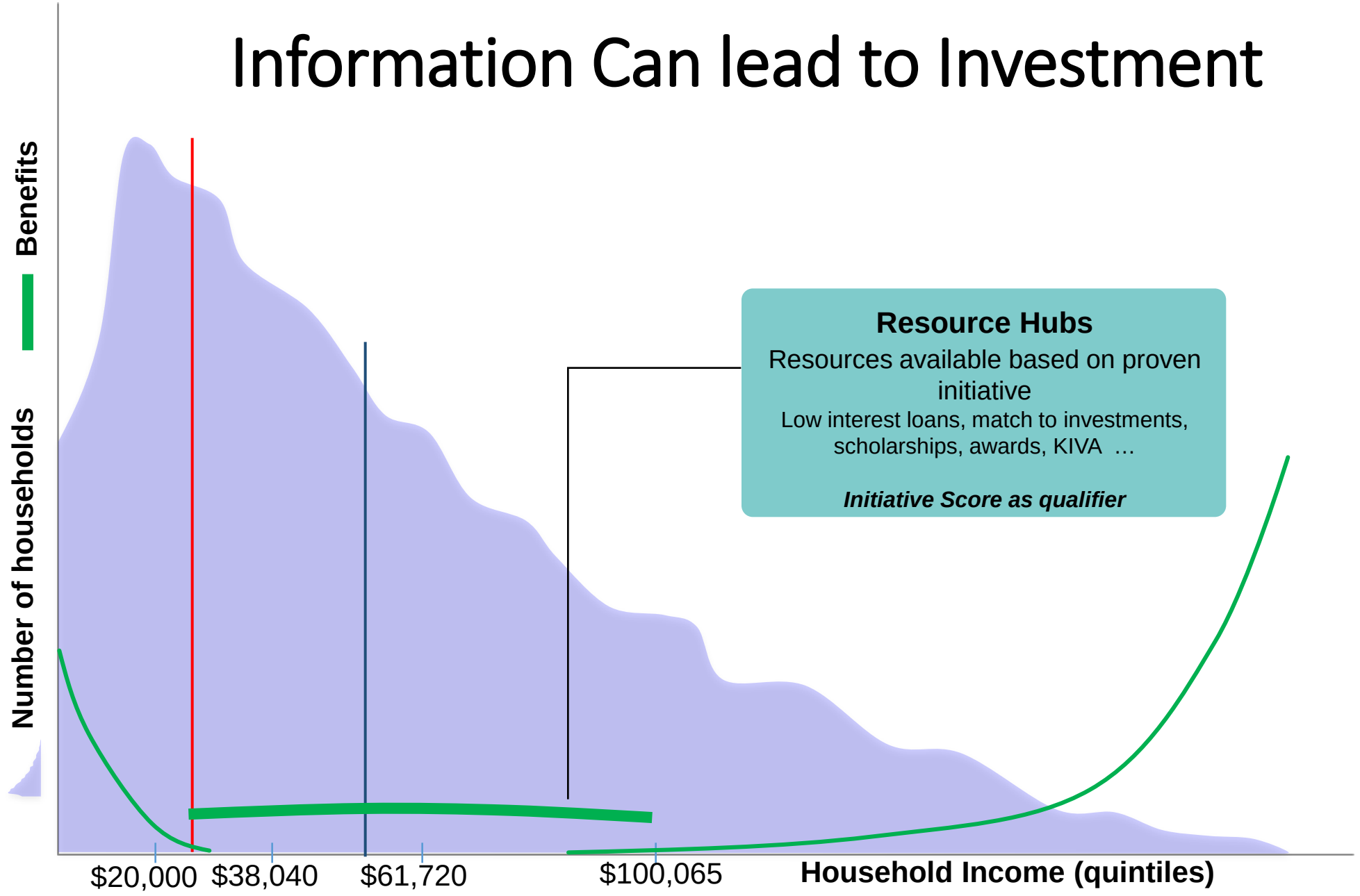
People Work Hard: Yet are stuck in cycle of instability



