

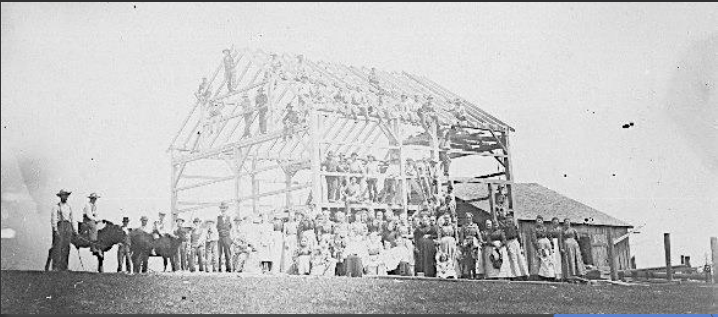


Family  
Independence  
Initiative

# *Trust and invest in families.*

Jesús Gerena | Chief Executive Officer

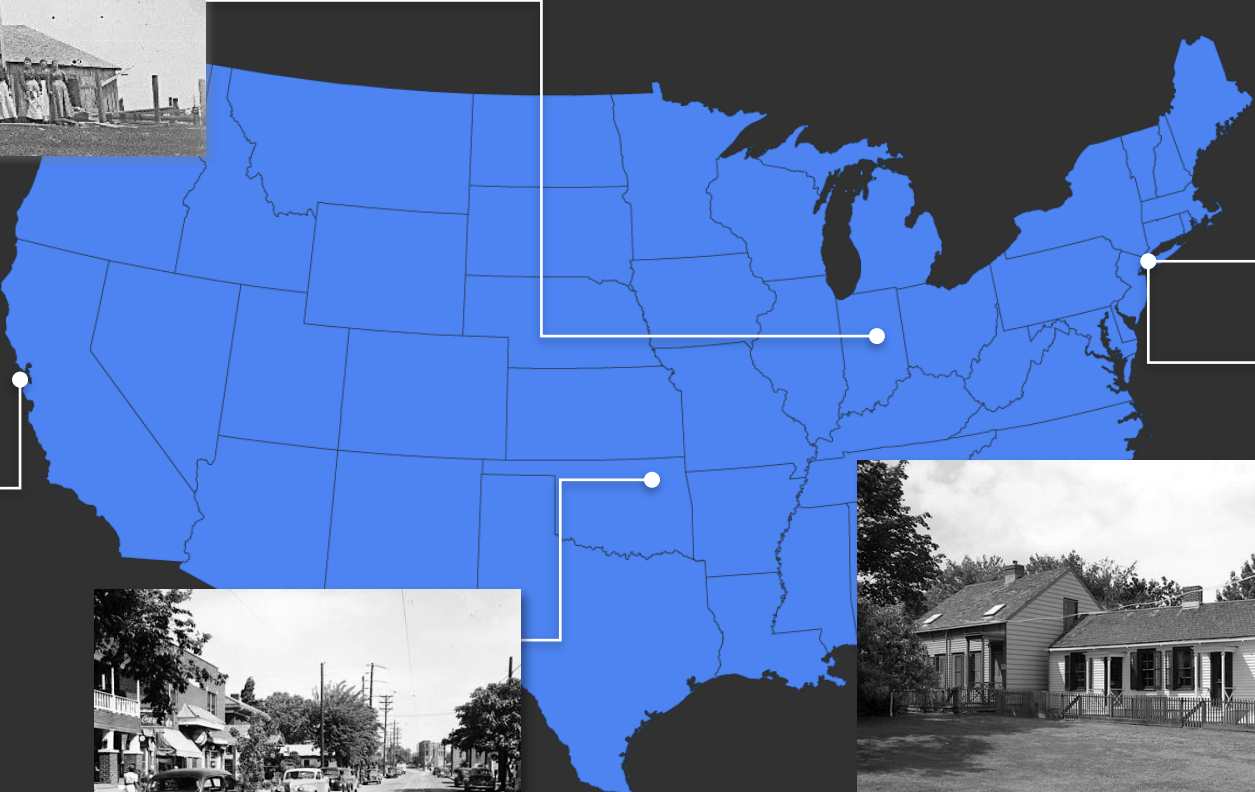
