

# Family Independence Initiative

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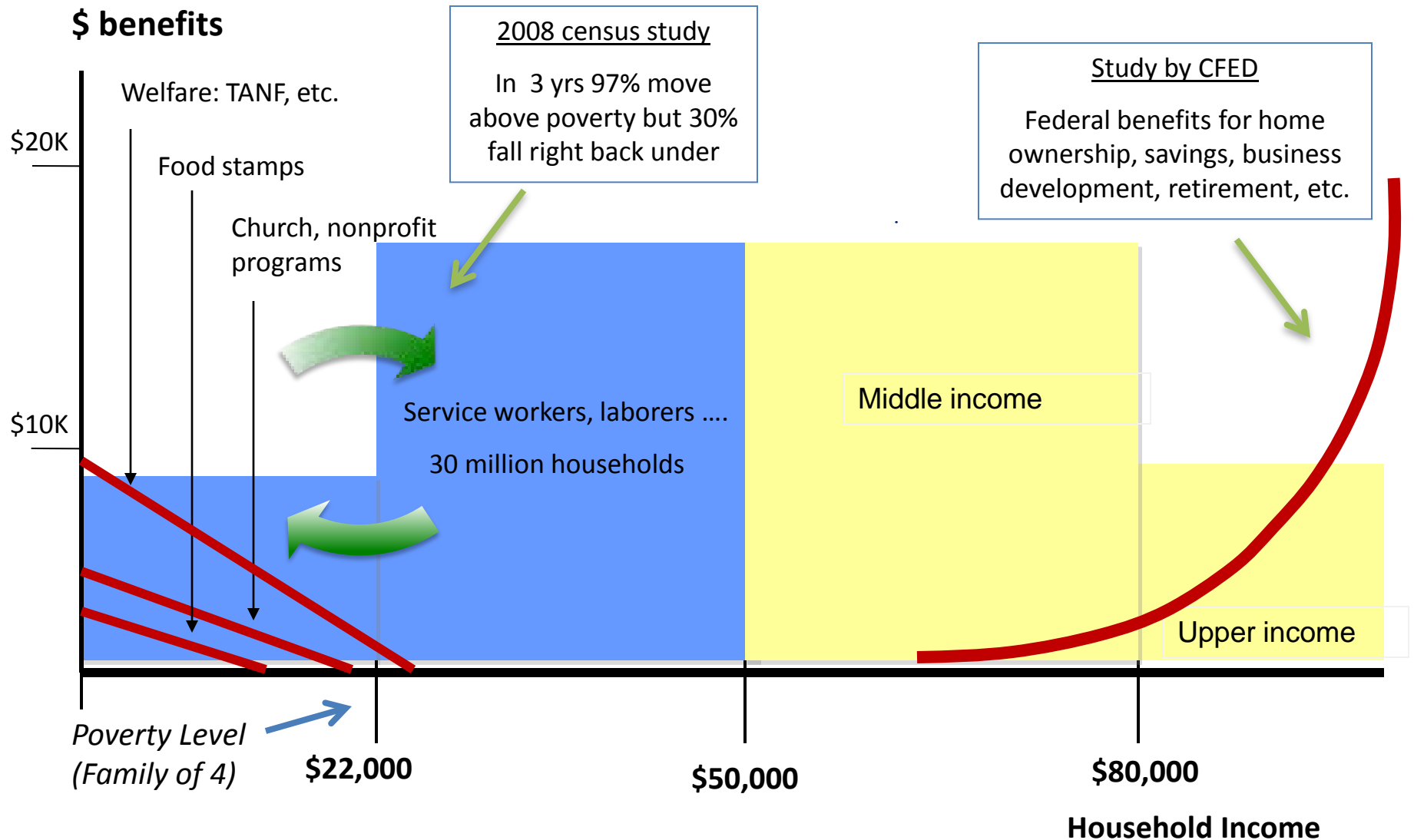
## A Strength-Based Approach To Reduce Poverty

