Trust and invest in families.

Jesús Gerena | Chief Executive Officer
HISTORICAL SOCIAL CAPITAL IN ACTION

Barn Raising
DeKalb County, IN

Chinatown
San Francisco

Greenwood
Tulsa

Weeksville
Brooklyn

Lower East Side
New York
Why make poverty tolerable when we can make it escapable?

75% move above poverty in 4 years

39% don’t access federal subsidies

50% fall right back under in 5 years
Why make poverty tolerable when we can make it escapable?

Federal Poverty Line

The Gap

- Lack of reliable information
- Limited access to affordable capital
- A misplaced focus on individual achievement

Benefits

Number of households

Household Income (quintiles)

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

The Gap

Lack of reliable information

Limited access to affordable capital

A misplaced focus on individual achievement

The Gap

Lack of reliable information

Limited access to affordable capital

A misplaced focus on individual achievement

Why make poverty tolerable when we can make it escapable?
FII’s Approach: Trust and invest in families

UpTogether Fund
Capital available based on proven initiative

Household Income (quintiles)

- Federal Poverty Line
- Median Household Income

Number of households

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

FII’s Approach:
Trust and invest
in families
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
Families organize and meet in cohort groups

Receive technology stipend from FII

Input data monthly in exchange for payment

After 6 months, eligible to apply for resources

Recruit additional families to form new cohorts
ROLE OF FII

- Facilitate family self-organization
- Audit & analyze family data
- Build UpTogether Fund informed by family data
- Share data and stories with families
- Share data and stories with influencers
Using technology to build trust and invest in families

9,569,039 Data Points + Growing

Data for Families + Data for Staff + Partners + Data for Outside Stakeholders
### UpTogether Fund Usage

<table>
<thead>
<tr>
<th>Number of Overall Draws</th>
<th>Total Fund Disbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,480</td>
<td>$1,638,253</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Fund Category</th>
<th>% Total Disbursed</th>
<th>% Total Draws</th>
<th>Average Draw</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Health</td>
<td>29%</td>
<td>25%</td>
<td>$1,336</td>
</tr>
<tr>
<td>Education</td>
<td>26%</td>
<td>18%</td>
<td>$1,655</td>
</tr>
<tr>
<td>Entrepreneurial Activity</td>
<td>13%</td>
<td>7%</td>
<td>$2,004</td>
</tr>
<tr>
<td>Transportation</td>
<td>11%</td>
<td>5%</td>
<td>$2,359</td>
</tr>
<tr>
<td>Children and Family</td>
<td>9%</td>
<td>21%</td>
<td>$464</td>
</tr>
<tr>
<td>Health</td>
<td>6%</td>
<td>18%</td>
<td>$368</td>
</tr>
<tr>
<td>Community</td>
<td>3%</td>
<td>4%</td>
<td>$883</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
<td>2%</td>
<td>$1,299</td>
</tr>
</tbody>
</table>
### Longitudinal Data

**Monthly Initiatives, Accomplishments and Feedback**

<table>
<thead>
<tr>
<th>Income</th>
<th>Balance Sheet</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from Employment</td>
<td>Savings Account</td>
<td>Education &amp; Skills</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>Health &amp; Housing</td>
</tr>
<tr>
<td>Unemployment Income</td>
<td>• Child Support</td>
<td>• Insurance Coverage</td>
</tr>
<tr>
<td>Lump Sums</td>
<td>• Other Debt/Obligations</td>
<td>• Preventative Care</td>
</tr>
<tr>
<td>Food Stamps</td>
<td>• Credit Score</td>
<td>• Checkups</td>
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<tr>
<td>Calworks/ DTA</td>
<td></td>
<td>• Routine Test</td>
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<tr>
<td>WIC</td>
<td></td>
<td>• Immunizations</td>
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<tr>
<td>Subsidized Portion of Housing</td>
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<td>• Therapy</td>
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<tr>
<td>Other</td>
<td></td>
<td>• Mental Health</td>
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<td></td>
<td></td>
<td>Health Improvement</td>
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<td></td>
<td></td>
<td>• Weight Loss</td>
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<td></td>
<td>• Join Gym</td>
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<td></td>
<td>• Blood Pressure</td>
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<td></td>
<td>• Cholesterol</td>
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<td></td>
<td></td>
<td>Bought a Home</td>
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<td></td>
<td>Moved (Reasons)</td>
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<td>Improved Housing</td>
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<td>• Attends Leadership Workshops</td>
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<td>• Leads FII Activities</td>
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<td>• Recruits &amp; Orient New FII Families</td>
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**Family Independence Initiative**

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**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

**ACTIVITIES**

- Education & Skills
  - Improved Grades
  - Improved Attendance
  - After School Programs
  - Graduation
  - Scholarships
  - Adult Classes
  - Workshops
  - Continuing Education

- 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
  - Shares Training
  - Involved/Lead Civic Activities
  - Attends Leadership Workshops
  - Leads FII Activities
  - Attend Trainings

- Networking & Helping
  - Refers Friend to a Job
  - Helps Other Start Business
  - Refers Other to Resource
  - Helps Others in Crisis
  - Expands Job Networks
  - Recruits & Orient New FII Families
Data for Families: Dynamic Dashboards
Data for Families: Personalized Reports

Your income and average income of FII families in Oakland

If you have shared information in the last few months, the following chart shows your household income and the average income of other FII households in Oakland.

