

# ***A New National Model***

A Complementary Helping System to Transition from Welfare



*Mauricio Lim Miller, CEO/Founder*

*mauricio@fii.org*

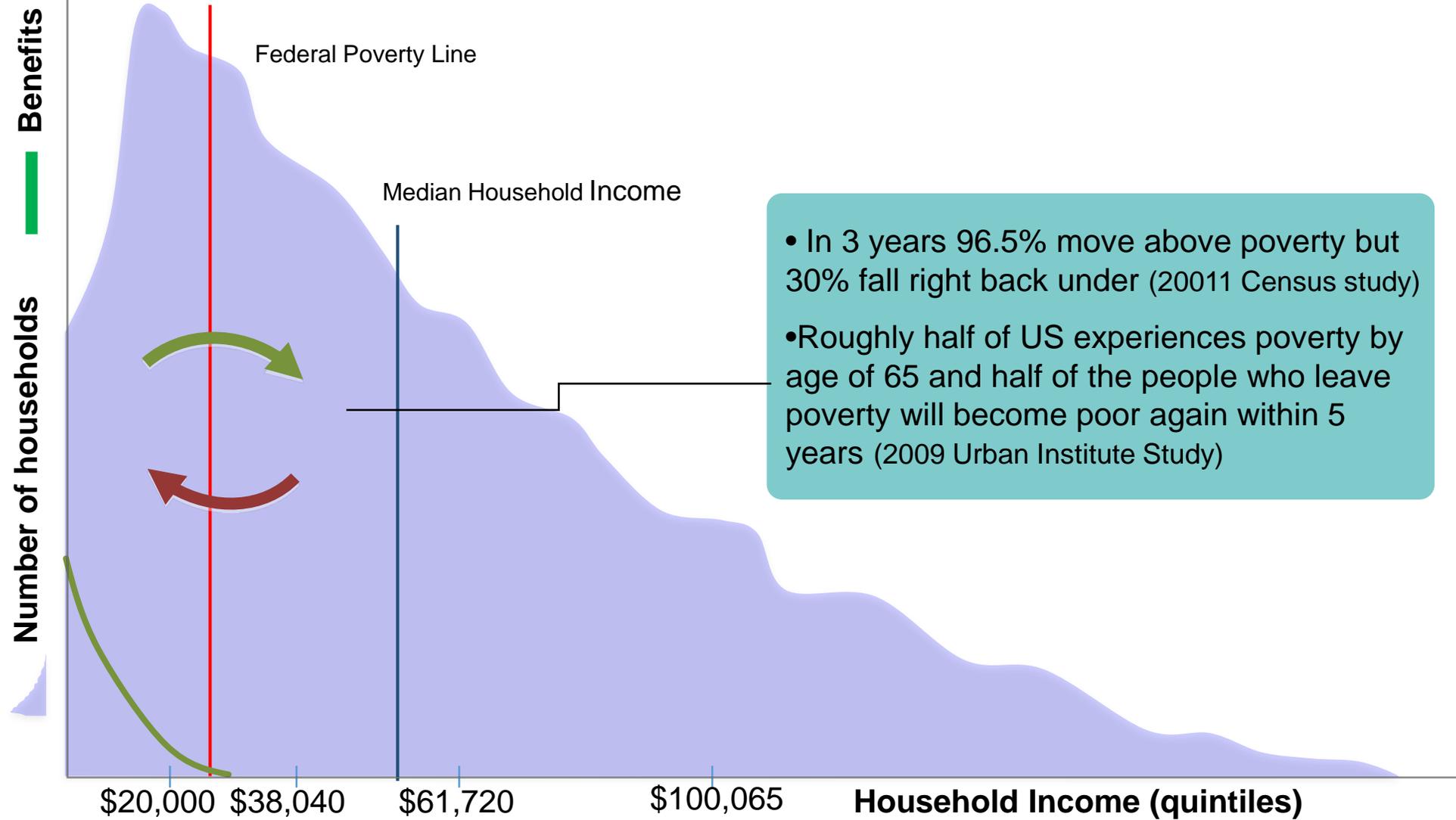
*Jorge Blandón, Director Analytics Division*