**“Recreate the conditions under which generation after generation of Americans moved to independence”**

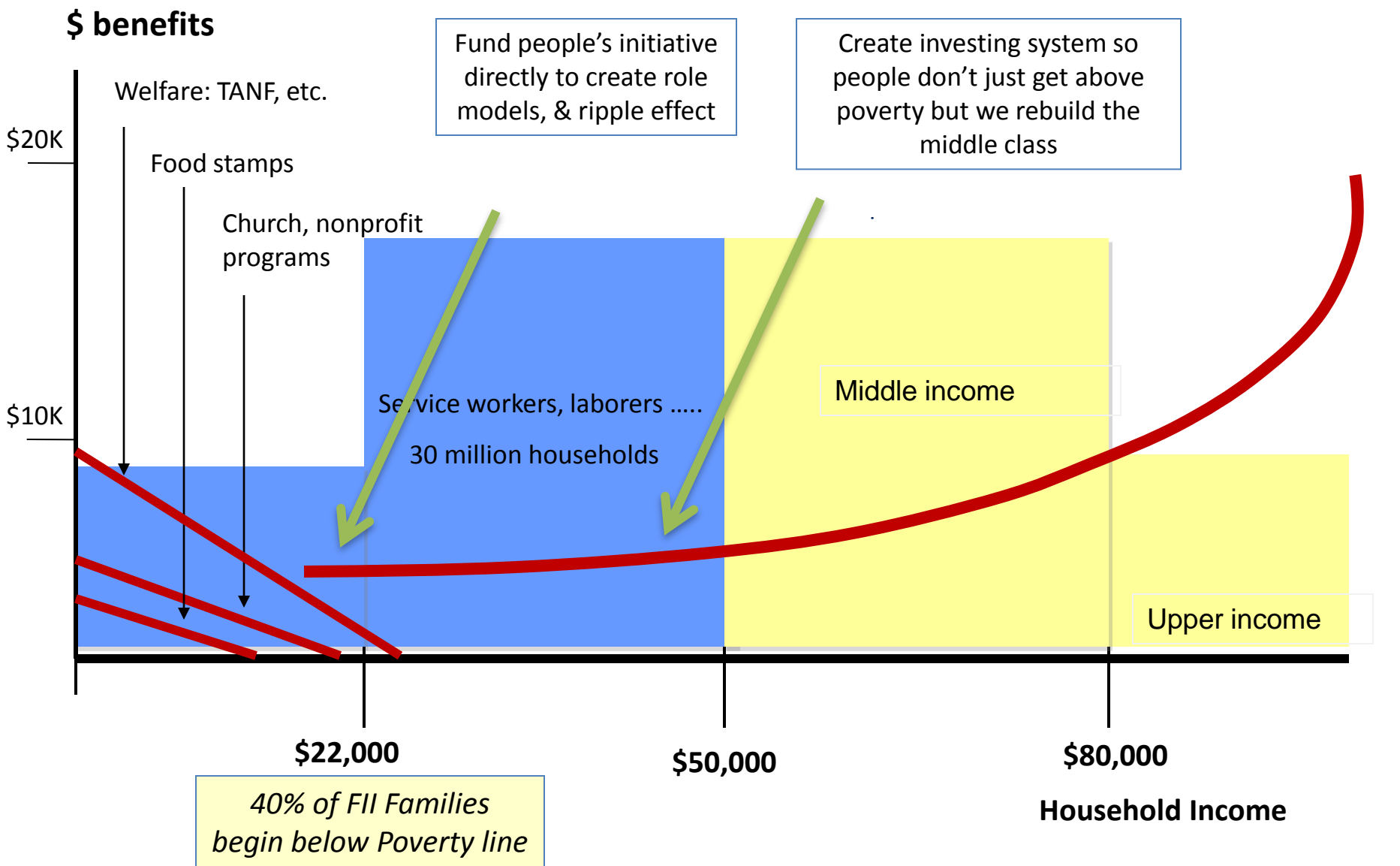
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[www.fiinet.org](http://www.fiinet.org)

# Getting Above Poverty Line Doesn't Do It



# Fund People's Initiative More Directly



<b><u>Self Determination</u></b>	<b><u>Safety Net (if in crisis)</u></b>
<p><b>Self-determined Path</b> <i>Family acts on own goals and determines steps for self advancement</i></p>	<p><b>Prescribed Path</b> <i>Family is directed by case managers or follows a process determined by a program</i></p>
<p><b>Reward Progress</b> <i>Positive actions keep, or even increase, eligibility for resources</i></p>	<p><b>Penalize Progress</b> <i>Access to benefits are reduced if the family makes progress</i></p>
<p><b>Families are Consumers</b> <i>Consumer feedback from low-income communities determines funding and policy</i></p>	<p><b>Families are Cases</b> <i>Funders' priorities and providers' feedback determine what services are available</i></p>
<p><b>Mutuality</b> <i>Family is expected and encouraged to share resources and assist others in community</i></p>	<p><b>Dependency</b> <i>Program is primary support of family reducing the role of peers and community</i></p>
<p><b>Families are Capable</b> <i>Families exercise control and choice, utilizing their strengths to act</i></p>	<p><b>Families are Needy</b> <i>Families are assumed to be in crisis and in need of outside help to make progress</i></p>
<p><b>Viral Spread via Social Networks</b> <i>Relies on a few families to succeed in a way that inspires and informs other families</i></p>	<p><b>Limited Sustainability</b> <i>Expanding relies on continued funding &amp; replicating entire service delivery apparatus</i></p>

