

# *A New National Model*

## Recognizing & Resourcing Initiative and Mutuality - Tribe



Family Independence Initiative

*FII deeply trusts that collectively the families will naturally develop the best solutions. Our role is to follow and help those solutions scale*

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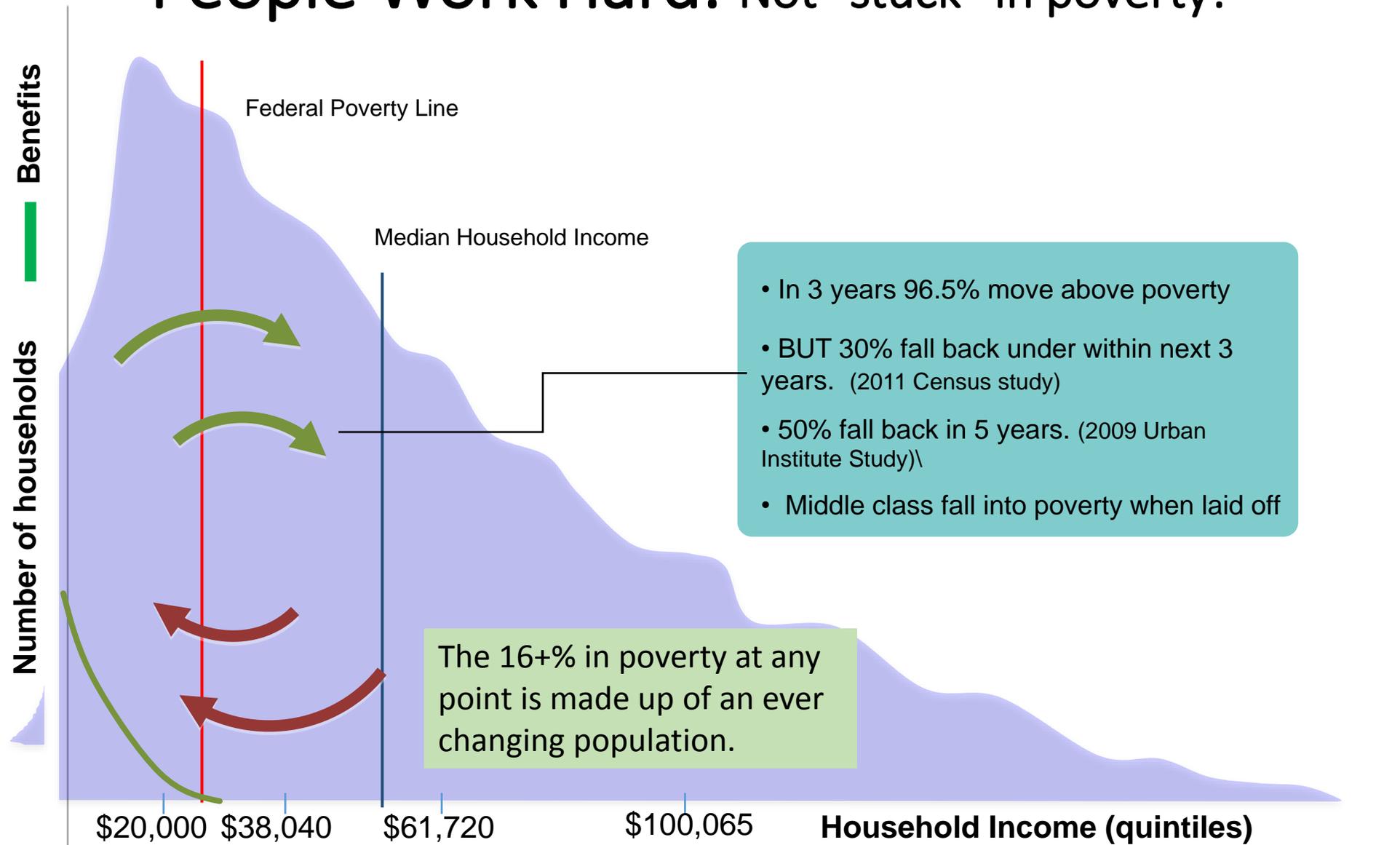
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# People Work Hard: Not “stuck” in poverty!



