

Family Independence Initiative

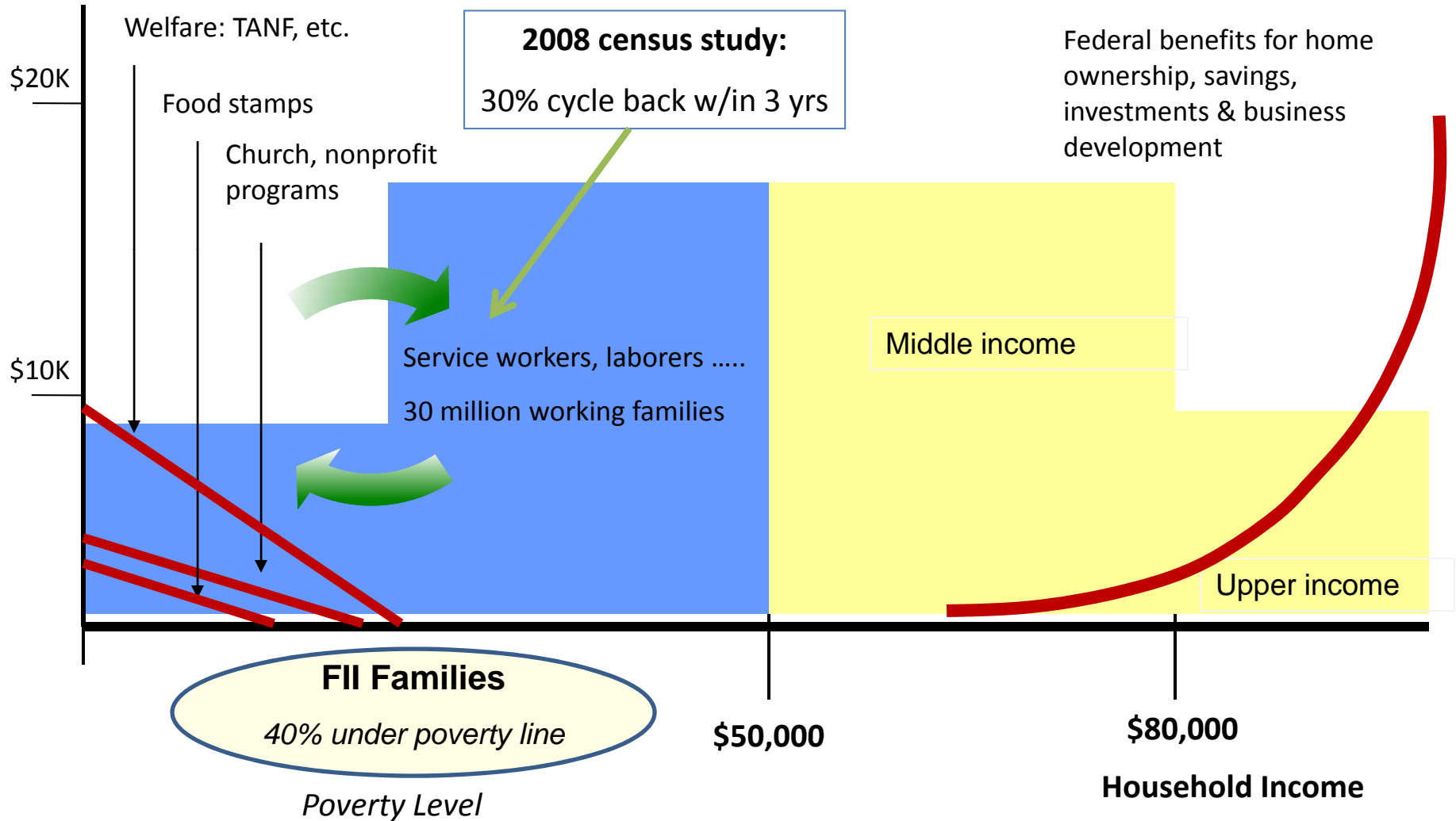
A Strength-Based Approach To Reduce Poverty