*Jorge@fii.org*

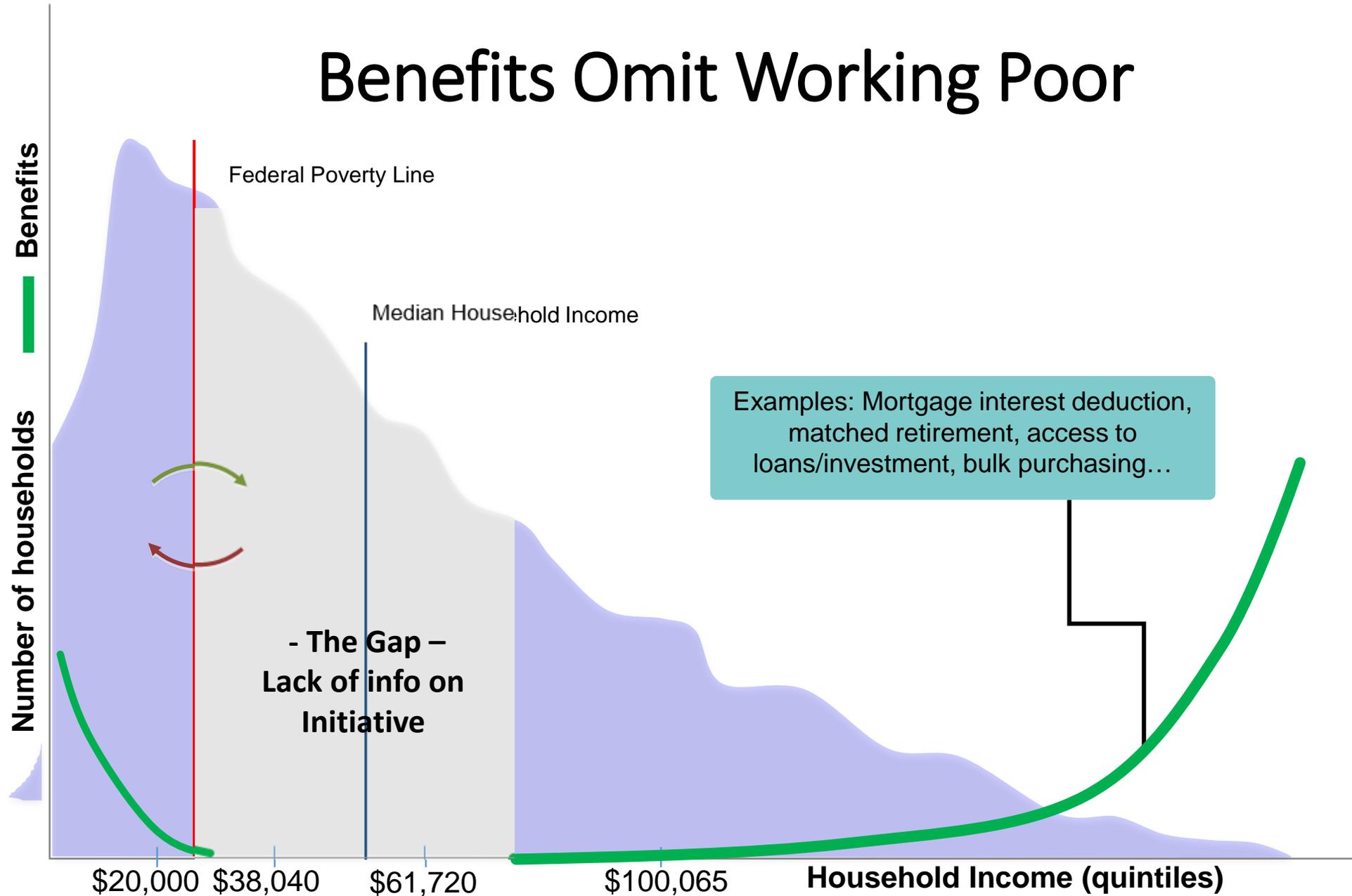
*Alison Mundy, Director of Development*

*Alison@fii.org*

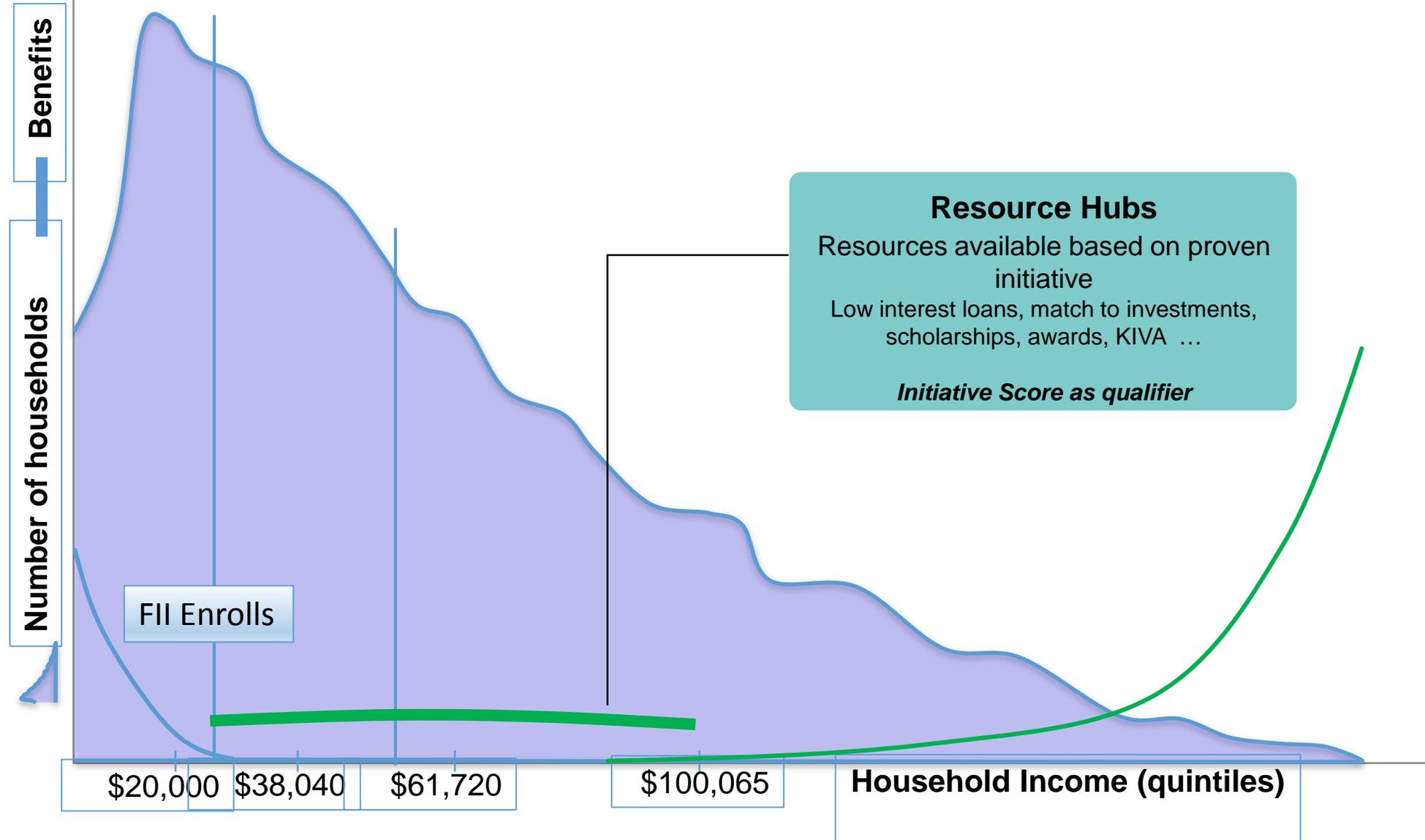
# People Work Hard: Stuck in cycle of instability



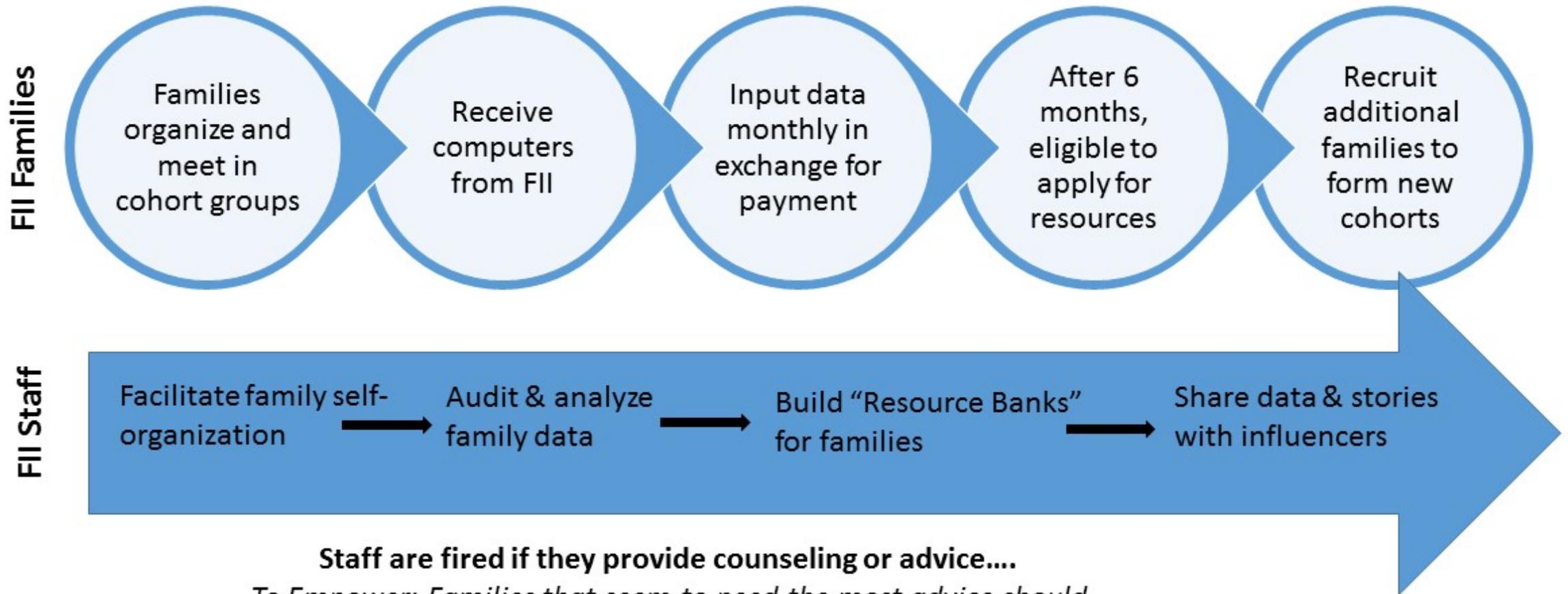
# Benefits Omit Working Poor



# Information Can lead to Investment



# Nuts and Bolts of FII



**Staff are fired if they provide counseling or advice....**

*To Empower: Families that seem to need the most advice should get the least advice. But ask them to turn to peers*