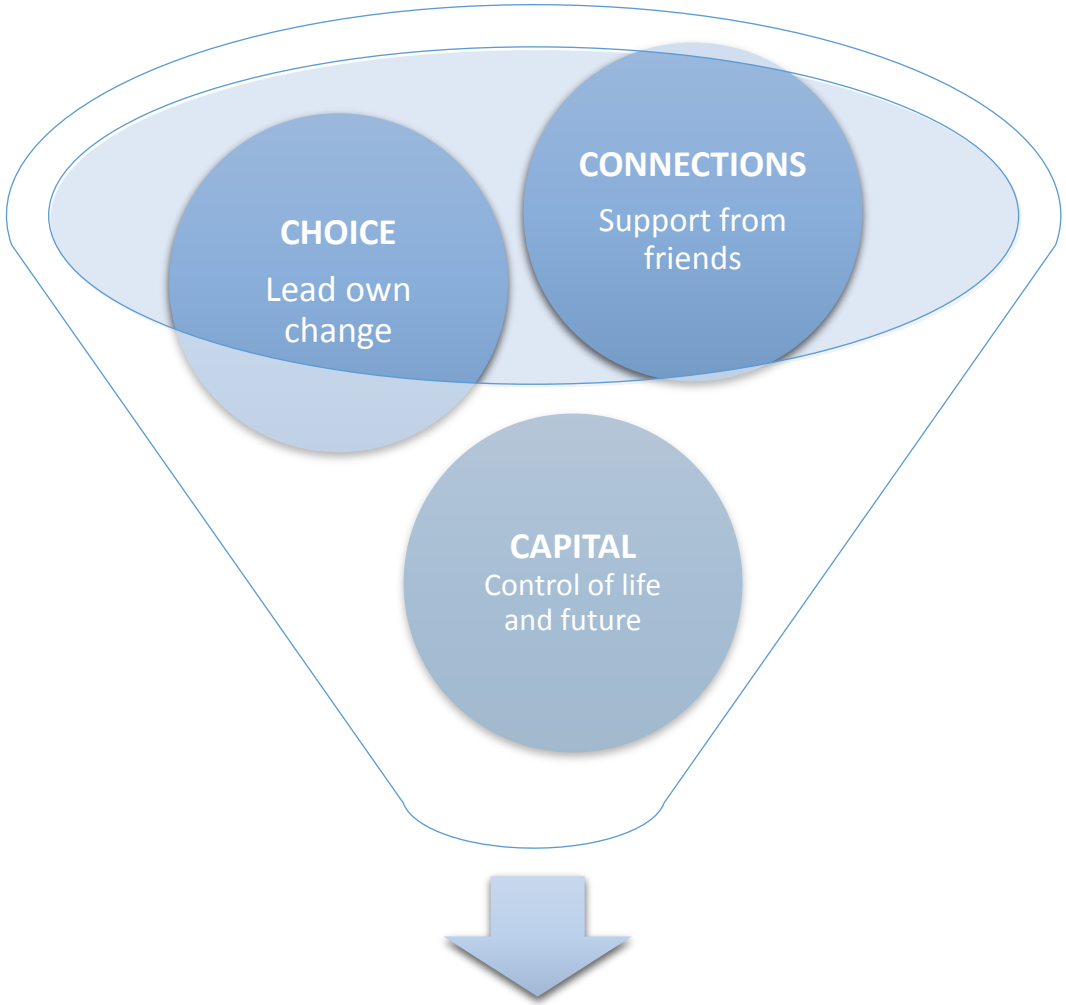
Benefits Omit Working Poor



Information Can lead to Investment

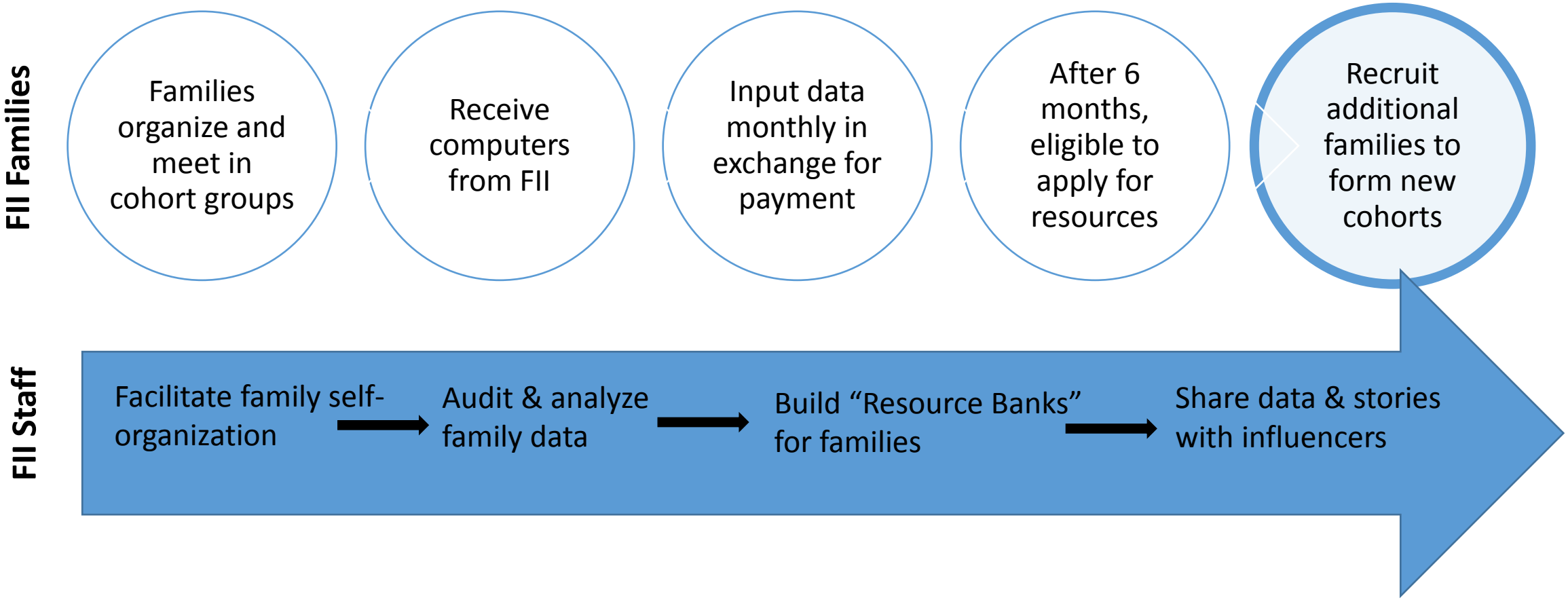


DRIVERS OF CHANGE



Economic and Social Mobility

Nuts and Bolts of FII

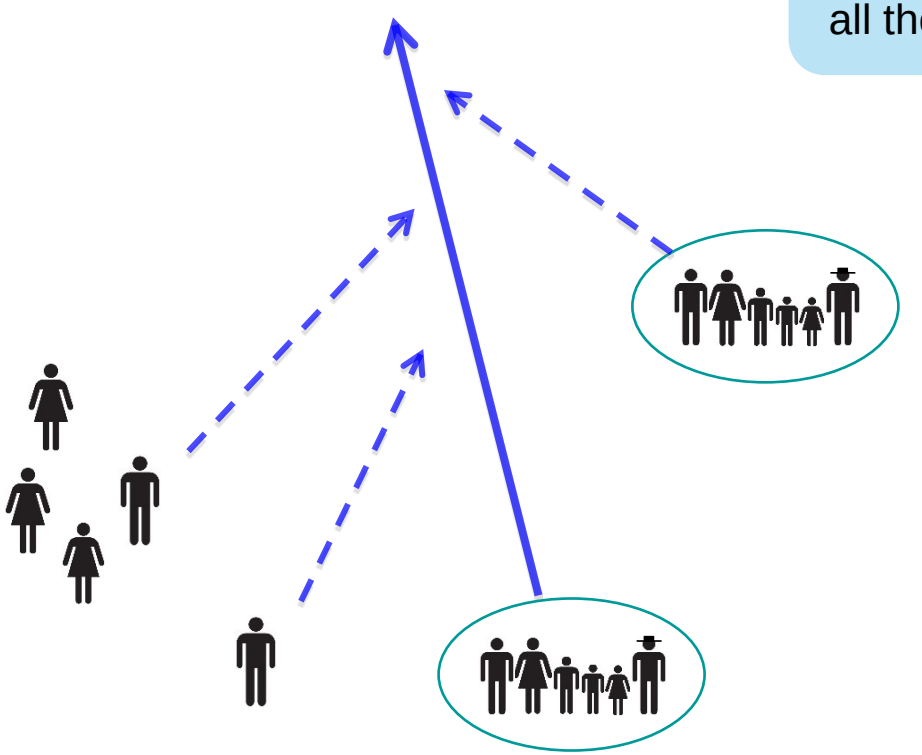