# Outcomes

Avg. increase since enrollment (Excludes FII awards)

	<b>152</b>	310	<b>86</b>	121
# of adults/kids				
# of Households	<b>35</b>	65	<b>18</b>	25
	<b>(new) Boston</b>	<b>San Francisco</b>	<b>Hawaii</b>	<b>Oakland</b>
	<b>12 months</b>	24 months	<b>20 months</b>	24 months
Income	<b>13%</b>	20%	<b>18%</b>	27%
Savings	<b>225%</b>	250%	<b>377%</b>	141%
Homeowner	<b>0</b>	3	<b>1</b>	9
Businesses	<b>12</b>	10	<b>6</b>	22
Kid Grades up	<b>22%</b>	77%	<b>40%</b>	27%
Ripple Impact	<b>100+ / 60</b>	300+ / 150	<b>(Requests/Enrolled)</b>	

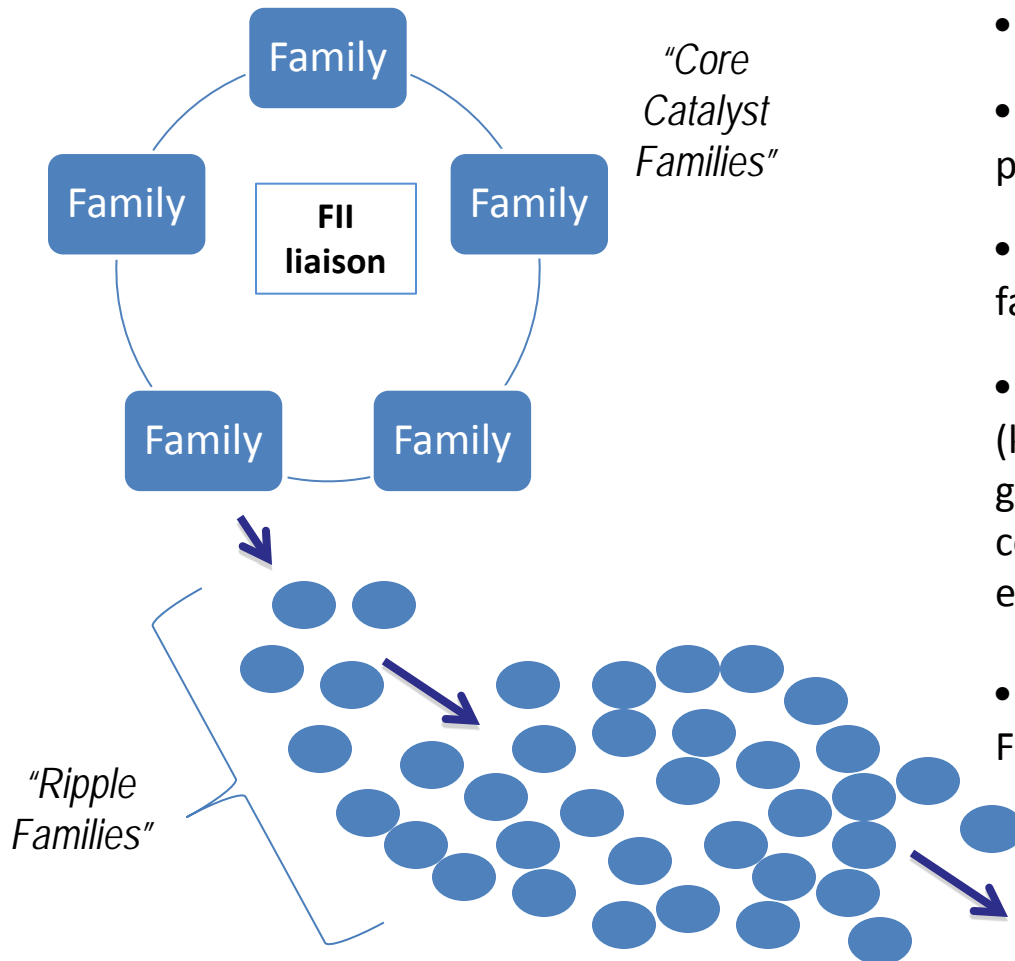
\* In SF: (Trainings 84%, new healthcare 17%, debt down 30%, drop welfare 25%, etc)