# Impact At A Glance

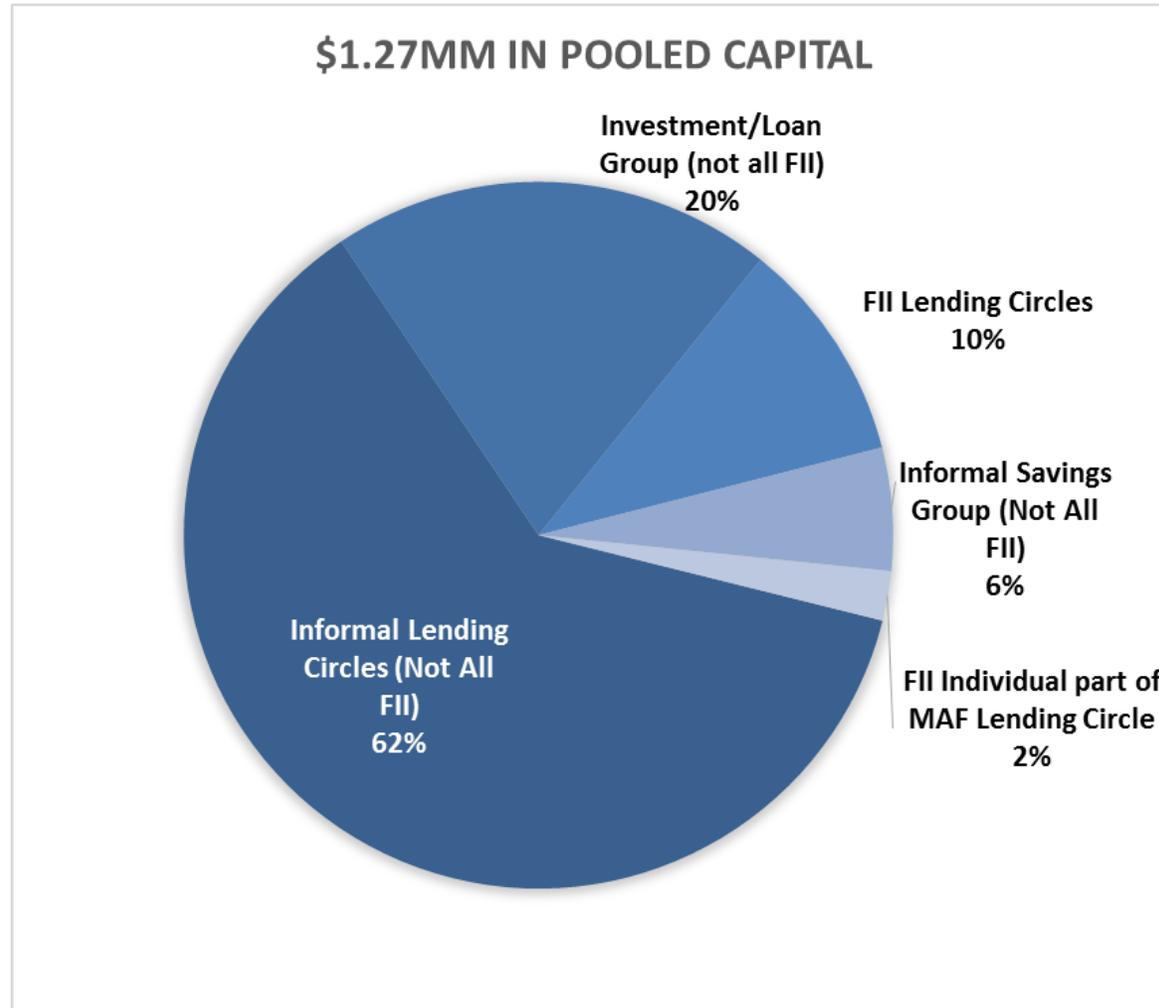
Two year averages over last 14 years from 8 Cities

Average income at enrollment is \$23,500 for avg family size of 3.8  
Approximately 40% have some form of government subsidy at enrollment

- Family **SAVINGS** increase by **120%**
- Family **INCOME EARNING** increase by **24%**
- **25% - 30%** of the families start a **SMALL BUSINESS**
- **3%** of families **BUY A HOME**
- **70%** of children improve **GRADES** or **ATTENDANCE**
- **75%** of families report **IMPROVEMENT** in their **HEALTH**
- **80%** of families report **HELPING FRIENDS** or **NEIGHBORS**

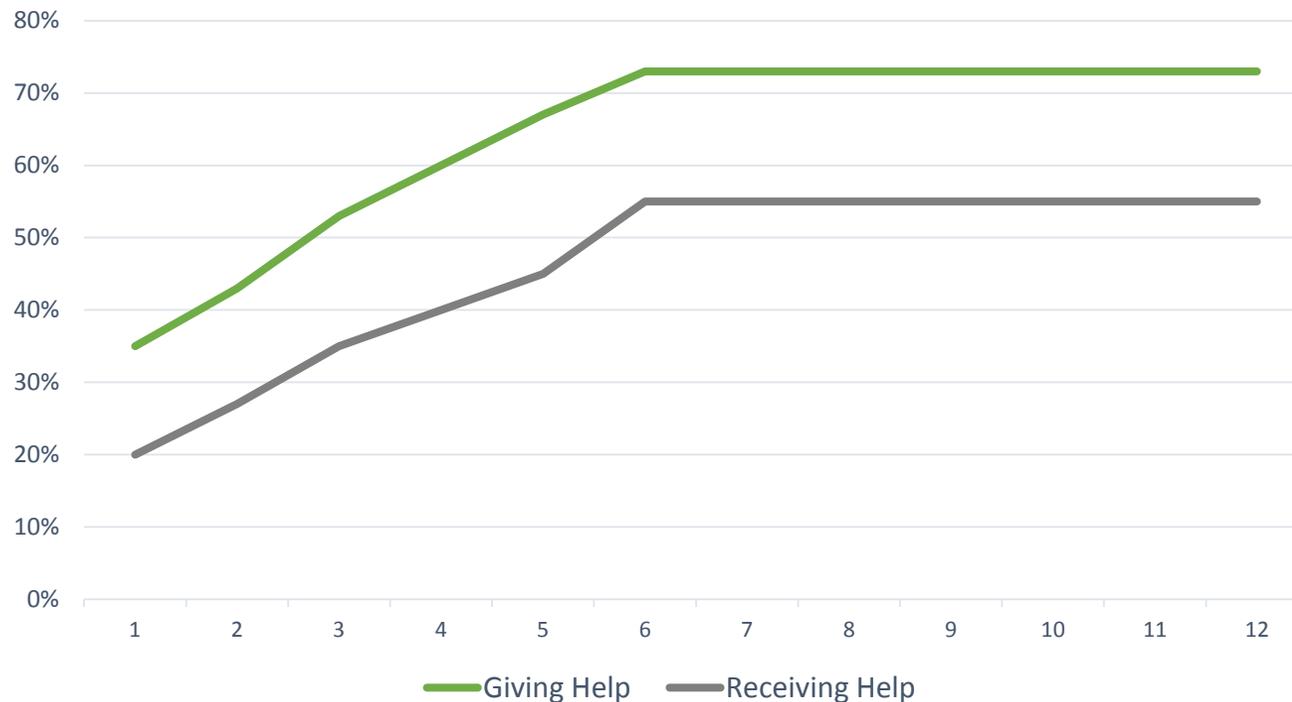
# Families Pool Funds: Self Finance

They have “skin” in the game



# Families Rely On Each Other

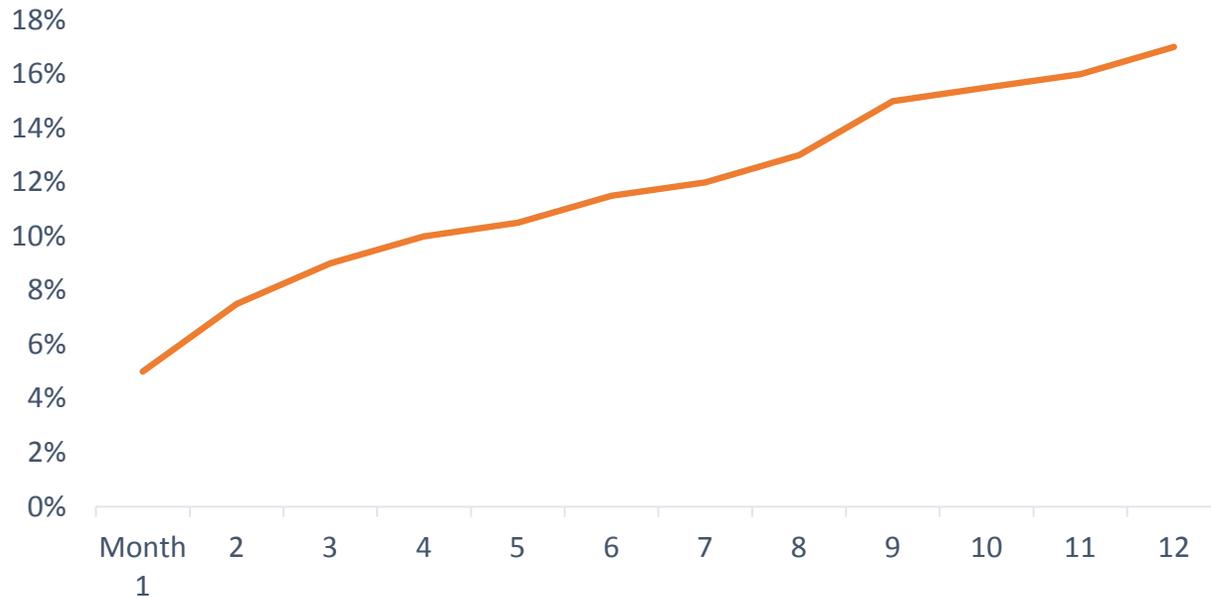
Percentage of Families Giving & Receiving Help By Months in FII