Positive Deviance: Role Modeling & Peer Support Leads to Scalable Change

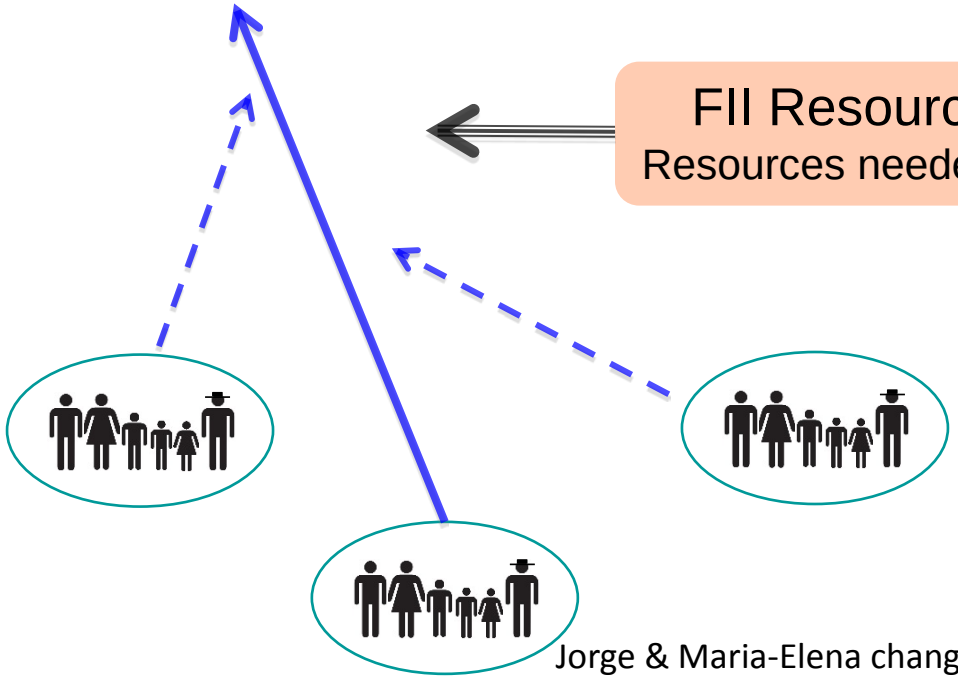
Cambodians in 1990's owned 80% of donut shops in California

When one refugee family bought a house, all the families in their group bought homes

