

Family Independence Initiative


A Strength-Based Approach To Reduce Poverty

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Founded on Core Principles

“Natural” Anti-Poverty
Process Already Exists



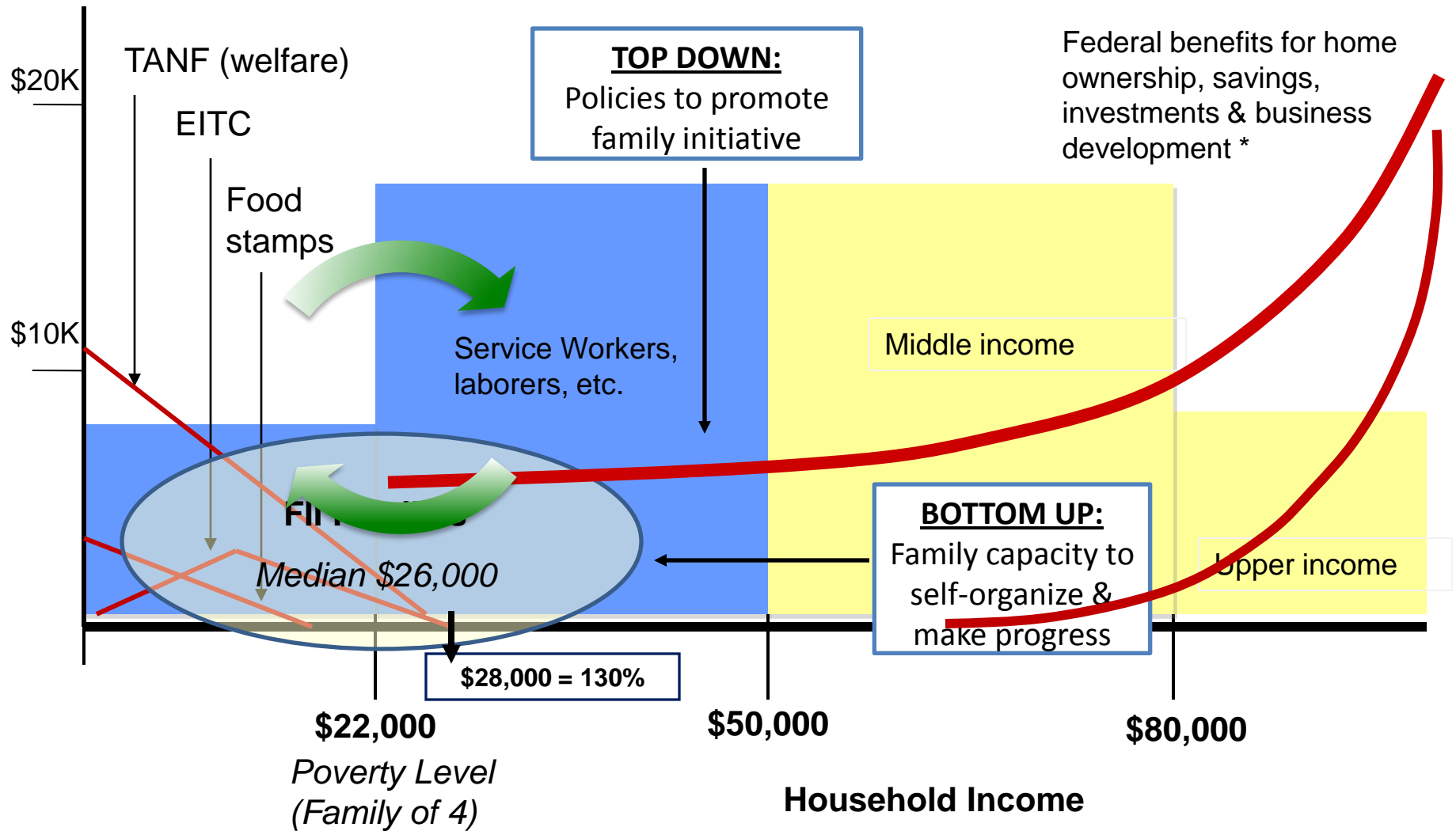
Current Initiatives
Contradict “Natural” Process