- Families increase reliance on each other over the first six months
- Reliance is then maintained
  
- Families that run businesses tend to both give and receive help more often than non-business owners

# An Example of Family Led Initiatives: **Small Businesses:**

Percentage of Families With Small Businesses In In Boston Over Time



- A total of 1,032 household currently enrolled
- 5% had small businesses at enrollment
- 25% - 30%\* of families had small businesses within 18 months
- About 1.5 positions per business created

- Entrepreneurship 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.**
- Business owners also earn higher employment income
  - Families potentially have more skills and “hustle” that systems are not seeing
- If we double enrollment every year reaching 15,000 families in 2018...
  - Potential of 2,000 businesses and more than 3,000 jobs created by families for families

\* Based on 14 years of experience

### **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

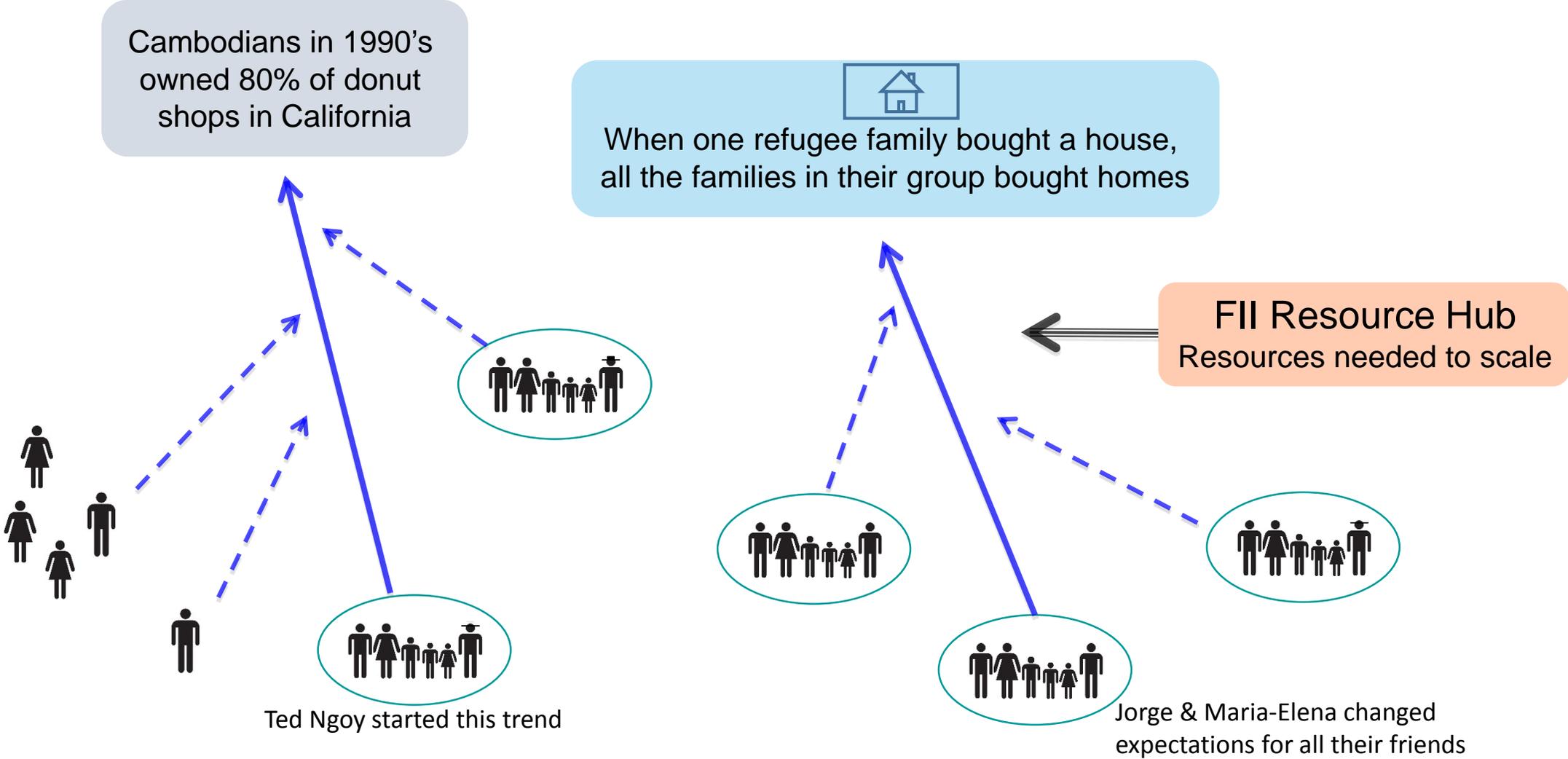
Entrepreneur paying back a small business loan