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

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Working Poor are Vulnerable

\$ benefits



Trusting Families to Figure it Out

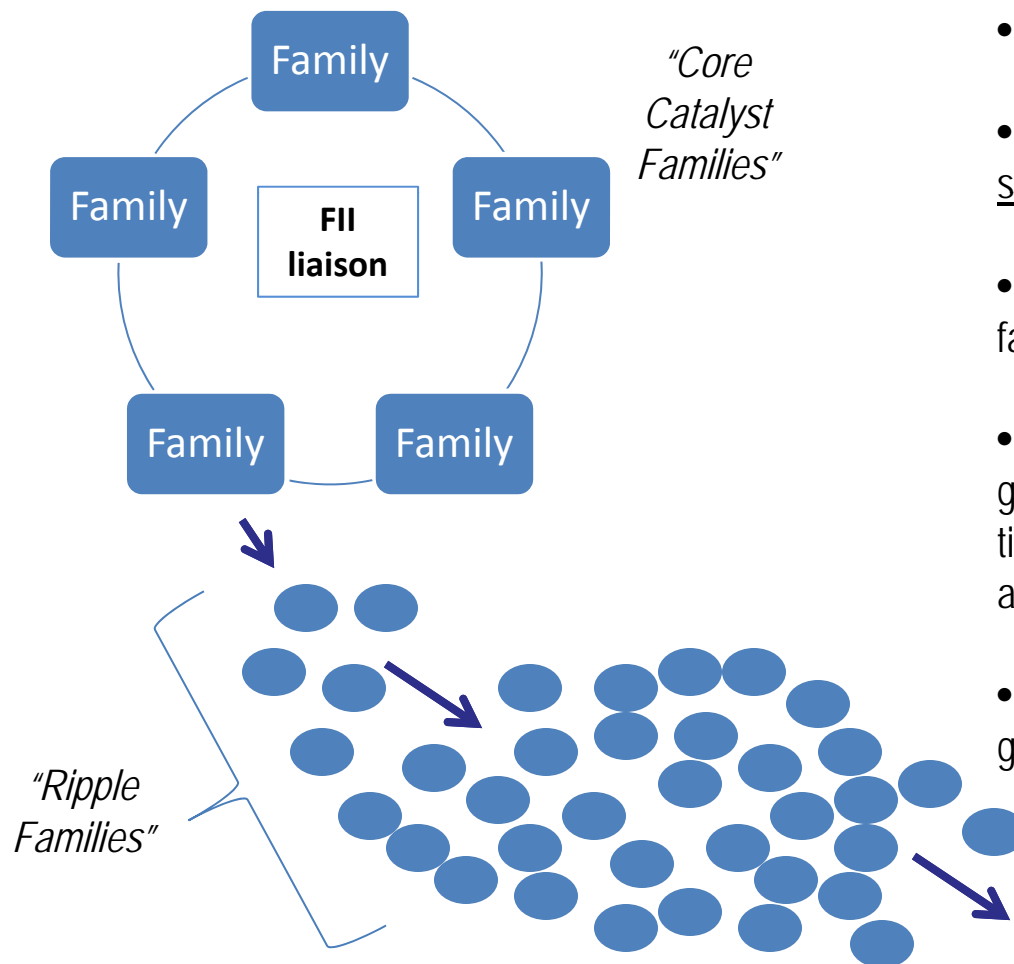
New Approach	Current Approach
Self Determination rather than prescribed path	
Family determines priorities, steps & timing needed for self advancement	Family follows case manager's counsel or steps designed by the program
Incent/reward progress rather than penalize progress	
Positive actions keep you eligible for resources or even increases your access. Middle/upper income incented this way	Welfare benefits go down if recipient makes progress. People lose eligibility to childcare, etc if they make progress.
Incent social networking/sharing rather than targeted services	
Friends sharing and pooling funds is how communities move to independence	Introducing professionals can reduce need for natural social networks
View families as consumers/producers not as victims/needy	
Invest when people show their talents rather than when they get in trouble	Charitable acts to those not in crisis undermines self efficacy and pride
Technology assures consumer feedback and sharing within networks (Yelp, etc)	Interventions designed from studies and focus groups. Not consumer driven

Recreating Conditions for Self Determination

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

Self Selected Networks (friends)

Activities



- Families select to **enroll with friends**
- Each family gets **computer** to report progress, see own progress & share solutions
- 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/mo.**
- Natural **leaders/role models** emerge & they get Fellowships, instead of staff, to lead others

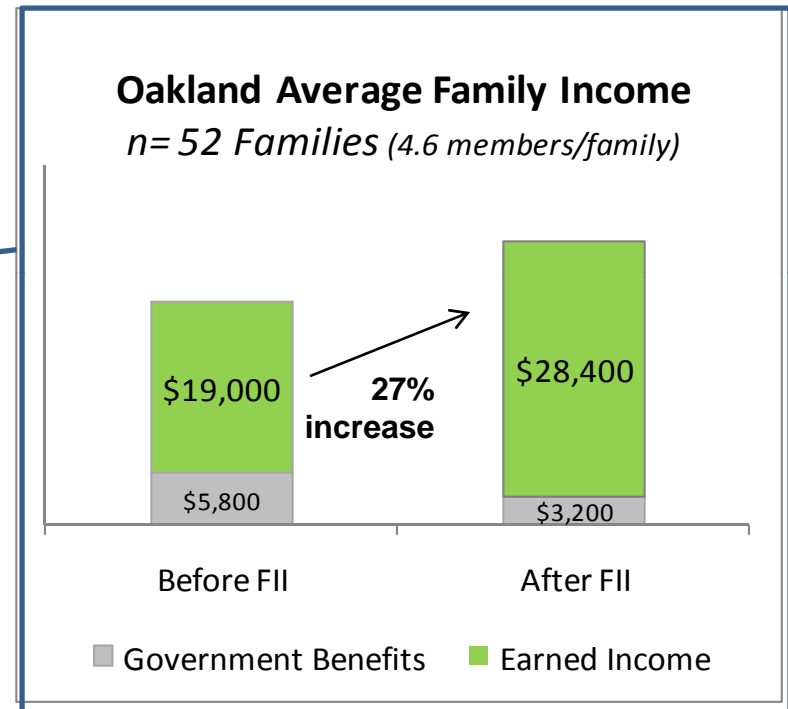
300+ applying in S.F.