# Information Can lead to Investment

Number of households

Benefits

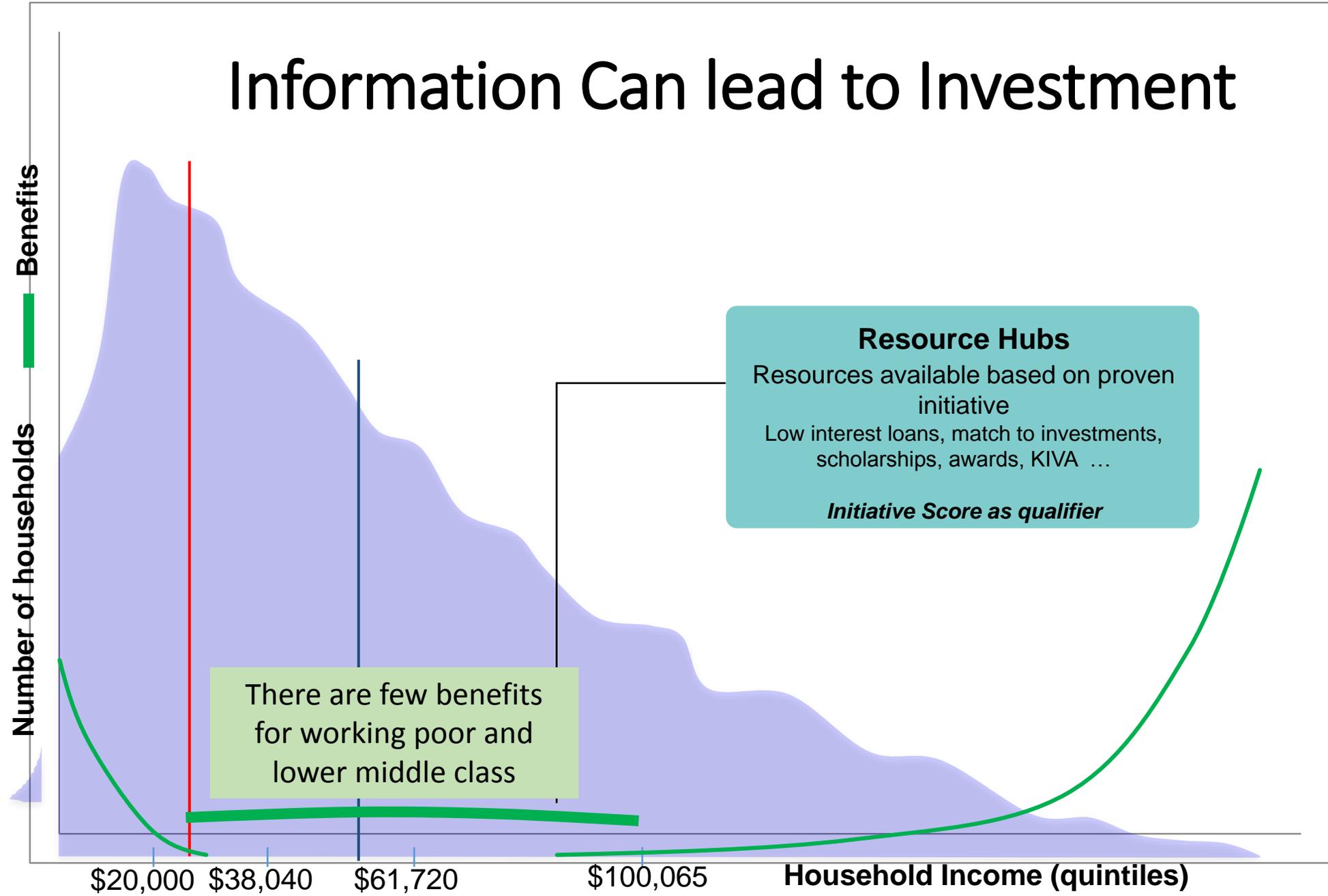


Household Income (quintiles)