FII Resource Hub
Resources needed to scale

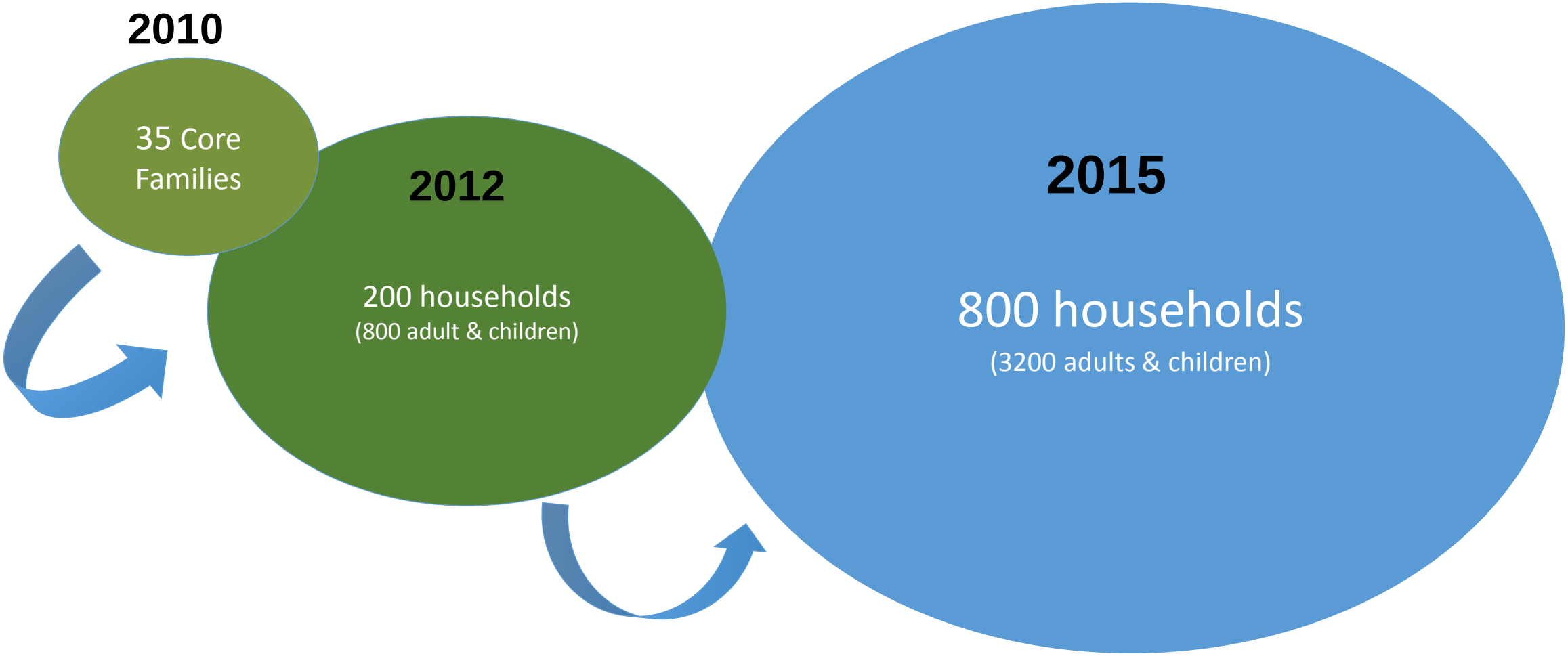


Ted Ngoy started this trend



Jorge & Maria-Elena changed expectations for all their friends

FII-Boston's Growth



Sources of Data

Monthly changes on each member in the household

- **Online Journaling System**
- **UpTogether – A Community Building Site**
- **Family Meetings**

Longitudinal Data

Monthly Initiatives by Each Family Member: Accomplishments and Feedback

INCOME

- Income from Employment
  - Formal (W-2, 1099-INT)
  - Informal (Under the table)
- Own Business
  - Formal
  - Informal
  - Type of business
- Child Support
- Other Income (Not FII)
- Supplemental Security Income
- Unemployment Income
- Lump Sums
- Food Stamps
- Calworks/ DTA
- WIC
- Subsidized Portion of Housing
- Other

BALANCE SHEET

- Savings Account
- Checking Account
- Cash On Hand
- Personal Loans Others Owe You
- Credit Card Debt
- Auto Loans
- Education Loans
- Personal Loans Owed
- Real Estate Loan
- Alimony
- Child Support
- Other Debt/Obligations
- Credit Score

ACTIVITIES

Education & Skills

- Improved Grades
- Improved Attendance
- After School Programs
- Graduation
- Scholarships
- Adult Classes
- Workshops
- Continuing Education

Networking & Helping

- Refers Friend to a Job
- Helps Other Start Business
- Refers Other to Resource
- Helps Others in Crisis
- Expands Job Networks
- Recruits & Orients New FII Families

Health & Housing

- Insurance Coverage
- Preventative Care
  - Checkups
  - Routine Test
  - Immunizations
  - Therapy
  - Mental Health
- Health Improvement
  - Weight Loss
  - Join Gym
  - Blood Pressure
  - Cholesterol
- Bought a Home
- Moved (Reasons)
- Improved Housing

Resourceful & Leading

- Attend Trainings
- Shares Training
- Involved/Lead Civic Activities
- Attends Leadership Workshops
- Leads FII Activities