**FII is a social lab & advocate
that adapts historical approaches to help the
working poor advance their lives**

Filling a Critical Gap

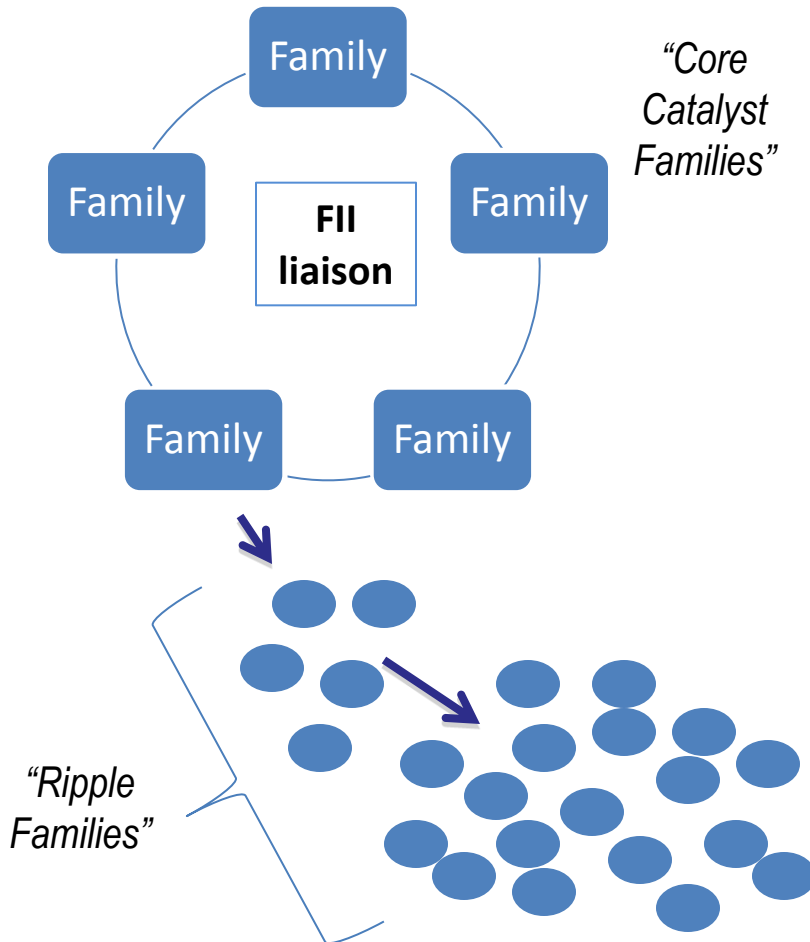
\$ benefits



Program Model: Bottom Up

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

Program Structure



Activities

- Families **enrolled with friends**
- Each family given **computer** & trained to report progress online
- Require **monthly group meetings** & qtrly family meeting to **audit reported progress**
- Provide awards for reporting progress & providing documentation ~**\$25 per activity**
- Provide **match to savings** families make for business, home or education
- Provide **funding for activities** or training families self organize

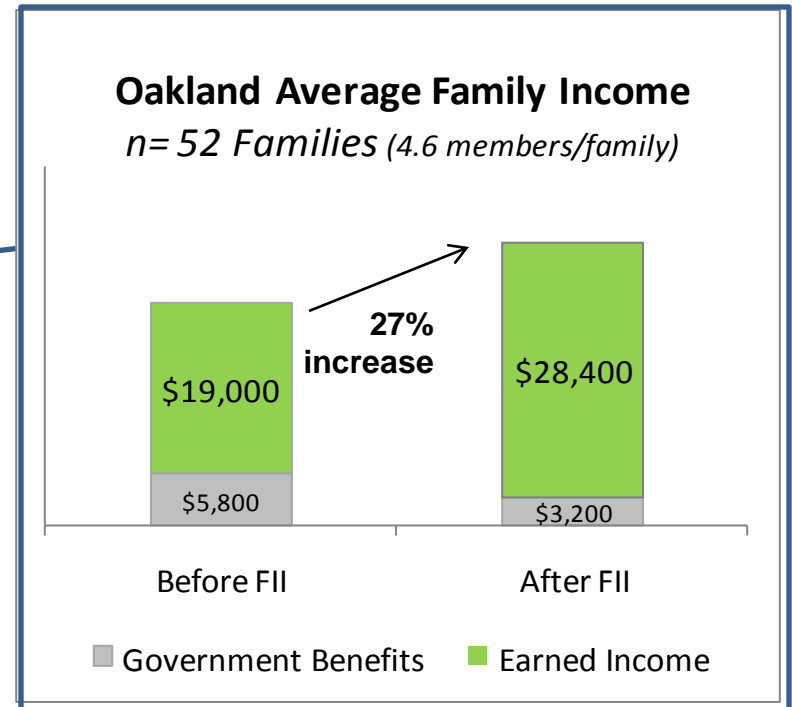
Direct Outcomes: Earnings & Assets

Families have demonstrated significant near- and long- term economic gains as well as a host of other outcomes that show increased control over their life trajectories

Audited Outcomes Within Two Years in FII

n= 86 Families(Oakl, S.F., Hi)

	Metrics	Outcomes
Earning	% increase in income	23%
	% increase in savings	240%
Asset-Building	# of new homeowners	15
	# of new businesses	19
	# of expanded businesses	9



Examples of Other Outcomes:

- Child Grades Improved
- Families Left Welfare
- Earnings Continued Up in Post Surveys, etc.