Direct Outcomes: Earnings & Assets

Sample Outcomes – All Sites

Sample: *n= 344 people from 86 households*
Within first 2 yrs in FII (Oak, S.F., Hi)

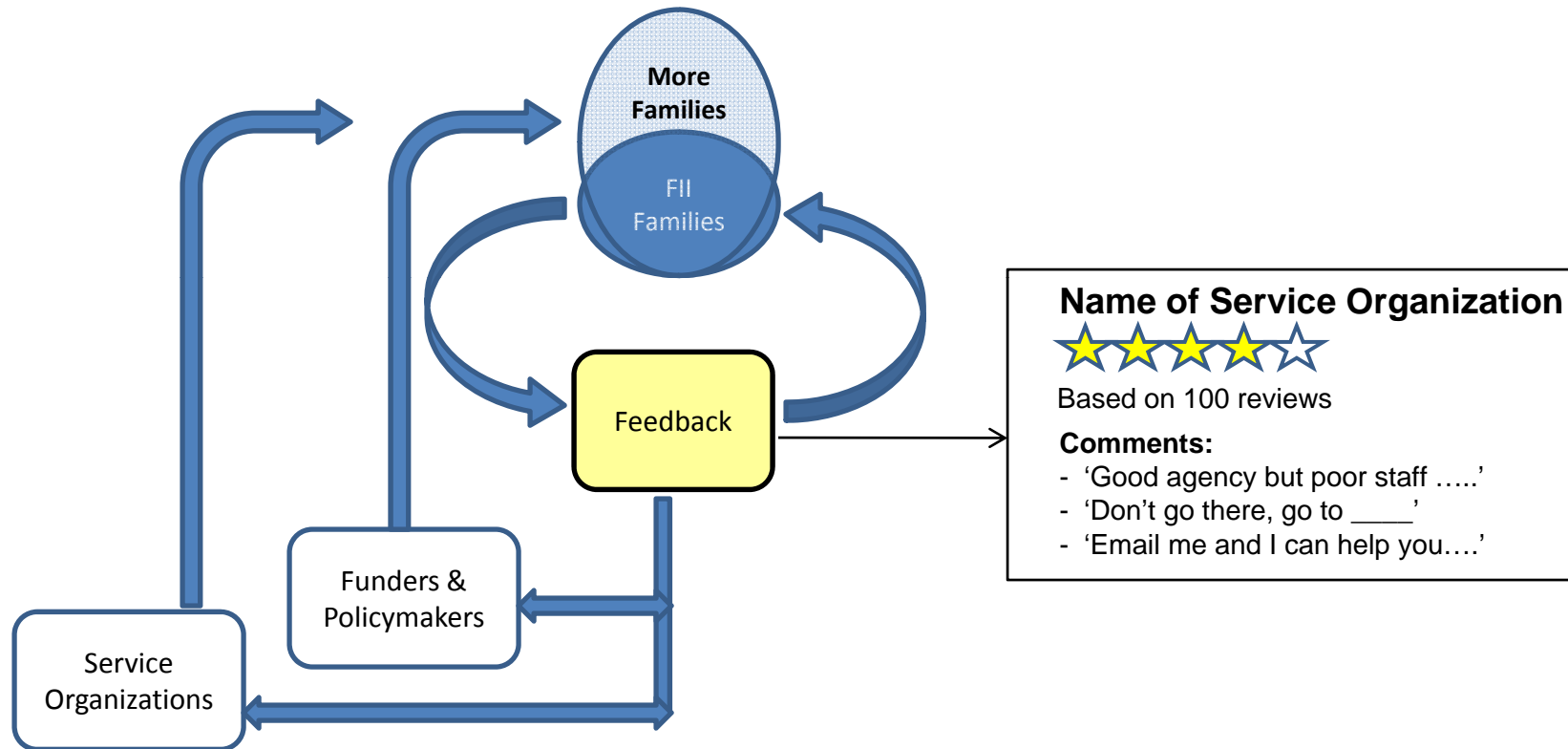
	Metrics	Outcomes
Earning	% increase in income	23%
	% increase in savings	240%
Asset-Building	# of new homeowners	15 or 17%
	# of new businesses	19 or 22%
	# of expanded businesses	9



Additional Outcomes: (310 adults/children from 65 households, thru April 2010 in S.F.)

- Over 70% of children’s grades improved
- Participants have lost weight/stopped smoking;
- Taken in relatives who are getting out of prison
- 25% or 8 of 32 families on subsidies dropped CalWorks and Section 8
- 30% of S.F. families doing side businesses
- Helped other get jobs/find childcare
- Enrolled/completed college classes/workshops

Consumer Driven Demand



- FII families to rate the programs they attend.
- Families can now 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