# Program Model: Bottom Up

Two-year, FII-facilitated engagement with groups of families to catalyze change

*Facilitating Natural Networks*

*Activities*



- Families are **enrolled with friends**
- Each family gets **computer** to report progress
- Require **monthly** group meetings & **qtrly** family meeting to **audit reported progress**
- **FII** pays families for reporting progress (kids grades go up; credit score improves, get part time job), to lead, facilitate & counsel one another. On average families earn \$ 160/month
- Natural **leaders/role models** emerge, get Fellowships & training to replace staff

*300+ applying in S.F.*

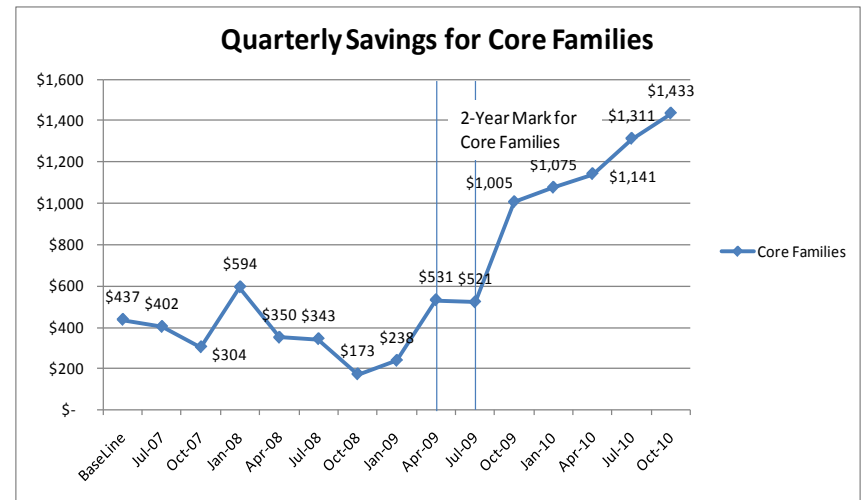
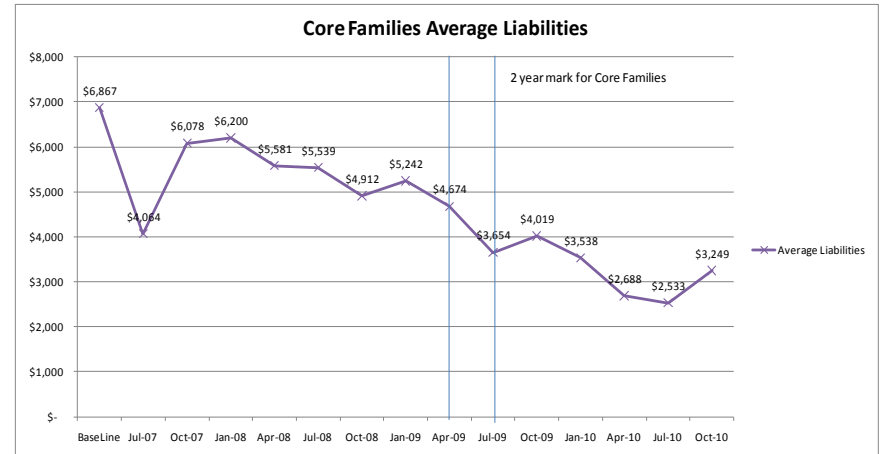
# FII's Success is ....

1. **Trust families:** Give time and space for them to figure their own strengths and paths
2. **Continuous Data Feedback:** Seeing their small steps keeps them focused and reinforces others beliefs (families report progress monthly)
3. **Access to Capital:** Allow families to earn by replacing staff. Pools of funds accessed by initiative
4. **Build Social Capital:** Enroll groups of friends. Highlight positive deviants as role models. Scales quickly and virally if funding is available

# Cost / Benefit

Costs reduced as FII goes to scale:

368 enrolled: \$840/participant/yr  
 416 enrolled: \$650/participant/yr  
 800 enrolled: \$450/participant/yr