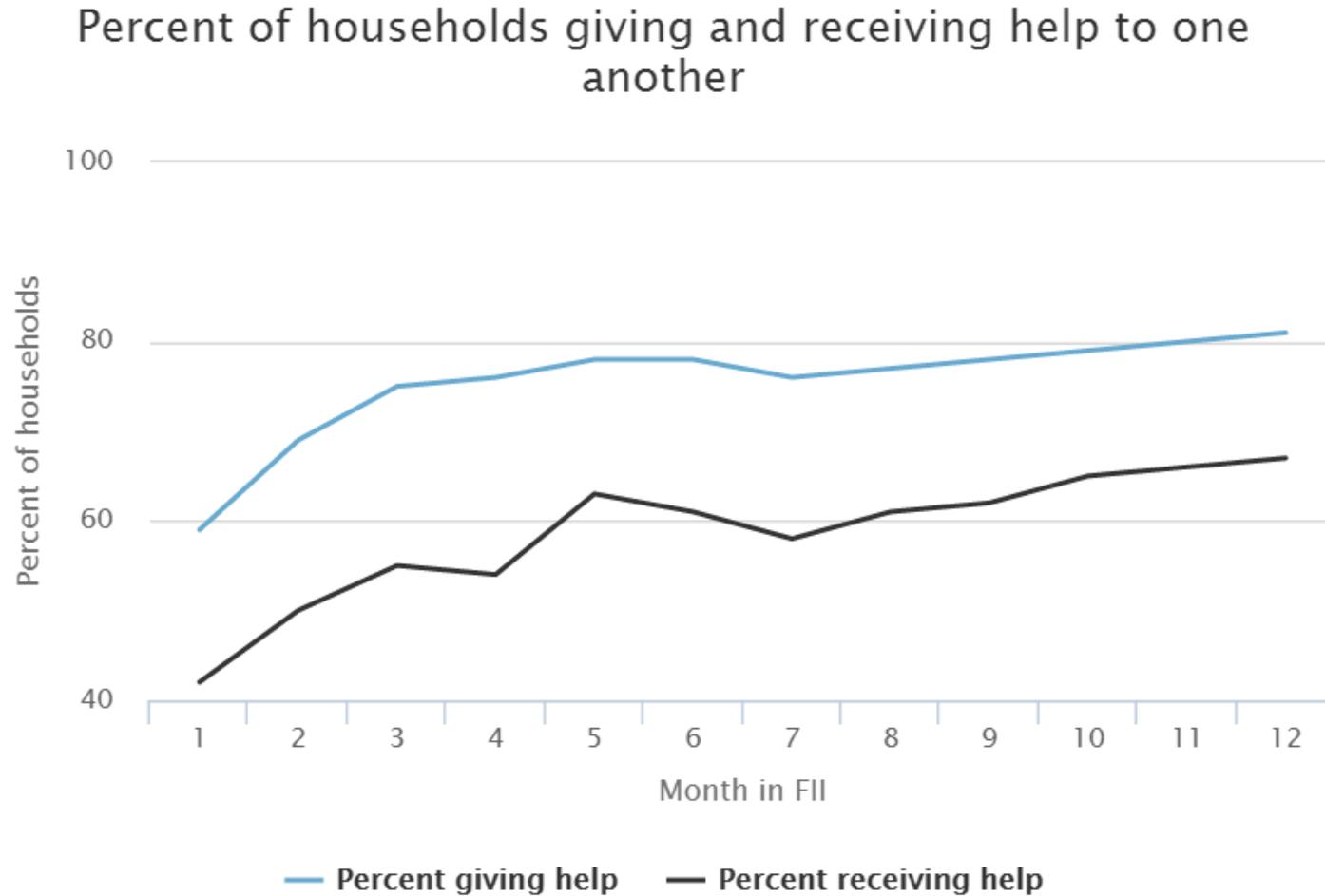
\$20,000 \$38,040 \$61,720 \$100,065

There are few benefits for working poor and lower middle class

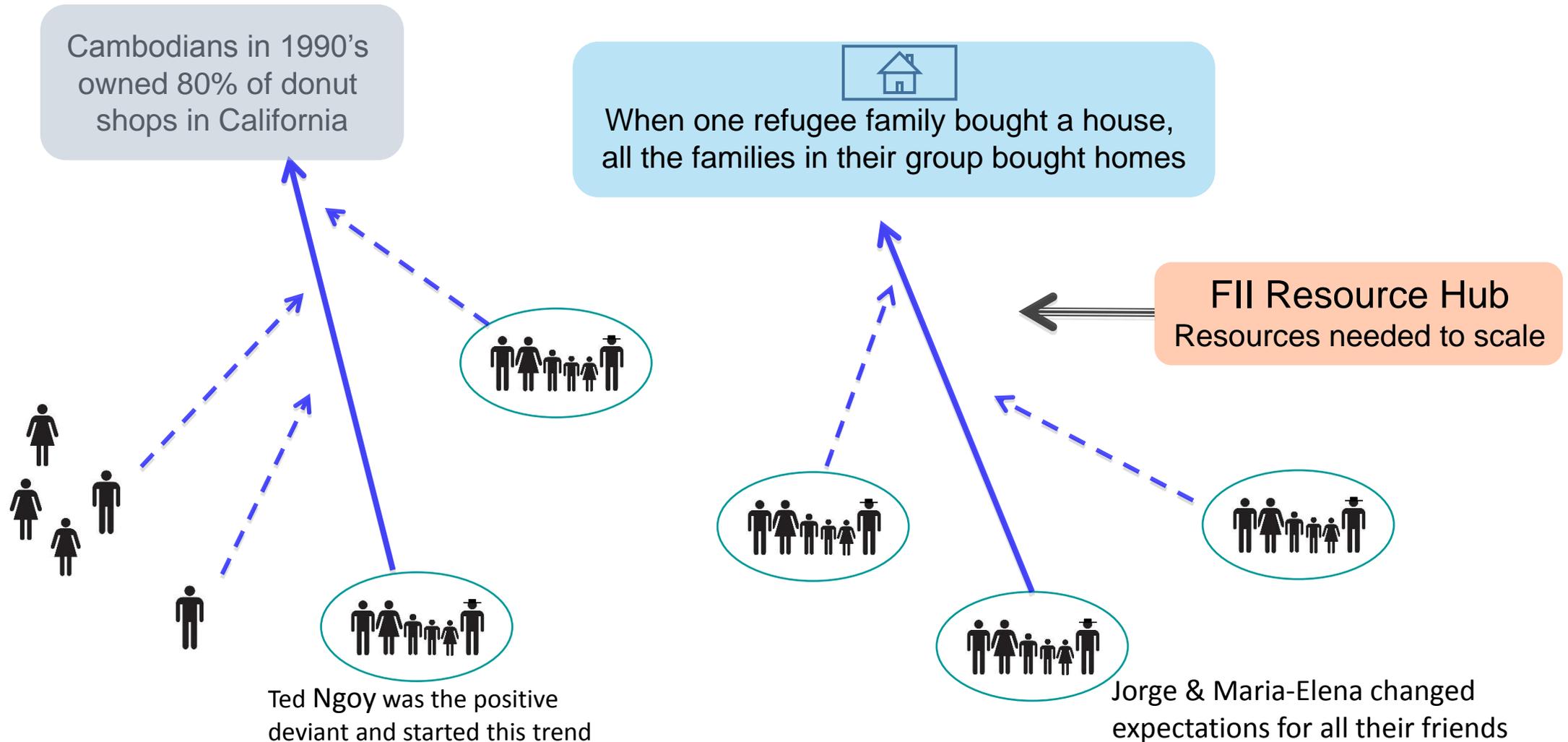
**Resource Hubs**  
Resources available based on proven initiative  
Low interest loans, match to investments, scholarships, awards, KIVA ...  
*Initiative Score as qualifier*