# HISTORICAL SOCIAL CAPITAL IN ACTION



**Barn Raising**  
DeKalb County, IN



**Lower East Side**  
New York



**Chinatown**  
San Francisco

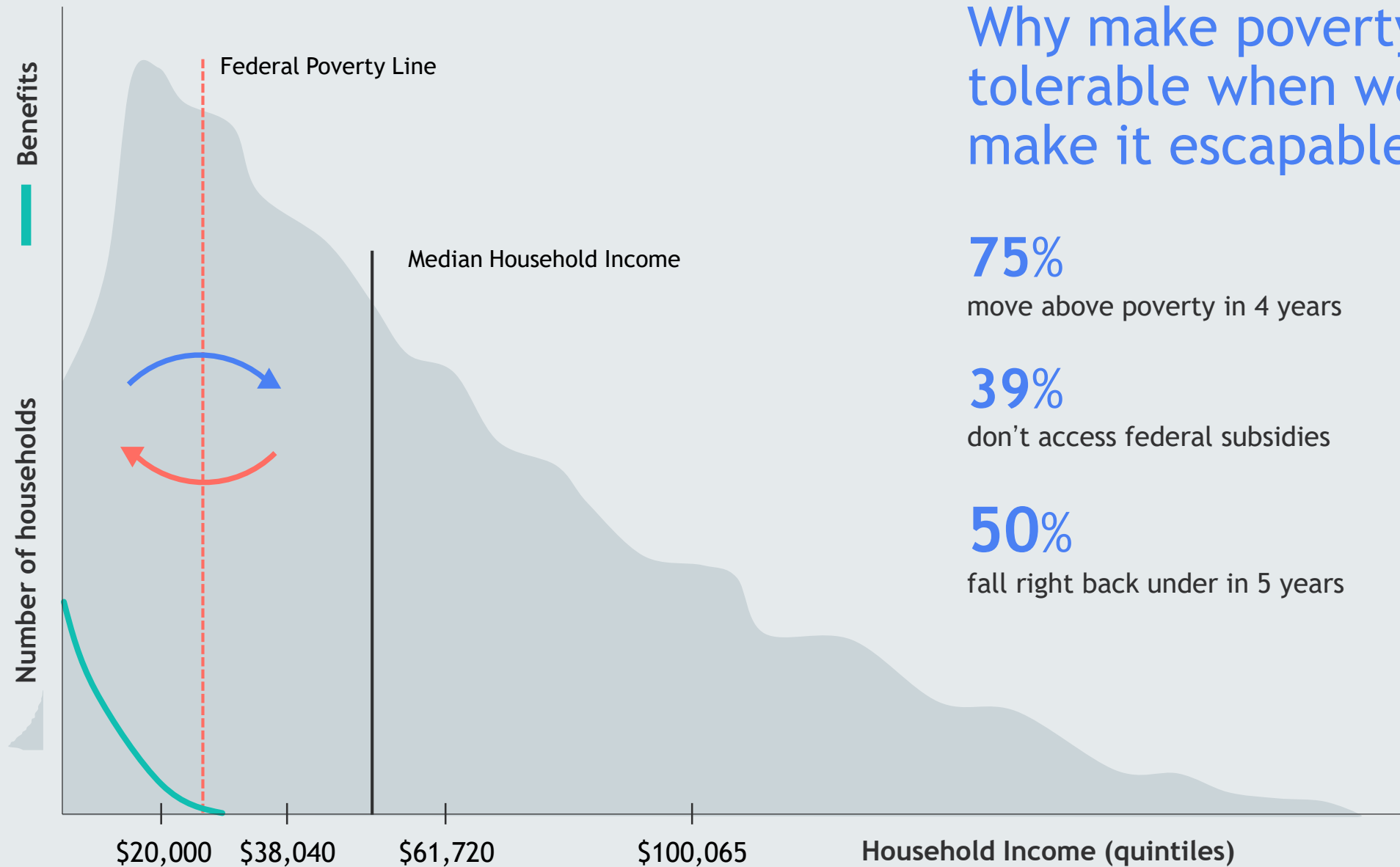


