Family Independence Initiative

A Strength-Based Approach To Reduce Poverty

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

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Getting Above Poverty Line Doesn’t Do It

2008 census study
In 3 yrs 97% move above poverty but 30% fall right back under

Study by CFED
Federal benefits for home ownership, savings, business development, retirement, etc.

$ benefits

Welfare: TANF, etc.

Food stamps

Church, nonprofit programs

Service workers, laborers .... 30 million households

Middle income

Upper income

Poverty Level (Family of 4)

$22,000

$50,000

$80,000

Household Income
Fund People’s Initiative More Directly

- **$22,000**
- **$50,000**
- **$80,000**

Service workers, laborers ..... 30 million households

- Welfare: TANF, etc.
- Food stamps
- Church, nonprofit programs

- **$10K**
- **$20K**

Fund people’s initiative directly to create role models, & ripple effect

Create investing system so people don’t just get above poverty but we rebuild the middle class

40% of FII Families begin below Poverty line

Household Income

Middle income

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

**Avg. increase since enrollment (Excludes FII awards)**

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

* 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

Family

FII liaison

Family

“Core Catalyst Families”

Family

Family

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.

The “Peoples Yelp”

Name of Service Organization
Based on 100 reviews
Comments:
- ‘Good agency but poor staff …..’
- ‘Don’t go there, go to _____’
- ‘Email me and I can help you…..’
### Sample of Data Collected Monthly

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME</th>
<th>HOUSEHOLD BALANCE SHEET</th>
<th>HOUSEHOLD ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from Employment</td>
<td>• Savings Account</td>
<td><strong>Education &amp; Skills</strong></td>
</tr>
<tr>
<td>• Formal (W-2, 1099-INT)</td>
<td>• Checking Account</td>
<td>• Improved Grades</td>
</tr>
<tr>
<td>• Informal (Under the table)</td>
<td>• Cash On Hand</td>
<td>• Improved Attendance</td>
</tr>
<tr>
<td>Own Business</td>
<td>• Personal Loans Others Owe You</td>
<td>• After School Programs</td>
</tr>
<tr>
<td>• Formal</td>
<td>• Credit Card Debt</td>
<td>• Graduation</td>
</tr>
<tr>
<td>• Informal</td>
<td>• Auto Loans</td>
<td>• Scholarships</td>
</tr>
<tr>
<td>• Type of business</td>
<td>• Education Loans</td>
<td>• Adult Classes</td>
</tr>
<tr>
<td>Child Support</td>
<td>• Personal Loans Owed</td>
<td>• Workshops</td>
</tr>
<tr>
<td>Other Income (Not FII)</td>
<td>• Real Estate Loan</td>
<td>• Continuing Education</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
<td>• Alimony</td>
<td><strong>Networking &amp; Helping</strong></td>
</tr>
<tr>
<td>Unemployment Income</td>
<td>• Child Support</td>
<td>• Refers Friend to a Job</td>
</tr>
<tr>
<td>Lump Sums</td>
<td>• Other Debt/Obligations</td>
<td>• Helps Other Start Business</td>
</tr>
<tr>
<td>Food Stamps</td>
<td>• Credit Score</td>
<td>• Refers Other to Resource</td>
</tr>
<tr>
<td>Calworks/ DTA</td>
<td></td>
<td>• Helps Others in Crisis</td>
</tr>
<tr>
<td>WIC</td>
<td></td>
<td>• Expands Job Networks</td>
</tr>
<tr>
<td>Subsidized Portion of Housing</td>
<td></td>
<td>• Recruits &amp; Orient New FII Families</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td><strong>Health &amp; Housing</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Insurance Coverage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Preventative Care</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Checkups</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Routine Test</td>
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<tr>
<td></td>
<td></td>
<td>• Immunizations</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Therapy</td>
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<td></td>
<td></td>
<td>• Mental Health</td>
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<td></td>
<td></td>
<td>• Health Improvement</td>
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<tr>
<td></td>
<td></td>
<td>• Weight Loss</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Join Gym</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Blood Pressure</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Cholesterol</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Bought a Home</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Moved (Reasons)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Improved Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Resourceful &amp; Leading</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Attend Trainings</td>
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<tr>
<td></td>
<td></td>
<td>• Shares Training</td>
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<tr>
<td></td>
<td></td>
<td>• Involved/Lead Civic Activities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Attends Leadership Workshops</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Leads FII Activities</td>
</tr>
</tbody>
</table>
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.