# Sense of Tribe Grows When Encouraged



# Positive Deviance: People follow one another



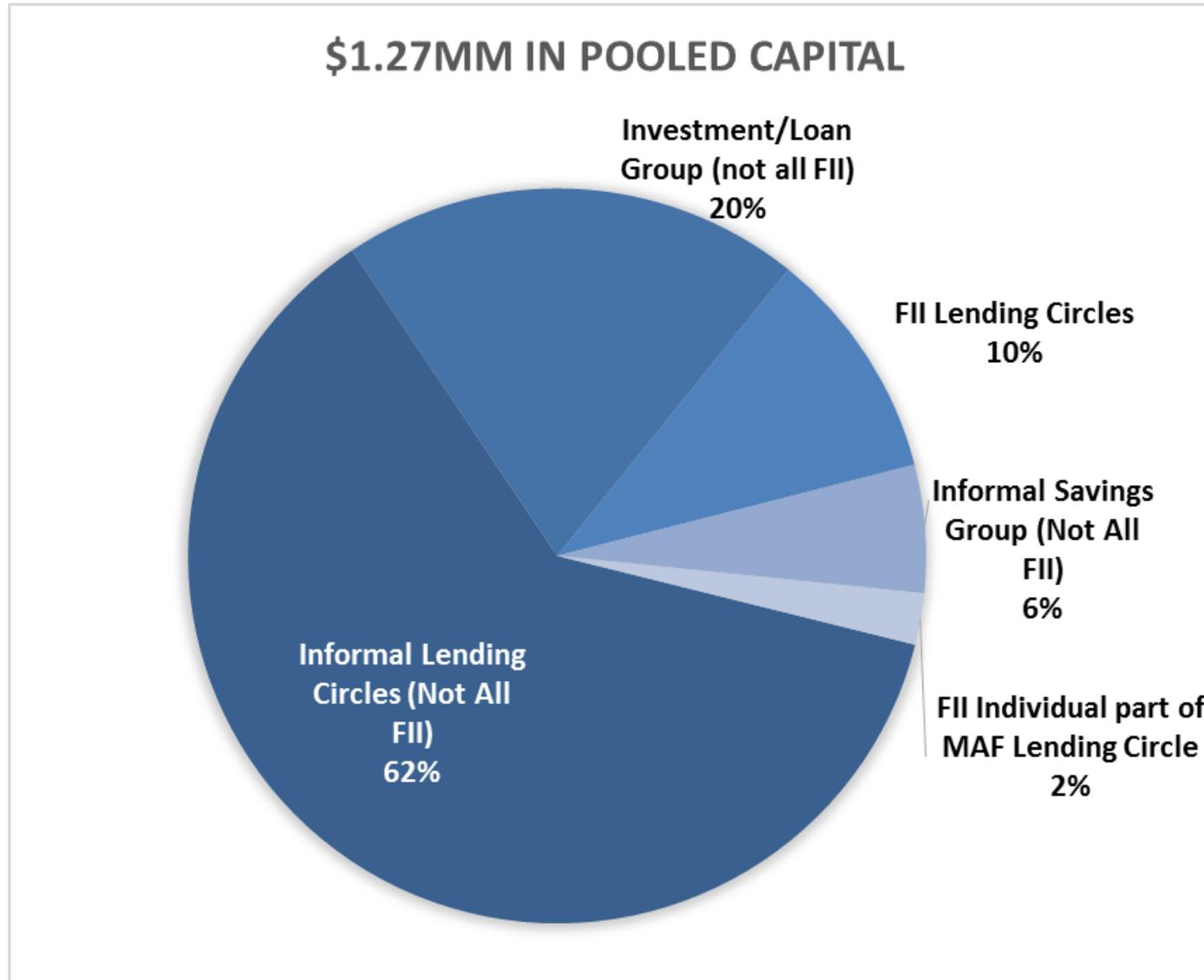
# Impact At A Glance

Averages over last 14 years from 8 Cities

- 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**

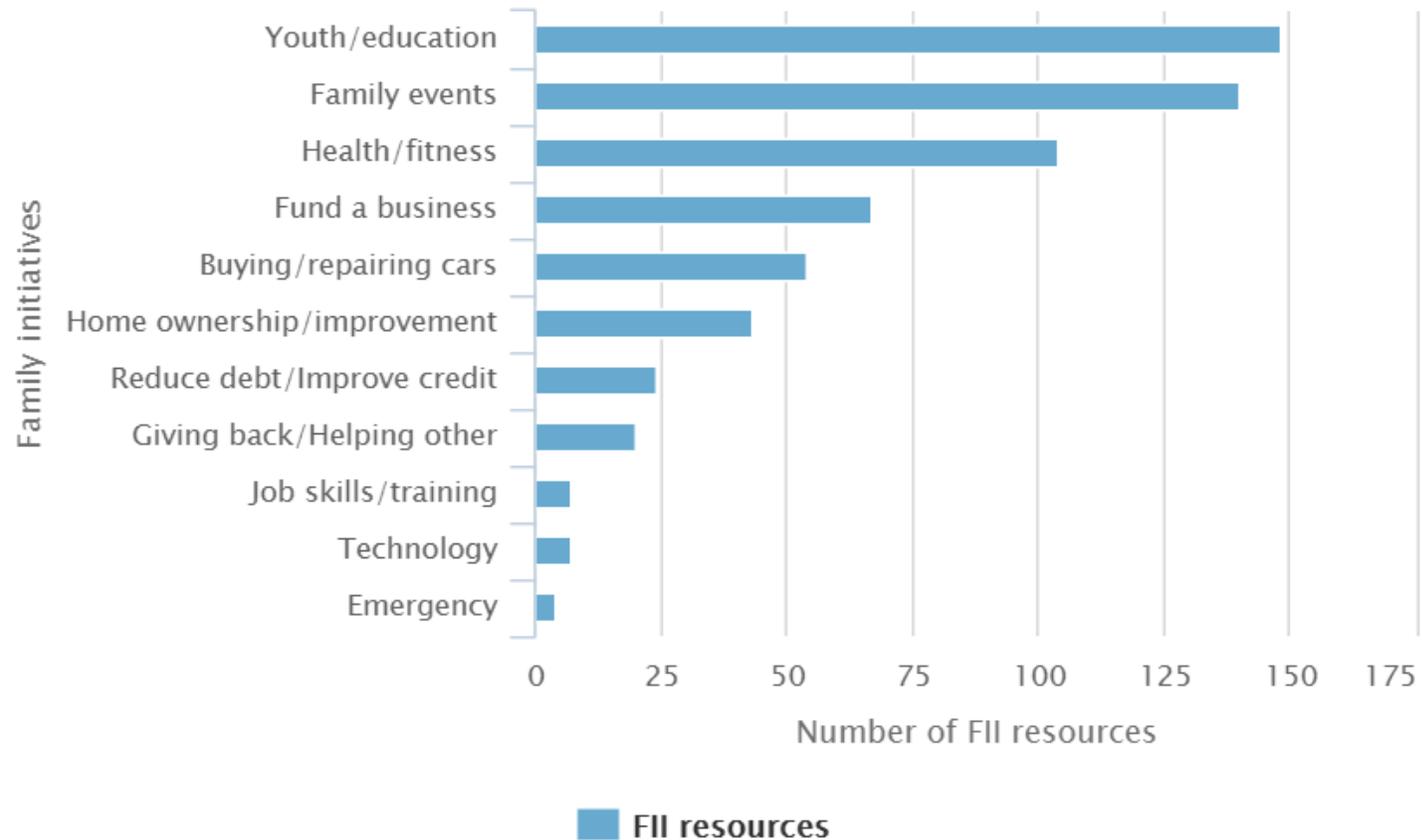
# Families Pool Funds: Self Finance

They have “skin” in the game



# Priority of Activities for Families

How households choose to use FII resources



# Families Learn and Influence Each Other

**Families are the experts of their own lives, their community & traditions**



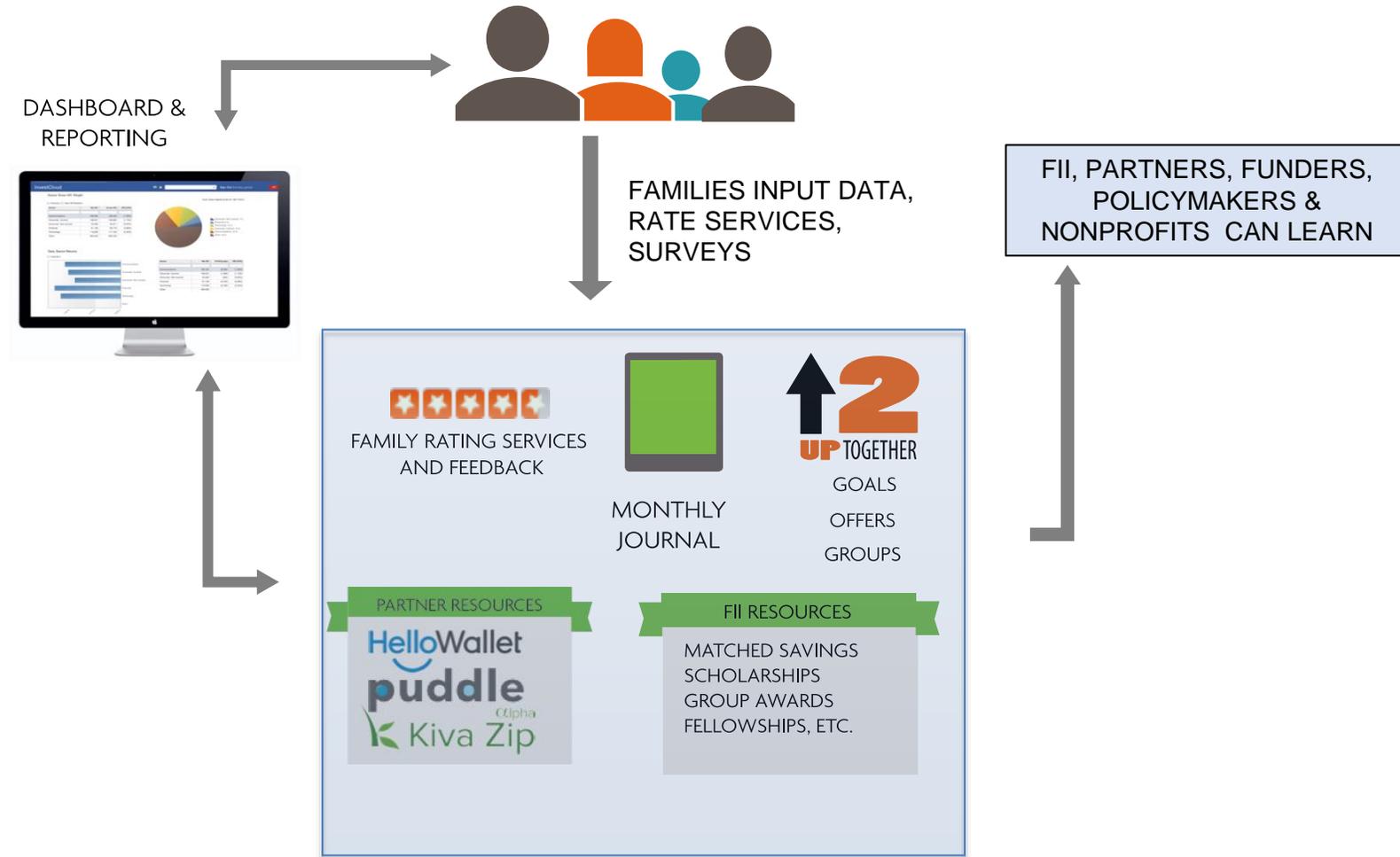
# Longitudinal Data

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

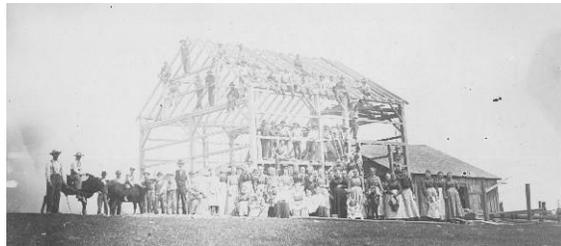
<b>INCOME</b>	<b>BALANCE SHEET</b>	<b>ACTIVITIES</b>	
<ul style="list-style-type: none"><li>• Income from Employment<ul style="list-style-type: none"><li>• Formal (W-2, 1099-INT)</li><li>• Informal (Under the table)</li></ul></li><li>• Own Business<ul style="list-style-type: none"><li>• Formal</li><li>• 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="1447 378 1712 406"><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="1447 849 1737 878"><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="1905 378 2145 406"><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="1880 1042 2196 1071"><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>