Beryl Ford Collection/Rotary Club of Tulsa

**Greenwood**  
Tulsa



**Weeksville**  
Brooklyn



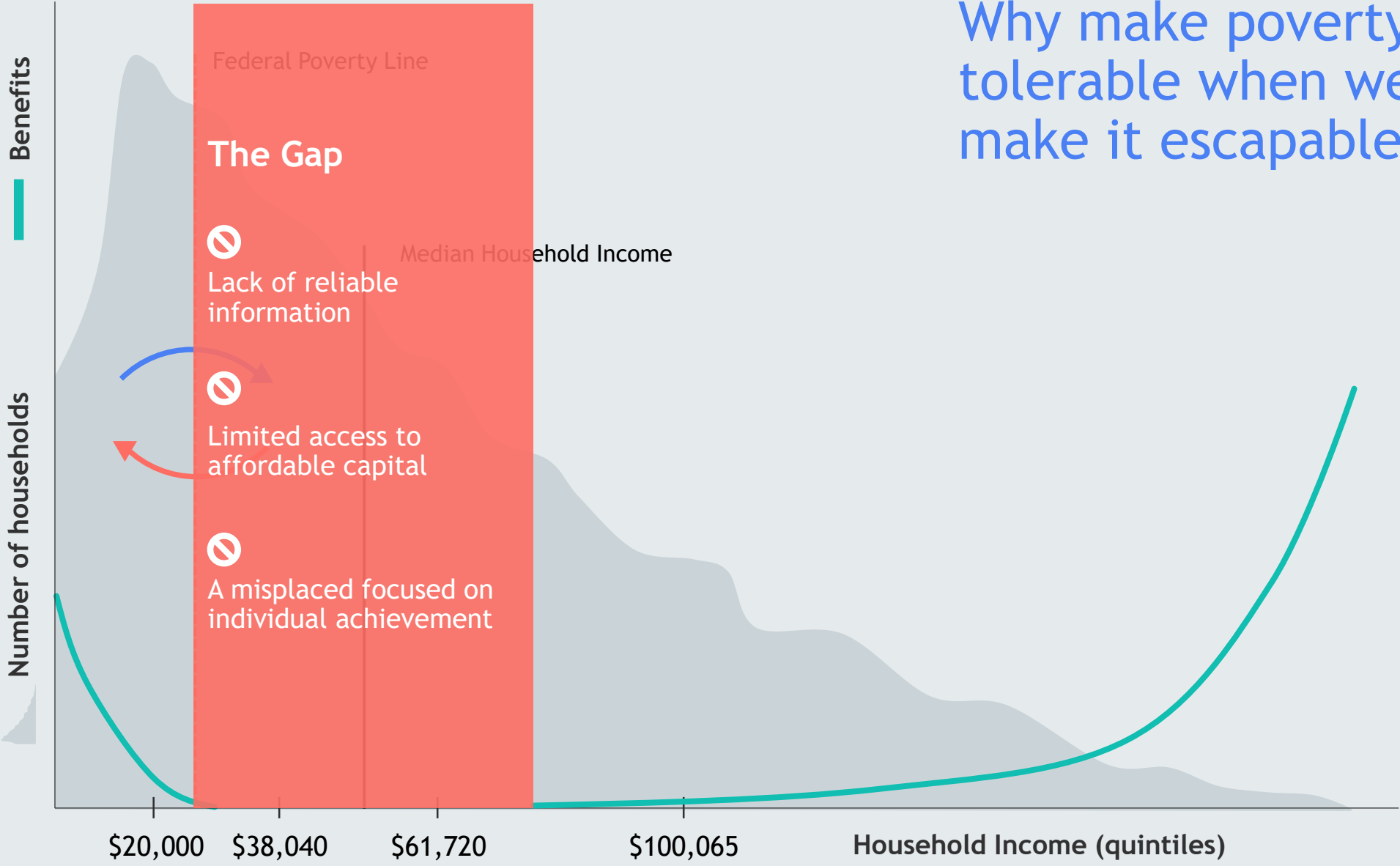
## Why make poverty tolerable when we can make it escapable?