FII Scholarship recipient

780 Initiative Score

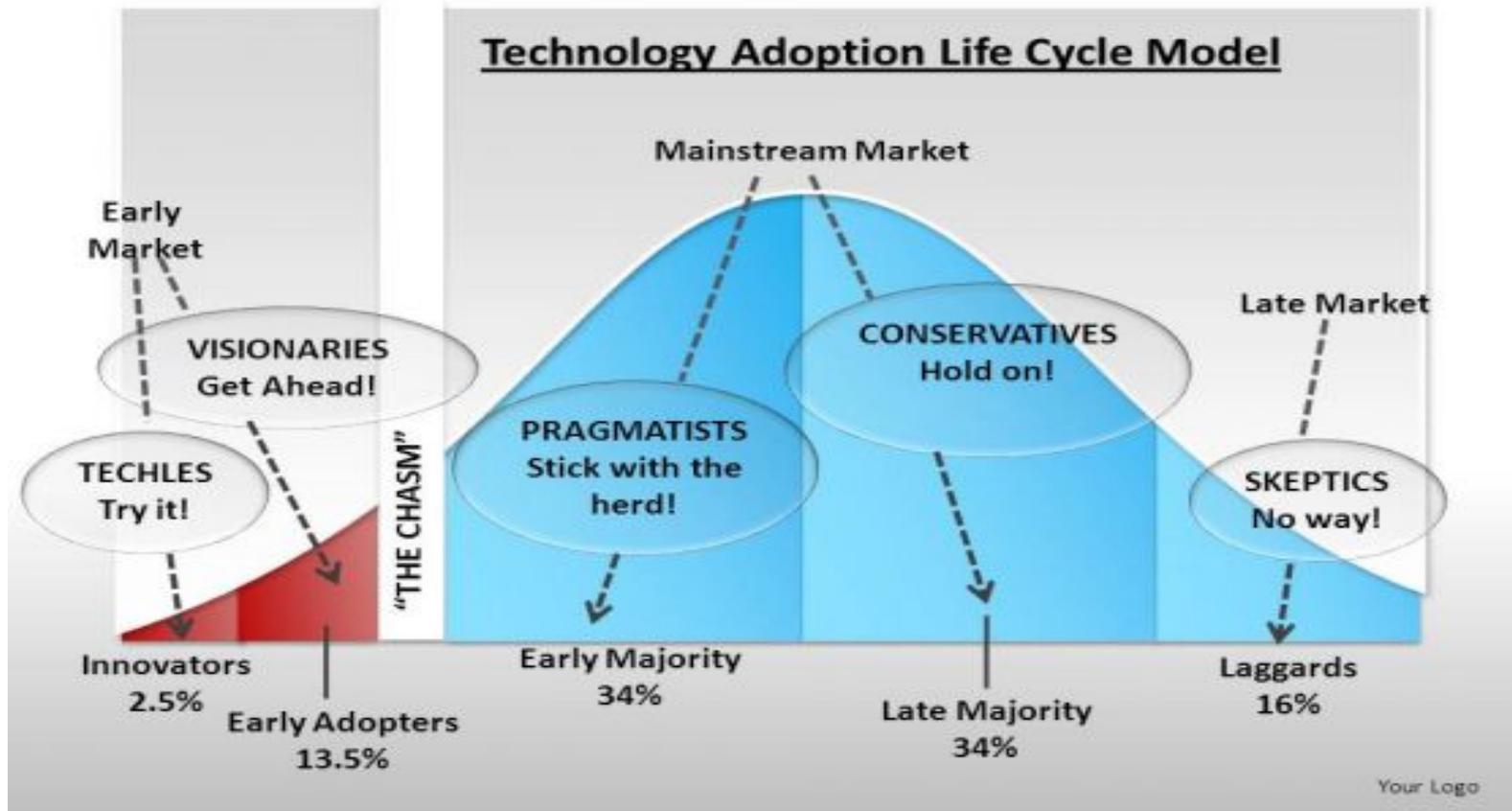


# Positive Deviance: The innovators begin the change process



# Going to Scale

## Crossing The Chasm

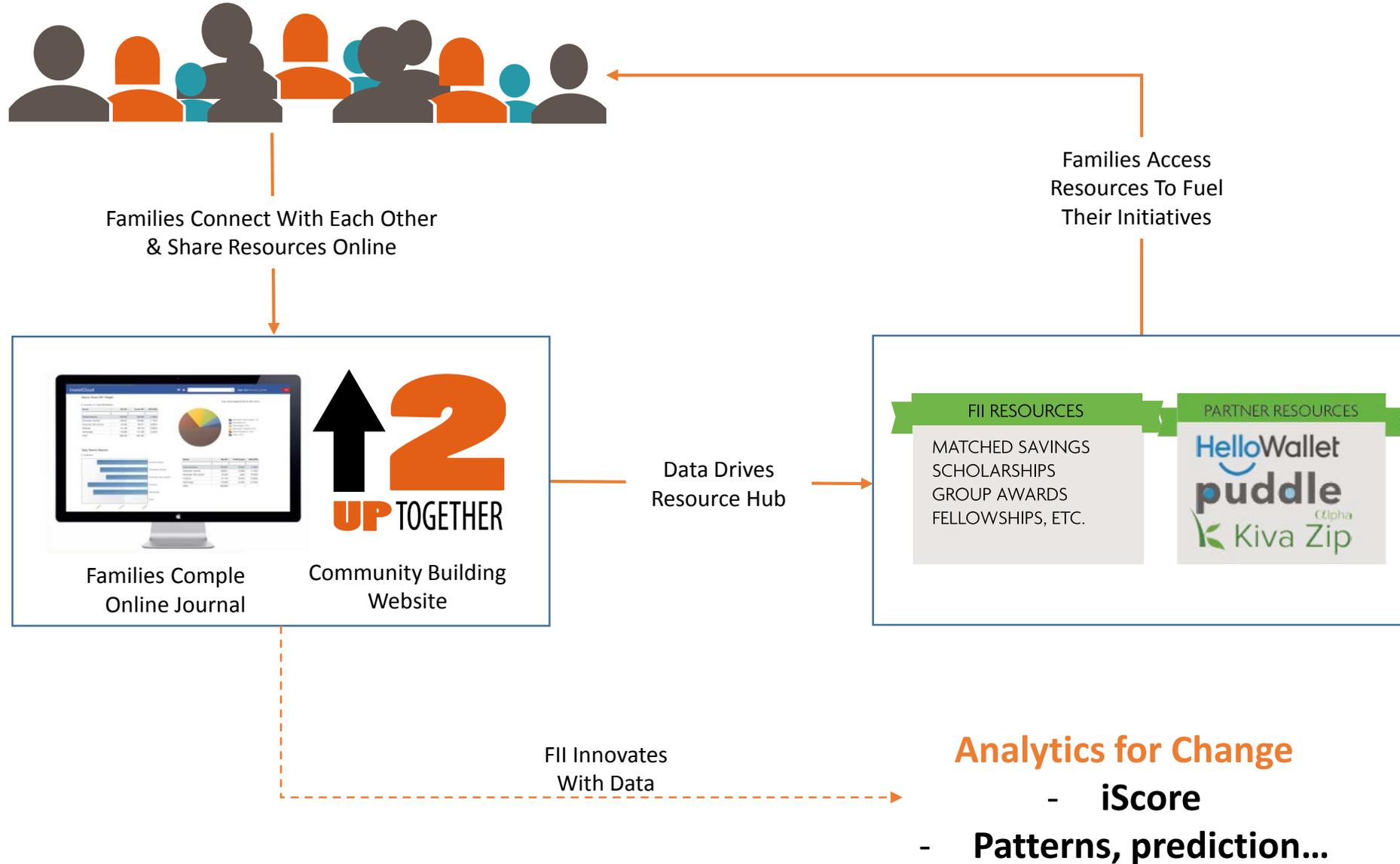


# Role of Information

---



# FII's Technology & Resource Hub



# Longitudinal Data

## Monthly Initiatives by Each Family Member: Accomplishments and Feedback

INCOME	BALANCE SHEET	ACTIVITIES	
<ul style="list-style-type: none"><li>• Income from Employment<ul style="list-style-type: none"><li>• Formal (W-2, 1099-INT)</li><li>• Informal (Under the table)</li></ul></li><li>• Own Business<ul style="list-style-type: none"><li>• Formal</li><li>• Informal</li><li>• Type of business</li></ul></li><li>• Child Support</li><li>• Other Income (Not FII)</li><li>• Supplemental Security Income</li><li>• Unemployment Income</li><li>• Lump Sums</li><li>• Food Stamps</li><li>• Calworks/ DTA</li><li>• WIC</li><li>• Subsidized Portion of Housing</li><li>• Other</li></ul>	<ul style="list-style-type: none"><li>• Savings Account</li><li>• Checking Account</li><li>• Cash On Hand</li><li>• Personal Loans Others Owe You</li><li>• Credit Card Debt</li><li>• Auto Loans</li><li>• Education Loans</li><li>• Personal Loans Owed</li><li>• Real Estate Loan</li><li>• Alimony</li><li>• Child Support</li><li>• Other Debt/Obligations</li><li>• Credit Score</li></ul>	<p data-bbox="1454 376 1709 405"><b><u>Education &amp; Skills</u></b></p> <ul style="list-style-type: none"><li>• Improved Grades</li><li>• Improved Attendance</li><li>• After School Programs</li><li>• Graduation</li><li>• Scholarships</li><li>• Adult Classes</li><li>• Workshops</li><li>• Continuing Education</li></ul> <p data-bbox="1434 848 1740 876"><b><u>Networking &amp; Helping</u></b></p> <ul style="list-style-type: none"><li>• Refers Friend to a Job</li><li>• Helps Other Start Business</li><li>• Refers Other to Resource</li><li>• Helps Others in Crisis</li><li>• Expands Job Networks</li><li>• Recruits &amp; Orients New FII Families</li></ul>	<p data-bbox="1900 376 2150 405"><b><u>Health &amp; Housing</u></b></p> <ul style="list-style-type: none"><li>• Insurance Coverage</li><li>• Preventative Care<ul style="list-style-type: none"><li>• Checkups</li><li>• Routine Test</li><li>• Immunizations</li><li>• Therapy</li><li>• Mental Health</li></ul></li><li>• Health Improvement<ul style="list-style-type: none"><li>• Weight Loss</li><li>• Join Gym</li><li>• Blood Pressure</li><li>• Cholesterol</li></ul></li><li>• Bought a Home</li><li>• Moved (Reasons)</li><li>• Improved Housing</li></ul> <p data-bbox="1870 1043 2193 1072"><b><u>Resourceful &amp; Leading</u></b></p> <ul style="list-style-type: none"><li>• Attend Trainings</li><li>• Shares Training</li><li>• Involved/Lead Civic Activities</li><li>• Attends Leadership Workshops</li><li>• Leads FII Activities</li></ul>

## Personal Income: Monthly Journal for 04/01/2014

Add +

Current Journal: 04/01/2014

Member	Edit	Last Changed	Type	Amount
Jorge Blandon		March 2013	Business Income	1,000.00
Santiago Blandon		March 2013	Other Work	25.00
Stacy Blandon		March 2013	Employment	2,000.00

Edit Screen



Who?