Policies & Practices

- **Rebuilding sense of community/mutuality**
 - Fund volunteer programs where neighbors help neighbors
 - Homeownership programs allowing combined family ownership
- **Cross class mutual support**
 - Person to person lending: KIVA & Prosper.com
 - Social networking platforms & meet ups on issues of interest
- **Surfacing informal economy, creating jobs**
 - Self employment tax credits
 - Underwriting criteria that puts weight on “character” history
- **Support parent/guardian initiated educ. initiative**
 - Match to dollars raised by parents for scholarships, etc
 - Community awards to youth/parent involvement in schools

Self Sufficiency is

Gaining **CONTROL** over your life & having **CHOICES** for the future

- Focus on developing social and economic assets
- Families control the process of change from the beginning
- Behavioral Studies show that trusting families to lead their own change and work with friends improves outcomes

National Impact Strategy: Top Down

Two-thirds of FII's resources are dedicated to influencing policy and driving shifts in philanthropic giving to support families taking initiative to improve life circumstances

FII Activities

- Create "Poor Person's YELP"
- Build network of influential champions

Early Evidence of Impact

Boston & San Francisco Mayors
utilize feedback from YELP to reform public services

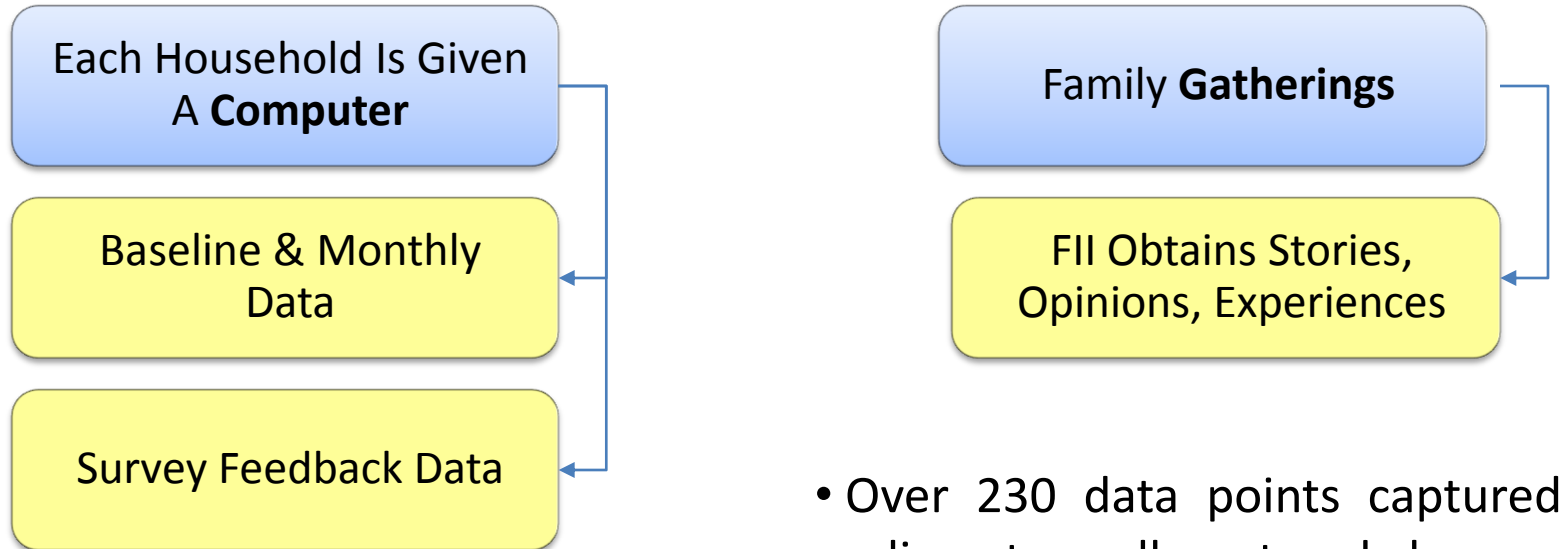
Policy/
Regulatory

Philanthropy

Influence Funders

Boston Rising and California Endowment
shift focus based on FII premises

How FII Obtains Data/Feedback



- Over 230 data points captured on-line at enrollment and changes or progress is captured monthly

Reported Data is Audited Quarterly for accuracy

Sample of Data

Income & Balance Sheet

Sources of Income

Checking & Savings Balance

Business Ownership

Retirement Accounts

Credit Card Payments/Balance

Rent/Mortgage Payments

Outstanding Mortgage

Education & Skills

Youth

Grade Improvement

Attendance

Tutoring

After School Program

Graduation

Adults

Classes

Continuing Education

Graduation

Health & Housing

Insurance Coverage

Preventative Care
- Checkups
- Immunizations

Behavioral Changes/Outcome
- Weight loss
- Quits smoking

Improved Housing

Home Ownership

Resourceful & Leading

Attends Trainings

Shares their Training

Involved/Leads Civic Activities

Attends Leadership Workshops

Gets FII Fellowship & Leads Activities

Networks & Helping

Expands Job Networks

Refers Friend to Job

Helps Others Starting Businesses, etc.

Refers Friends to Needed Resources

Helps Those in Crisis

Recruits, Orients New Families

Analysis of Sample

Income & Balance Sheet

- Sources of Income
- Checking & Savings Balance
- Business Ownership
- Retirement Accounts
- Credit Card Payments/Balance
- Rent/Mortgage Payments
- Outstanding Mortgage

Employment Income

Formal Income
Formal Self-Employment
Informal Income



Government Sources

Food Stamps
Calworks
Unemployment
SSI



Total Monthly Income
Trend and Effects