ROLE OF INFORMATION

Evidence of Family Initiative

12 months or more of participation

21% increase in average household **income** to **$2,901**

200% increase in **savings** for an average balance of **$1,567**

317 FII individuals now participate in lending circle representing **$757,000** in **pooled funds**

9 New **homeowners**

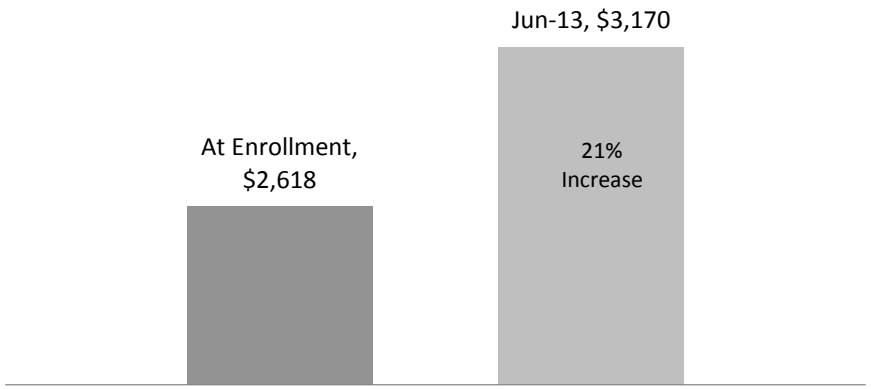
37 New/expanded **businesses** with **60** **jobs** created by residents for residents