Stacy Blandon

Journal Date:

April 2014

Income Amount:

2,000.00

Income Source:

Employment

Business Income

Child Support

Earned Income Tax Credit

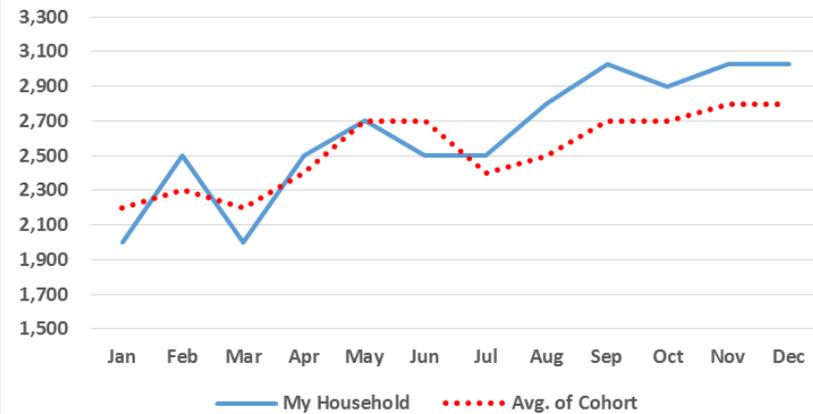
Employment

Other Work

Rental Income

SNAP/Food Stamp

### Household Income Progress



# UpTogether – A Community Sharing Site



Jorge Blandón

## Welcome to **your** UpTogether Homepage

Explore UpTogether, **connect** with other families, join **groups** with similar goals, share your **initiatives**, get and give **advice**, review your progress with your personal **journal** and find valuable resources in the **Resource Bank**.

### Messages



My Messages

Send Private Message

### Initiatives



My Initiatives

All Initiatives

### Groups



My Groups

All Groups

### Resources



Featured Stories

## Announcements | Events | Success Stories

### FII Youth Seeks Startup Funds for Clothing Business



Maria Carvalho's son Joao Correia was inspired to start his own clothing line because when he would shop for apparel, many clothing lines did not fit to his style or have the unique color choices he was looking for. In December 2011, Joao launched his own business called OsOs Clothing; OsOs is short for "On [...]"

### FII Group Bonds Through Yard Sale



In August, the Haitian Women's Initiative group held a yard sale as their monthly meeting. Here's what the women had to say about their group's activity. "As a group and as individuals, our primary goal is to expand or enrich our knowledge. In the process of us trying to build a solid, trustworthy, and productive [...]"

# UpTogether – Find and Access Resources

## Resource Bank

---



### FII Health Match

Health Match has been established to further the initiative we see families taking to improve their mental and physical health. If you are investing Dollars or Time in a healthier future, FII will match your efforts with up to \$250 per family. Like all other FII Resources funds are limited and are available on a [...] [...]



### FII Family Time Fund

Many families share the importance of spending quality time with their children, and believe an investment in children is critical to their household's success. The Family Time Fund has been established to support new initiatives families are taking to engage with their children. If you plan to invest Dollars or Time to engage in activities [...] [...]



### FII Matched Savings

Save to buy a car, home, pay for school, and other investments in your future, and FII will match your savings. A matched savings account is a tool designed to help you make an investment in your household. Similar programs are called Individual Development Accounts (IDAs). If you are trying to move your family forward [...] [...]



### FII Social Club

A Social Club is a group of families who get together around a common interest. The Social Club should be self-organized and a collective effort by the entire group. FII would like to learn what families are willing to organize around. Examples of what FII social clubs have used funds for include: group fitness class, [...] [...]



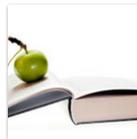
### FII Boston Specific Resources / Recursos específicos FII Boston

In English Application Forms Dear Families, We are writing to inform you about some exciting changes to the resource bank and to let you all know that we are now accepting applications. The changes are all based on feedback from families and learning's from previous applications. Thank you for partnering with us to strengthen our [...] [...]



### FII Zero Interest Loans

If you have been an active member of FII for at least 6 months and are in Good Standing (up to date with your monthly journals and quarterly audits, attended cohort meetings, etc.) you are eligible to apply for a zero interest loan from FII for up to \$2,500 and payable within 24 months. The [...] [...]



### Berta Miller Scholarship Fund

2014 Scholarship Application amily Independence Initiative formed the Berta Miller Scholarship Fund in memory and honor of FII founder Mauricio Lim Miller's mother Berta Miller who believed education is the key to moving beyond poverty. Many families also believe that education is critical to their success. The Berta Miller Scholarship Fund is a winning investment [...] [...]

# UpTogether – Form Groups



[Messages](#) ▾ [Initiatives](#) ▾ [Groups](#) ▾ [People](#) ▾ [Resources](#) ▾

## ACTIONS

- [Profile](#) ▶
- [Activity](#) ▶
- [Messages](#) 0 ▶
- [Friends](#) 0 ▶
- [Groups](#) 0 ▶
- [Initiatives](#) ▶
- [Album](#) ▶
- [BuddyDrive](#) ▶



### MOM2MOM

active 1 day, 20 hours ago

Resources, tips, advice, support... MOM2MOM

[Leave Group](#)

Public Group / 49 members



### Talento Local – Local Talent

active 1 day, 20 hours ago

Have you ever needed a mechanic, babysitter, and plumber?  
Have you ever wondered were you can order that special cake for your Party?  
Need a tutor for your 7th grader? Have a sewing machine that needs [...]

[Leave Group](#)

Public Group / 78 members



### BondGirls, Inc.

active 2 days, 17 hours ago

BondGirls, Inc. is a non-profit organization that missions to foster mother-daughter relationship in a philanthropic organization committed to community service, leadership development and cultural experiences. [...]

[Leave Group](#)

Public Group / 55 members



### Food!!!

active 4 days, 11 hours ago

Share your recipes and food related ideas here.

[Leave Group](#)

Public Group / 30 members



### Job Postings

active 4 days, 11 hours ago

Public group to share job postings

[Leave Group](#)

Public Group / 47 members

The Giving Pledge, etc.