# FII - Data collection/feedback

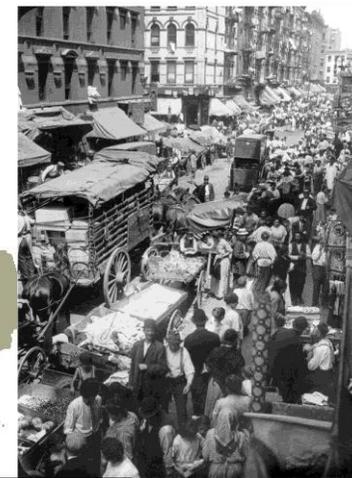
## Encourage collective action/support



# Social Capital in Action – Tribes Historically



**Barn Raising**  
DeKalb County, IN



**Lower East Side**  
New York



**Chinatown**  
San Francisco

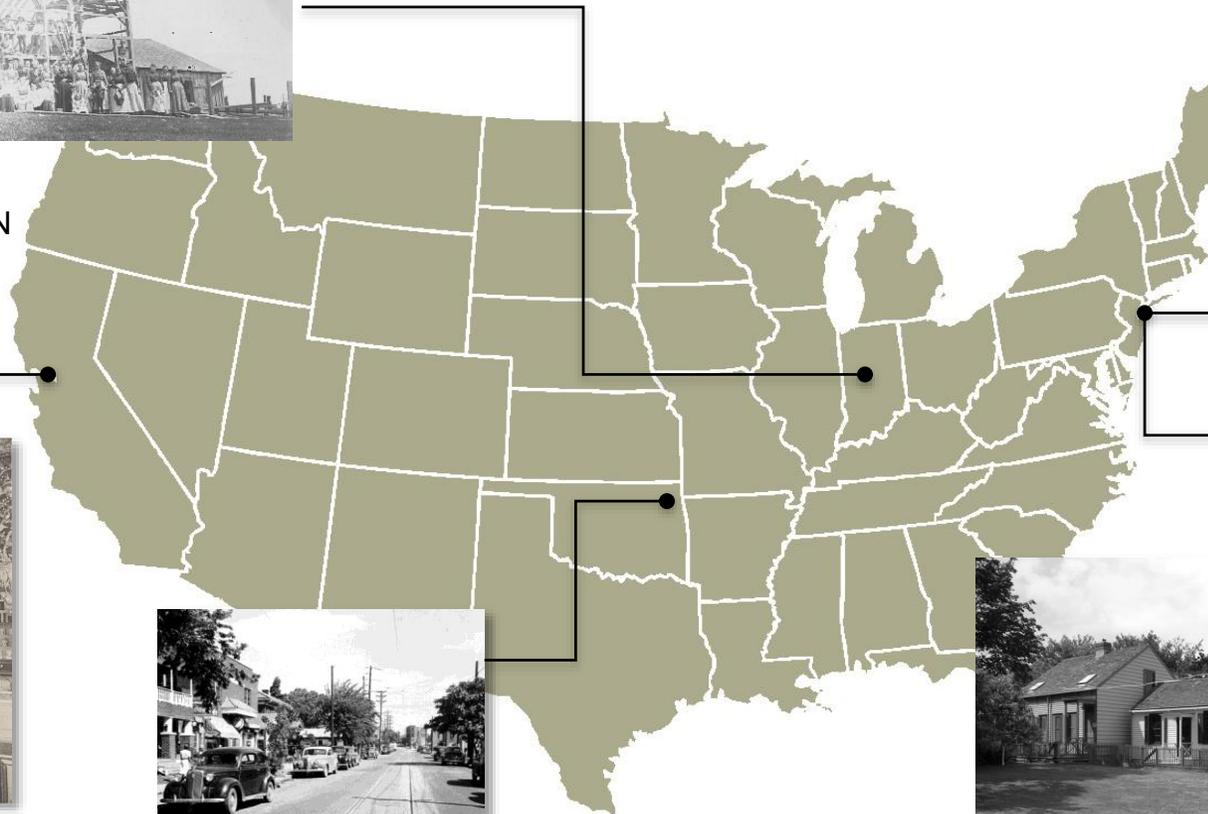


Beryl Ford Collection/Rotary Club of Tulsa

**Greenwood**  
Tulsa



**Weeksville**  
Brooklyn





# **Families Know Best**

- Trust Them
- Learn From Them
- Follow Them

**Collectively They Have  
Tremendous Power**

# Role of Information

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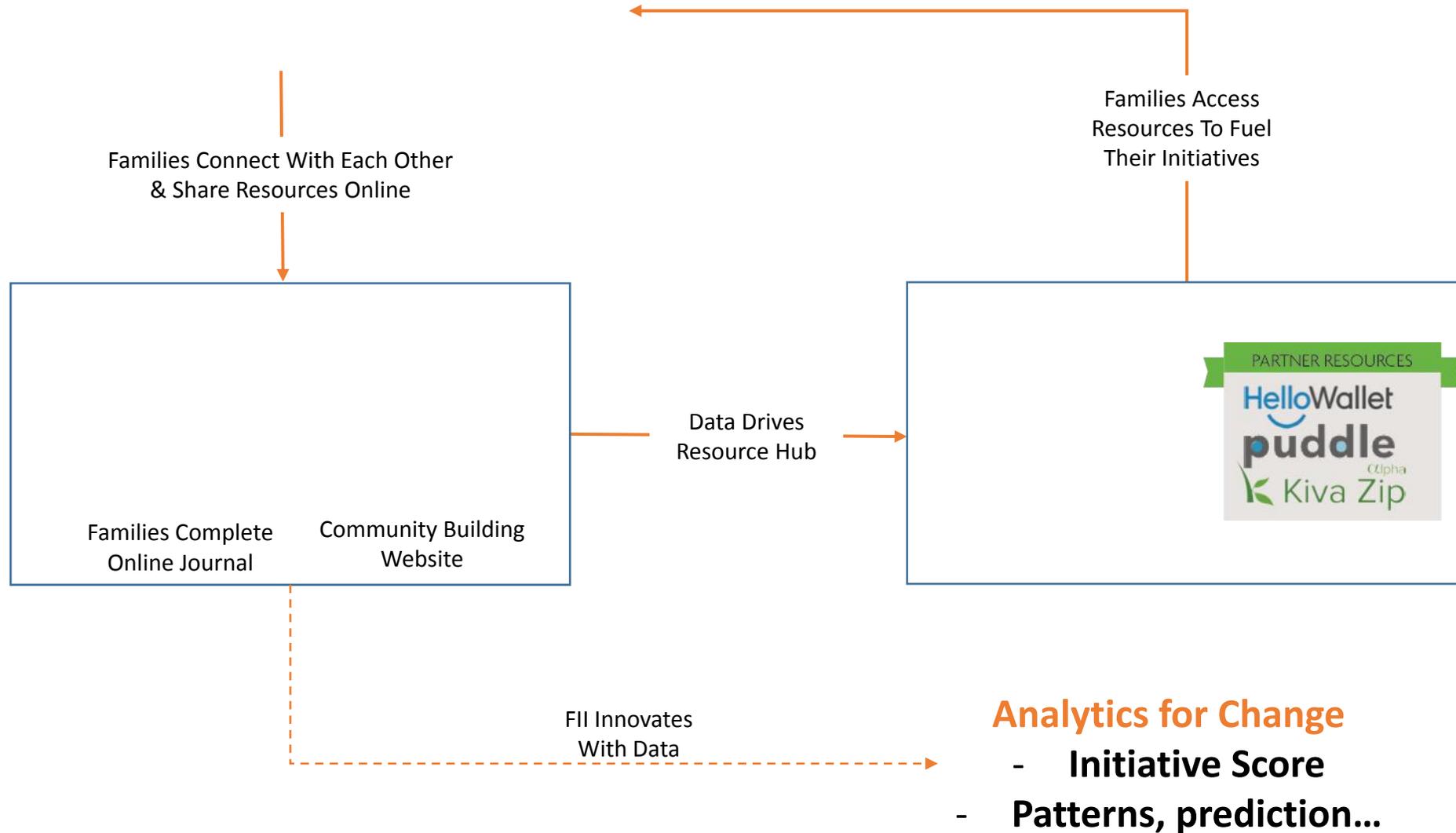