62% of families **helped someone** else in the community

46% of families reported **improved health**

76% of youth have **improved attendance and grades**

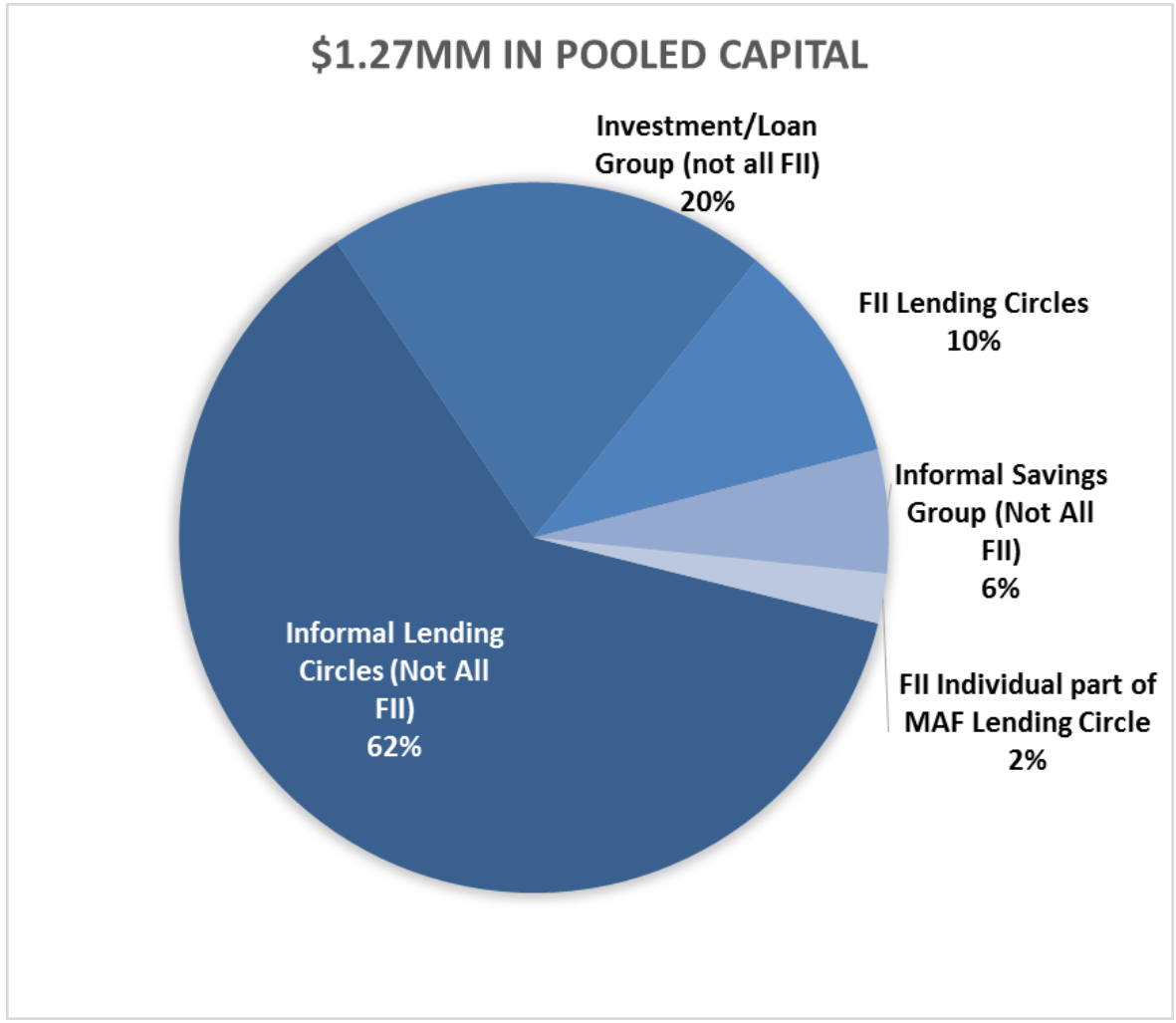
Average Monthly Income



Boston & San Francisco

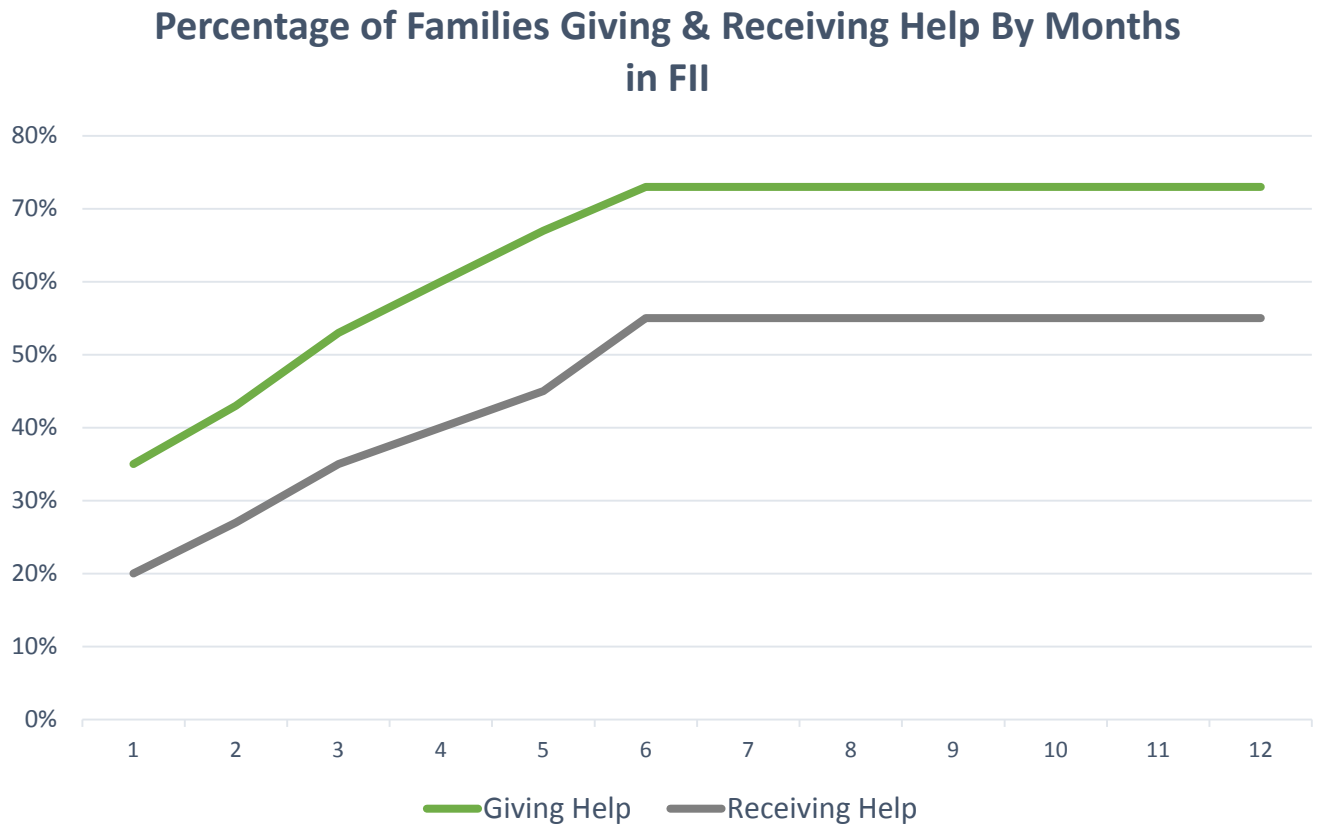
Families Pool Funds: Self Finance

They have “skin” in the game



Sample Insights on Social Networks, Initiatives & The Resource Hub

Social Networks:
Families Rely & Inspire Each Other

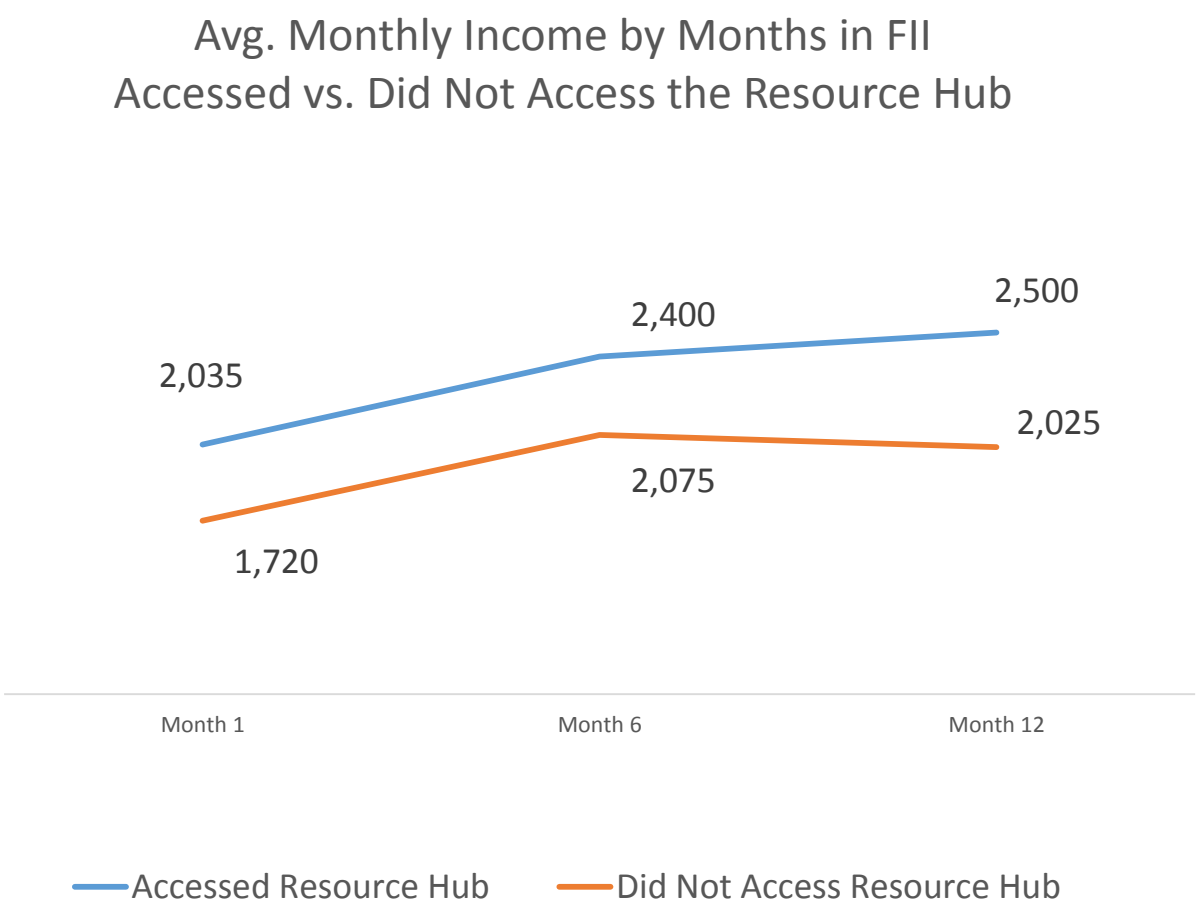


- FII families increase reliance on each other over the first six month