\$ \$ \$

Connections,  
opportunities

Scholarships,  
Grants,

Business  
Investments

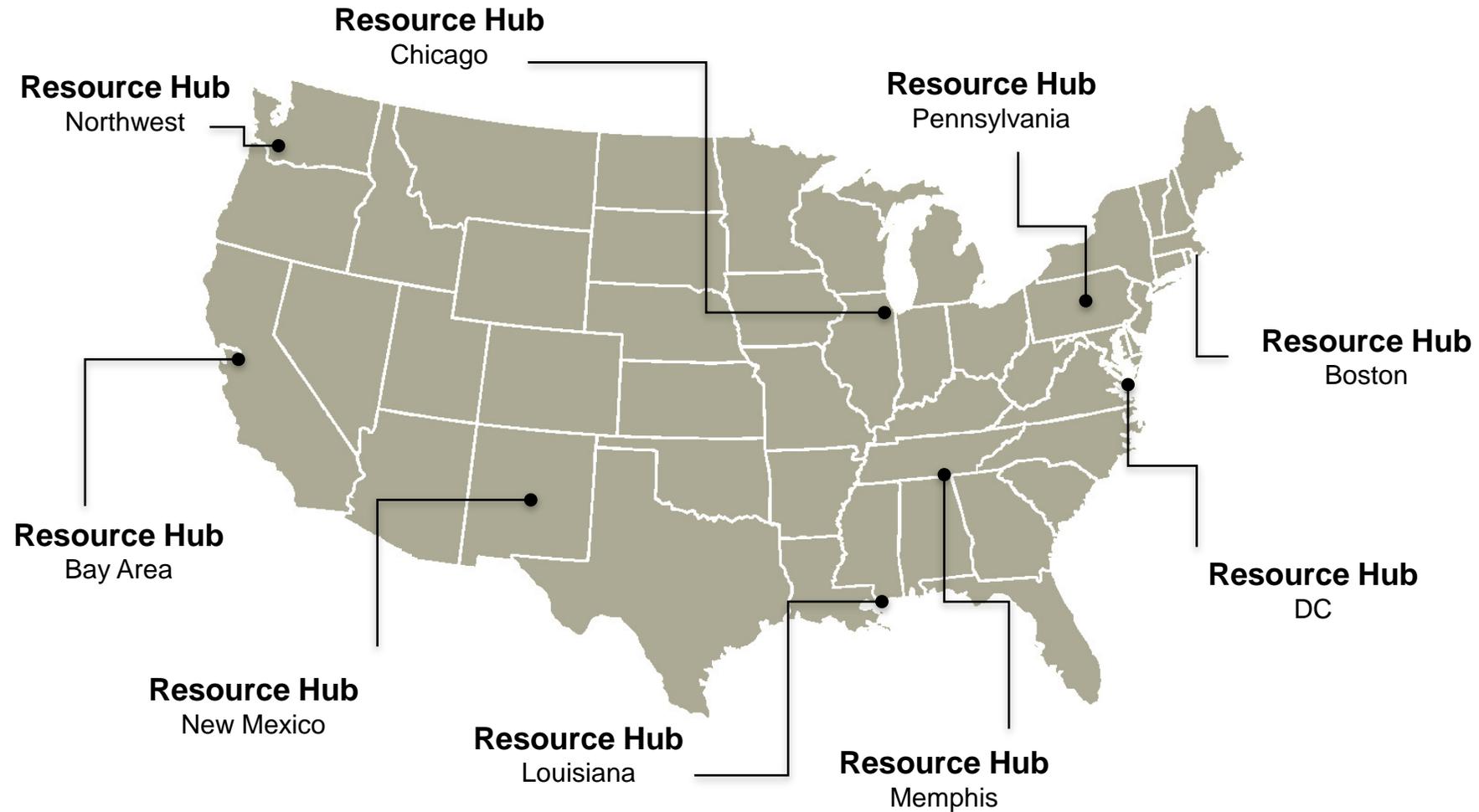
Loans

**FII data**  
New Credit Score & data showing  
reliability of families

34 million families



# New Model For Investing by Philanthropy/Govt



# FII-Analytics

Regression Analysis

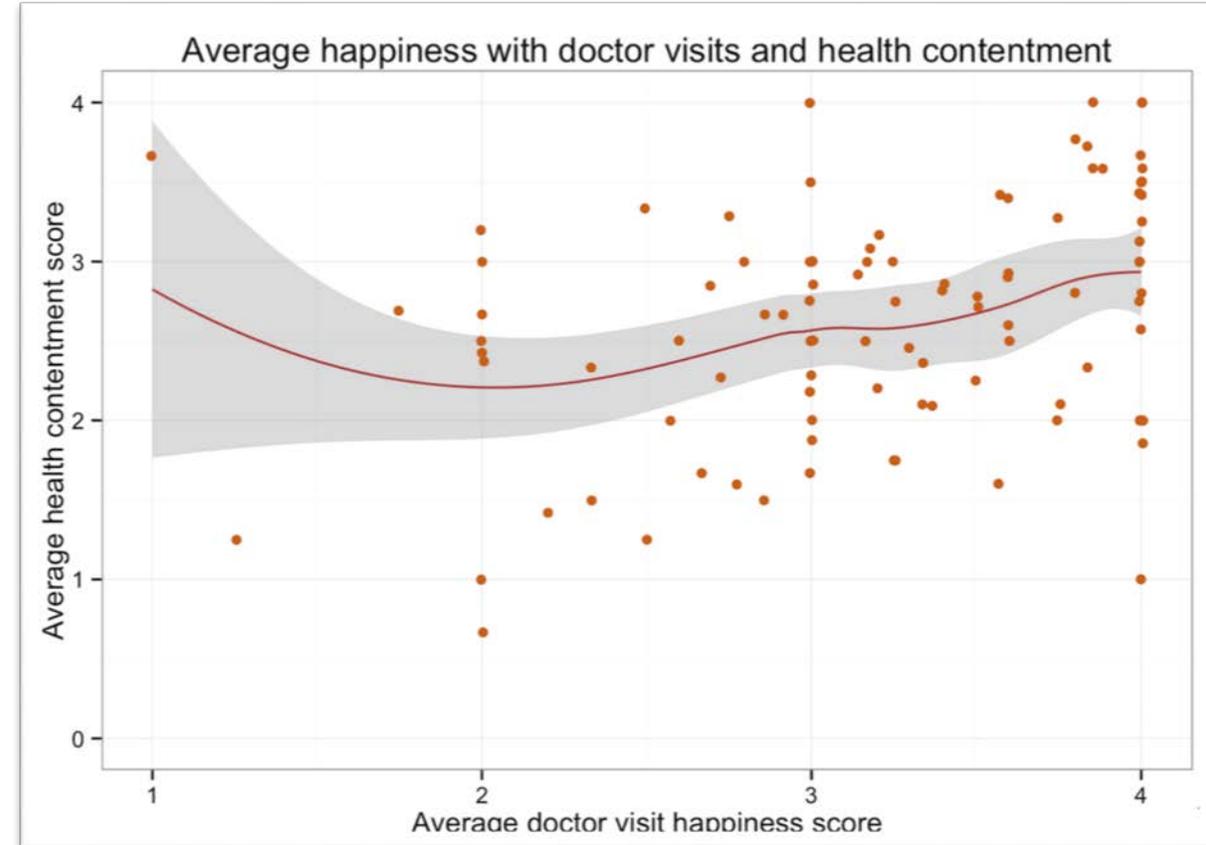
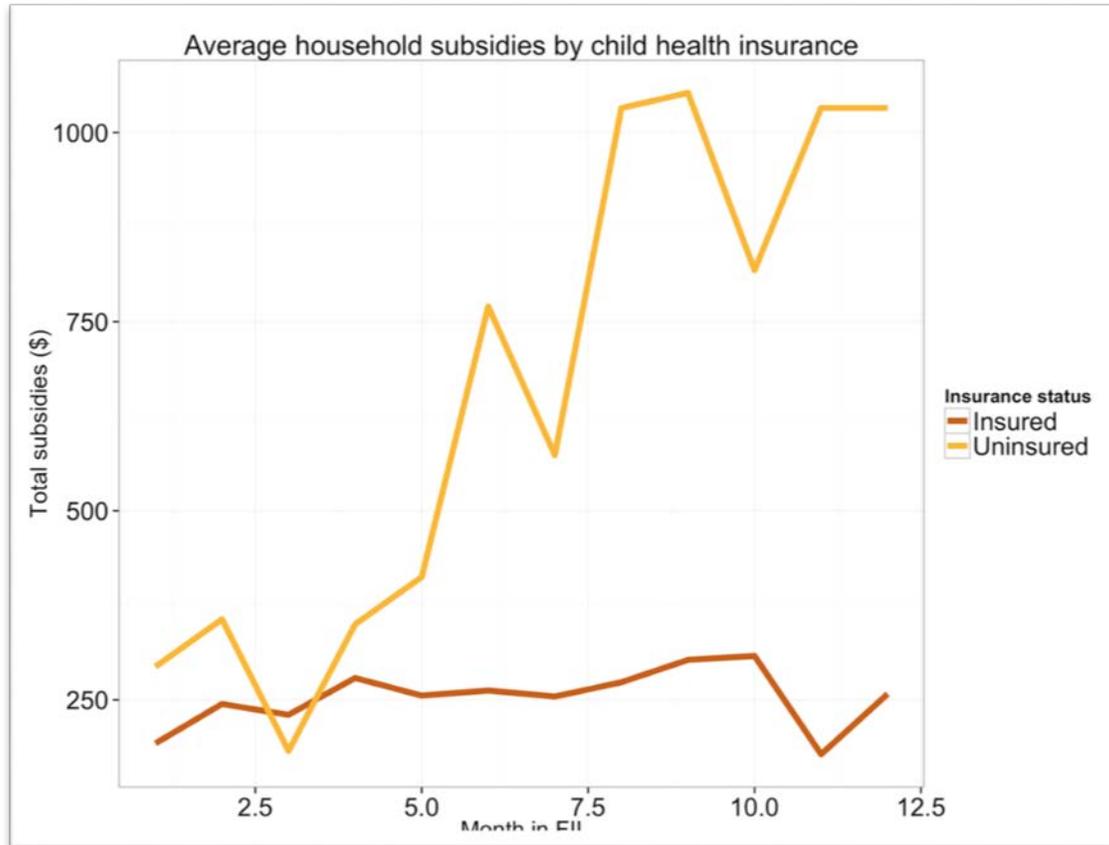
Geospatial