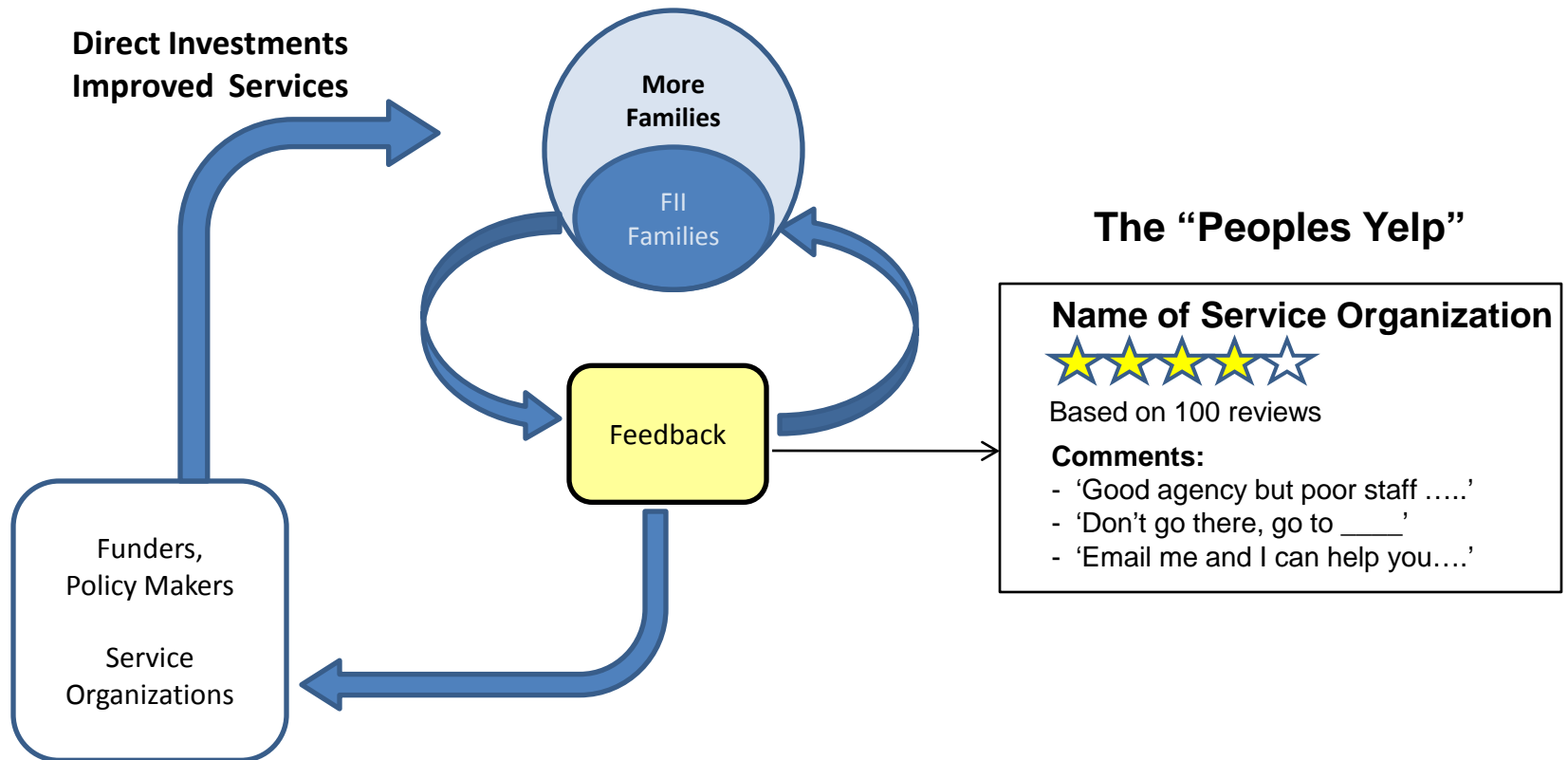
“It appears that the most valuable and lasting effect of FII may be the goal management skills and attitude of self-determination that it teaches and fosters in individuals“

Independent Evaluation by  
See Change Evaluation Team

Charts from independent evaluation, 2010



# Consumer Driven Demand



- FII families rate the programs they attend.
- Families recommend programs to each other.
- Feedback should be used to evaluate program effectiveness & funding

# Sample of Data Collected Monthly

## HOUSEHOLD 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

## HOUSEHOLD 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

## HOUSEHOLD 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

# New Ways to Help

- **Peers Rather than Case Managers:** Utilize successful peers of any program to act as peer support and provide direction. Without staff the family will begin to own their change process
- **Does the Cost Make Sense?** In looking at the cost per participant, always ask whether the family would fair better if instead of getting the service they could have earned the amounts spent on them.
- **Incent Progress:** Provide a window of time over which families gain more benefits or eligibility if they make documented progress
- **Consumer feedback:** Collect feedback from low income consumers and use that information to improve programs. If families are heard they will take more initiative, creating more change.