- Reliance is then maintained

Families Leveraging Their Social Networks

- Referring friends to jobs
- Giving rides to work
- Providing childcare
- Sharing homegrown produce
- Sweat equity to support a business
- Serving as care-takers when a home nurse is unaffordable

Accessing Resources Directly

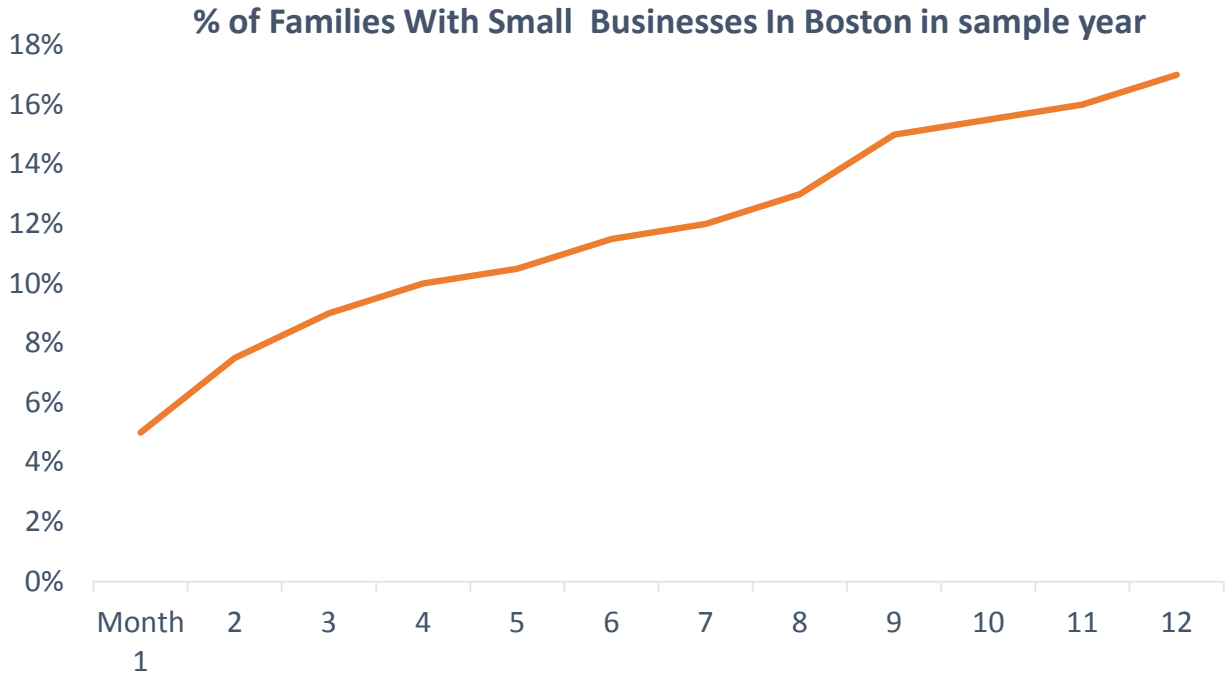


Sample of Resources in FII Hub

- FII Zero % loans
- Match to their savings
- Small awards for Family Time
- Scholarships based on Initiative
- Competitive Fellowships/awards
- KivaZip, MAF, Benevolent, Indiegogo, etc.