Longitudinal Data

Text Mining

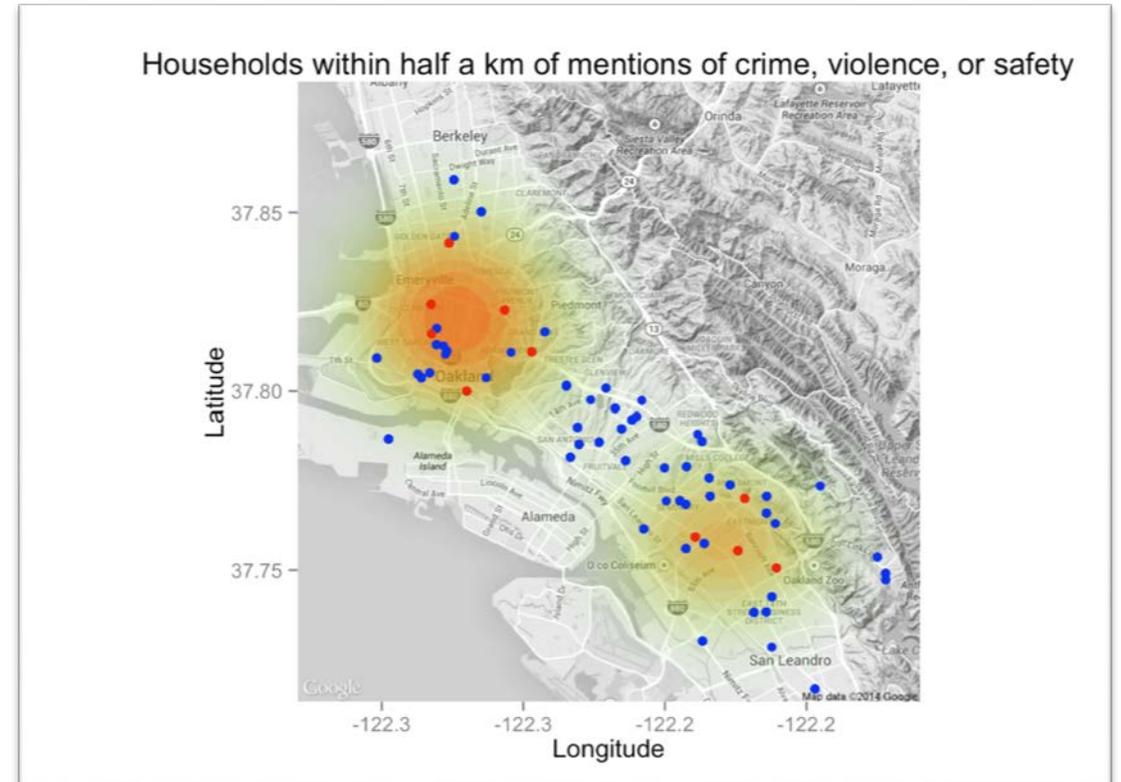
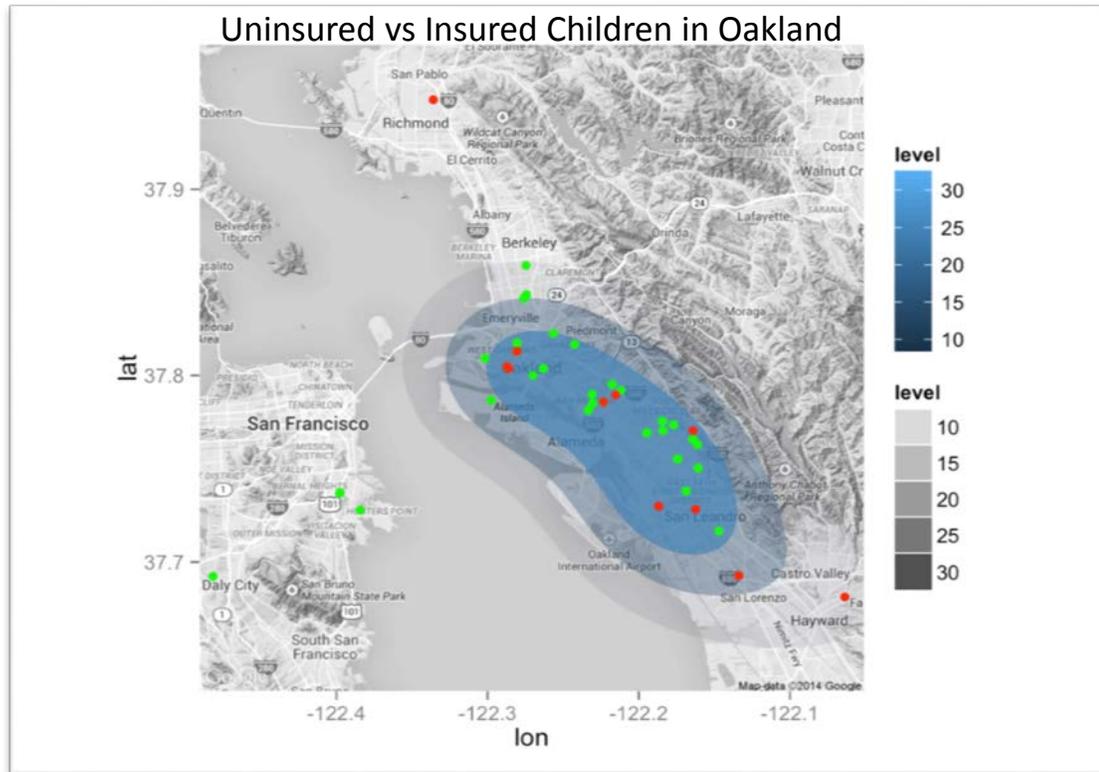
Machine Learning

# Regression Analysis



- We currently capture 200+ data points every month allowing FII to look at an indicator through time and “cut” by any number of indicators.
- FII can run simple and complex regression analysis, including but not limited to correlations analysis, ordinary least square regressions, etc.

# Geospatial



- We geocode the address of each household, getting a longitude and latitude that is used to situate participants on a map.
- We can then overlay any indicators and highlight with density and heat mapping

# Text Mining



- Unstructured data is captured around sentiments, ratings rationale, ideas and suggestions families have
- Using text mining techniques, we are able to identify trends which in turn serve as the foundation for regression analysis and machine learning

# Import 3<sup>rd</sup> Party Data



- We have the ability to “pipe” in third party data, such as:
  - Census Data
  - Walkability Score
  - Federal Reserve Bank
  - Other...