# Sources of Data

Monthly changes on each member in the household

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

# FII's Technology & Resource Hub



## 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

x

Who?

Stacy Blandon ▼

Journal Date:

April 2014 ▼

Income Amount:

2,000.00

Income Source:

Employment ▼

Business Income

Child Support

Earned Income Tax Credit

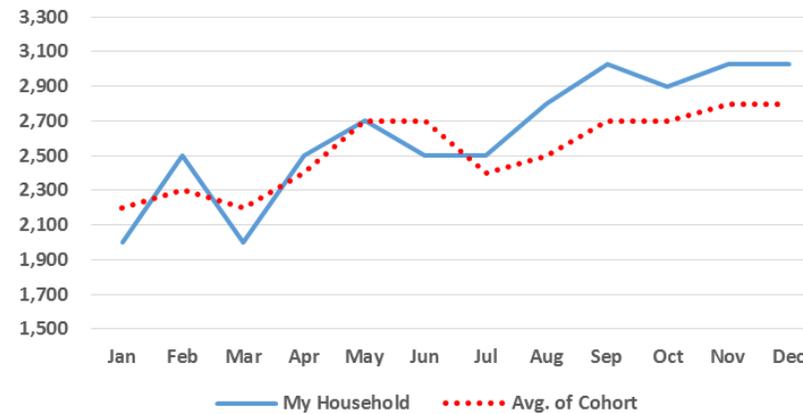
Employment

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 – 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

# UpTogether – Find and Access Resources

## Resource Bank

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### 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 family 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 [...]