When resources are readily available, families earn more

Example of Family Led Initiatives: Small Businesses



- 5% had small businesses at enrollment
- 25% of families had small businesses within 18 months
- About 1.5 positions per business created

- Entrepreneurship is catalyzed immediately
  - "Pent up" capacity at enrollment
  - Families influence & support each other

- Families with **businesses** that access the Resource Hub **earn about $741 more a month** than families with businesses that do not access the Resource Hub**.**
- **Investment Helps. We need to explore more investment tools.**
- If we double enrollment every year reaching 15,000 families in 2018…
  - Potentially creates 2,000 businesses. More than 3,000 jobs are created by families for families

FII's Technology & Resource Hub

Families Connect With Each Other
& Share Resources Online

Families Access
Resources To Fuel
Their Initiatives

Families Comple
Online Journal

UP TOGETHER

Community Building
Website

Data Drive
Resource Hub

FII RESOURCES

MATCHED SAVINGS
SCHOLARSHIPS
GROUP AWARDS
FELLOWSHIPS, ETC.

PARTNER RESOURCES

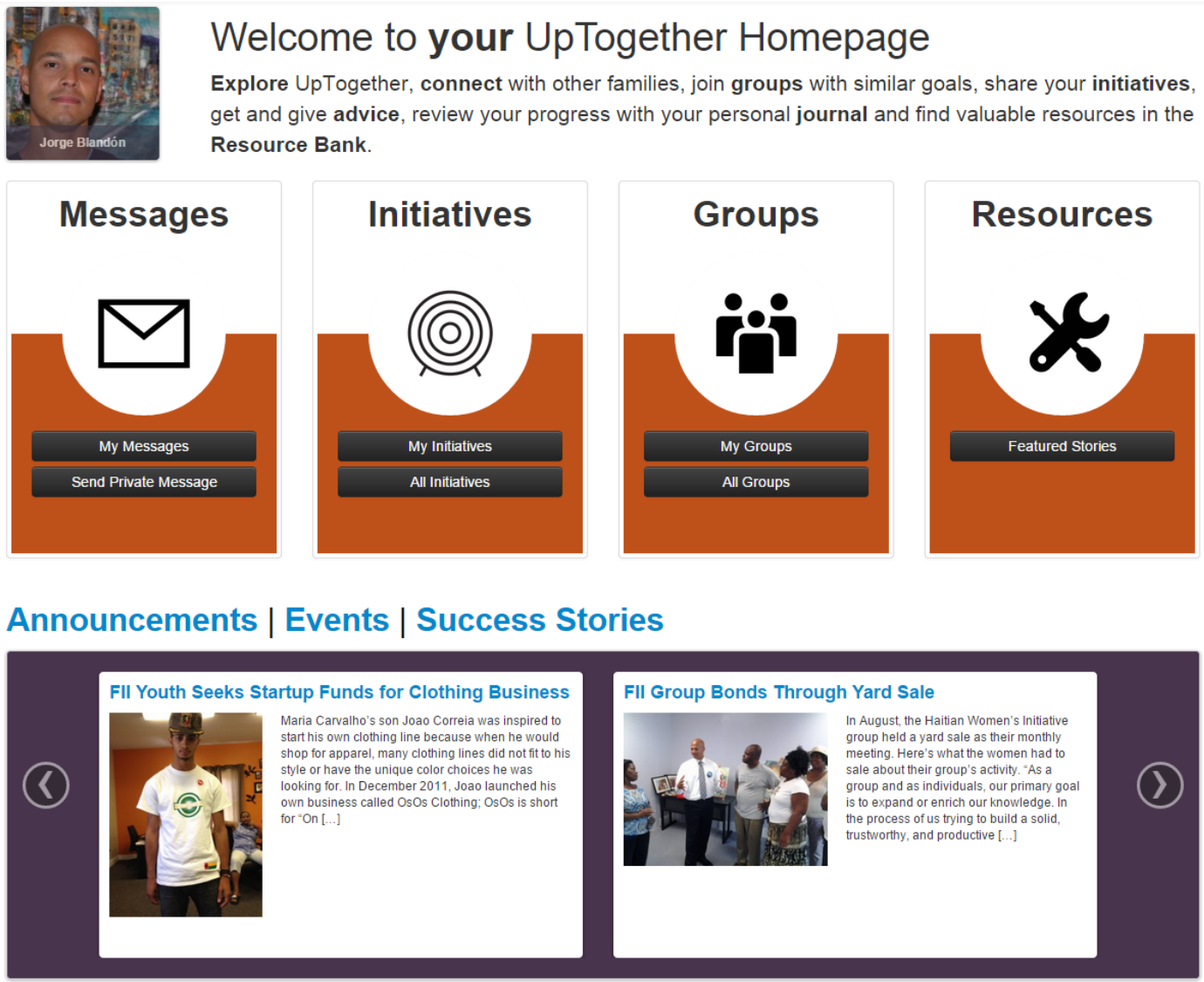
HelloWallet
puddle
Kiva Zip

FII Innovates
With Data

Analytics for Change

- **iScore**
- **Patterns, prediction…**

UpTogether – A Community Sharing Site



How Systems See Me
Single mom
Section 8 housing resident
Food stamp consumer
Underemployed
GED graduate
580 Credit Score
How I See Myself
Mother of three A students
Active member of my community
Participant in a $10,000 Lending Circle
Entrepreneur paying back a small business loan
FII Scholarship recipient
780 Initiative Score