Your savings and FII family savings in Oakland

If you have shared information in the last few months, the following chart shows your savings and average savings of other FII households in Oakland.
Data for Families: Feedback Loop

What did you like about the May 2016 FII progress report to families?

- Data or charts: 15
- Fact that FII was reaching out: 10
- Personal stories and experiences: 7
- Showing progress or motivation toward goals: 12

What can we do better in the next report?

- Include families and personalize the report: Connections
- Provide information about resources or activities: 5
During two years of engagement with FII, an average family reports:

\[ \text{\$1,000+} \]

Families increase their average monthly savings account balance from \$100 to over \$1,000.

\[ \begin{align*}
\uparrow & \quad 23\% \\
\text{INCREASE} & \quad \text{of total income} \\
\downarrow & \quad 60\% \\
\text{DECREASE} & \quad \text{in federal assistance}
\end{align*} \]

\[ \text{\$2,783,006+} \]

FII Families have exchanged an estimated \$2,783,006+ in social capital through activities like watching each other’s children, cooking for one another, lending money, etc.
$2400
The average 2 year investment directly to a family

2.4X
Families grow their yearly income by $5,856

2.1X
Families grow their assets by $5,031
FII COMMUNITIES IN ACTION

Northern California

Albuquerque, NM

New Orleans, LA

Greater Boston, MA

Detroit, MI
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
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• Entrepreneur paying back a small business loan
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Analytics

Data for Families

Data for Staff + Partners

Data for Outside Stakeholders
Data for Staff: Suite of Analytics Apps

Audit Assessment
This application provides tools to help assess the effectiveness of monthly journal audits and maintain data integrity.

Business
This report includes counts of the number of households reporting business income, what percentage of those businesses are new, and changes in business income for households with businesses.

Demographics
This demographics report provides counts for the number of individuals and families and breakdowns of FI members by age, race, and ethnicity.

Education
This report covers changes in grades and attendance for family members attending school.

Enrollment
This report contains data on total and monthly household enrollment.

Financials
This report covers every income asset, and liability type collected in InvestCloud. Data is presented graphically and as summary statistics, with average amounts grouped by month in FII.

Goals
Text mining tool to explore goals and progress toward goals.

Health
This report summarizes how often families access medical care and how satisfied they are with the care they receive.

Housing (in development)
Home ownership, mortgage amounts, housing types, etc. This app is in development.

Initiative Score Diagnostic Tool
Diagnostic tool for evaluating different initiative score models and step functions.

Initiative Score Family Explorer
View Household Initiative Scores by Family Code or Family ID.

Resources
Number of households accessing resources and total resource deployment amounts by service location.
Data for Staff: Dynamic Dashboard

The table below shows each of the financial sources visualized in the above chart. For each financial source, an average value is calculated for the beginning of the reporting period, the end of the reporting period, with nominal and percent differences included as well.
Data for Staff: Dynamic Dashboard Cont.

Identified $3 Million In Social Capital Exchanged
Mapping Family Initiatives & Resource Sharing in UpTogether

SAMPLE LIST

• Get Ready To Get Fit & Dirt - Mud Run
• Starting Your Own Business Workshop
• Leadership Circle
• “Love Will Find A Way” Music & Spoken Word
• FII Holiday Mixer
• Black College Expo
• Lunar New Year Celebration & Other Traditions
• Feeding & Survival Bags
As of February 01, 2017 FII issued 153 Health Match resources to families via the Resource Hub.

While the majority of families access health or fitness resources utilized the FII Health Match, families did sometimes access non-health resources for health or fitness purposes.
When resources are readily available, families earn more.
Not Just FII

Resources: Families are Pooling Capital

Sample of 77 Groups Pooling $1.67 Million

- Informal Lending Circle (not all FII) 60%
- FII Lending Circles 16%
- Informal Fil Lending Circle 5%
- Informal Fil Saving Group 2%
- Informal Saving Group 9%
- FII Individual part of MAF Lending Circle 3%
- Informal Lending Circle 5%

Not Just FII
Resources: Families are Pooling Capital

Sample of 77 Groups Pooling $1.67 Million
Analytics

Data for Families

Data for Staff + Partners

Data for Outside Stakeholders
Demonstrated that families on SSI have the capacity to save

Over two years, families who utilized IDAs and had SSI income saved about the same as families that did not utilize IDAs.
Analyzed how families rise out of poverty despite income volatility
UpTogether allows us to **build and learn** from families’ social graphs.
Thank you.

Visit fii.org for more information.