# FII-Analytics

Regression Analysis

Geospatial

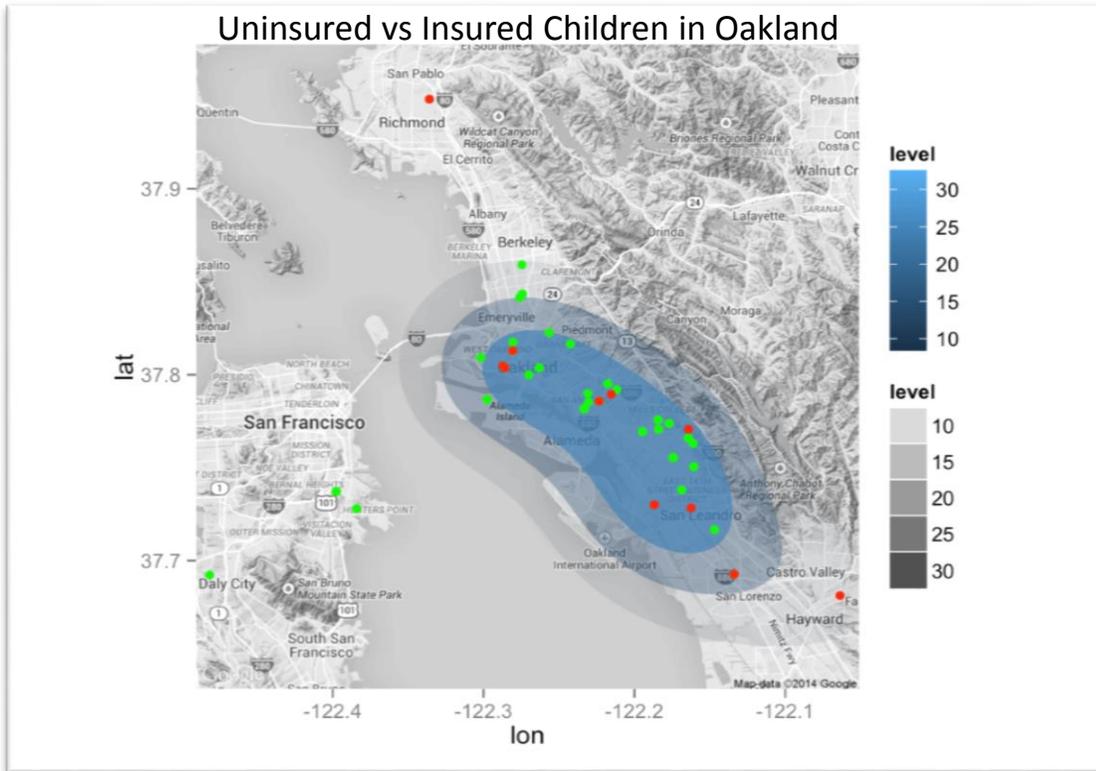
Longitudinal Data

Text Mining

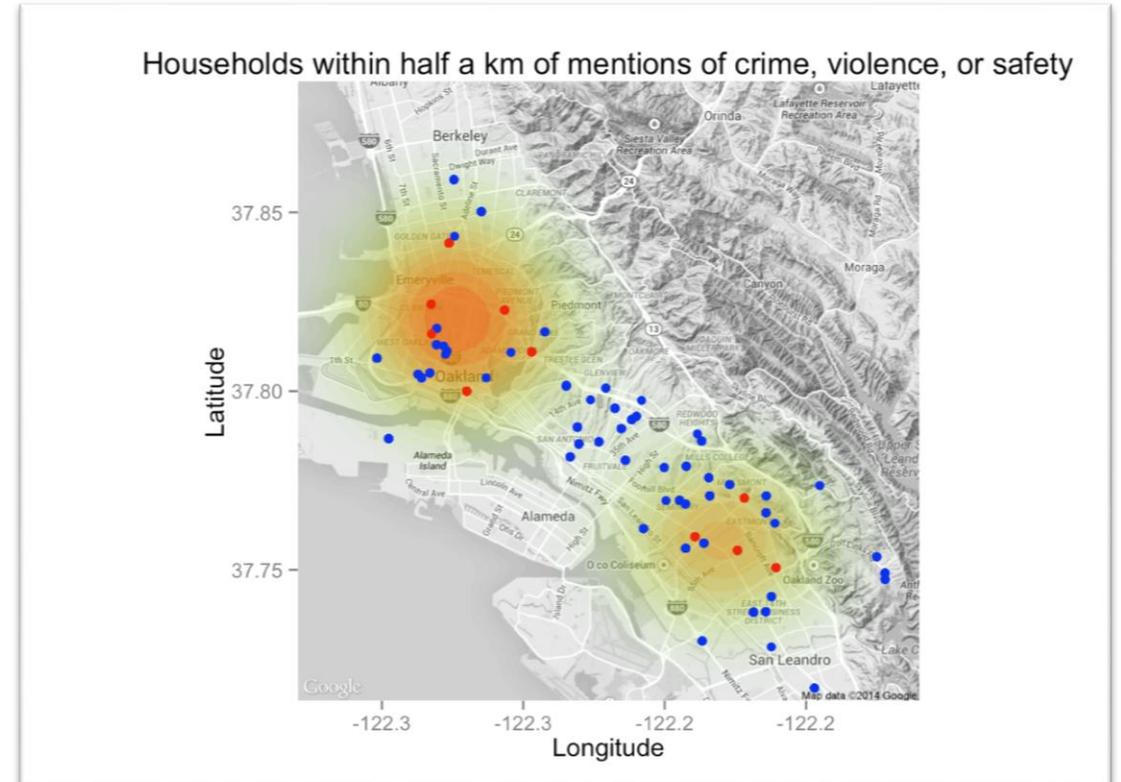
Machine Learning

# Geospatial

Uninsured vs Insured Children in Oakland



Households within half a km of mentions of crime, violence, or safety



- 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

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

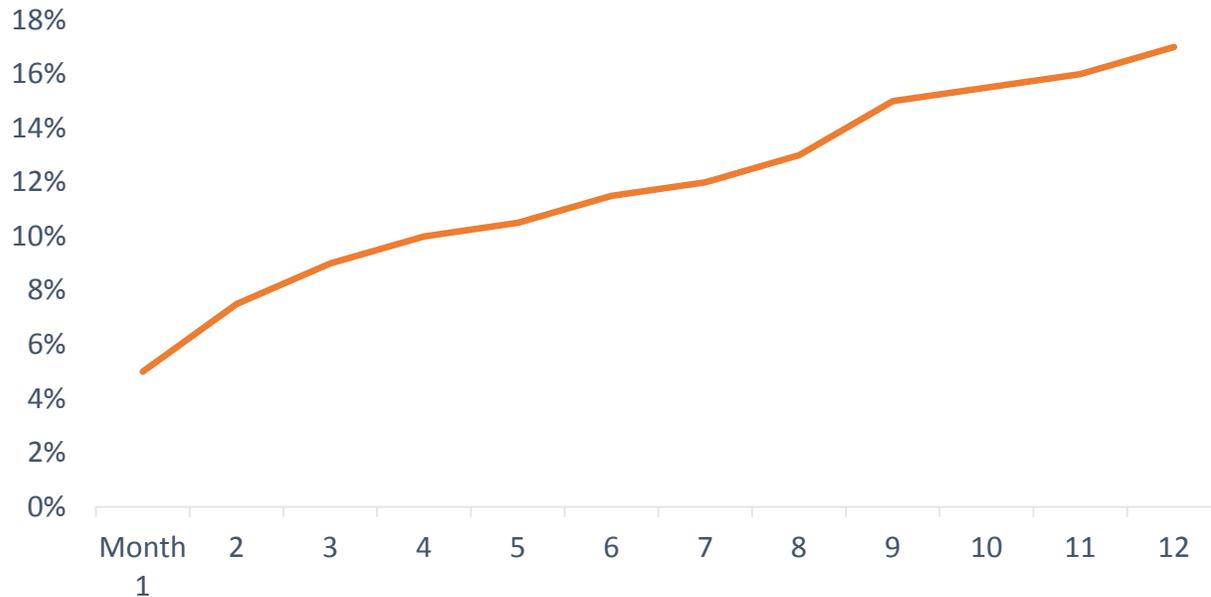


- We have the ability to “pipe” in third party data, such as:
  - Census Data
  - Walkability Score
  - Federal Reserve Bank
  - Other...

Sample Findings on Social Capital,  
Initiatives  
&  
The Resource Hub

# 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

# Sharing Healthy Food: Example of Family Led Initiatives



- Oakland families make use of their own land/planters to grow and share organic food
  - Two FII Oakland families started a fruits and vegetable swap from items grown in their own backyards once a month. It has now expanding to become a community farmer's market. Families in other cities are doing something similar.
  - Represents an opportunity to invest in health promoting land-use already taking place in communities.