**75%**  
move above poverty in 4 years

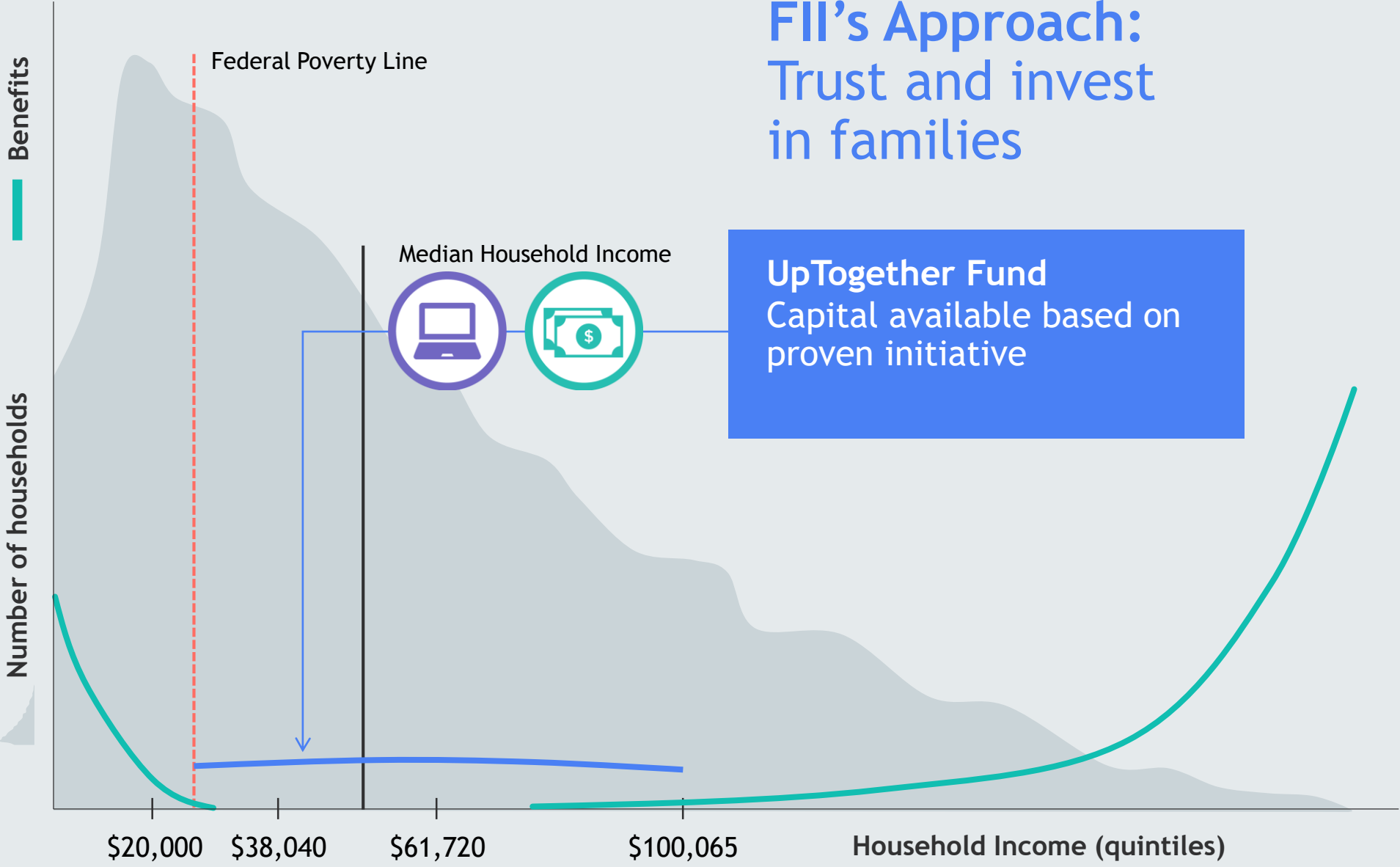
**39%**  
don't access federal subsidies

**50%**  
fall right back under in 5 years

# Why make poverty tolerable when we can make it escapable?



# FII's Approach: Trust and invest in families





A photograph of a woman and a young girl sitting on a swing set. The woman is on the right, smiling warmly at the camera. The girl is on the left, also smiling and looking towards the camera. They are outdoors, and the background is slightly blurred, showing other people and greenery. The image is overlaid with two semi-transparent colored boxes: a purple one on the left and a blue one on the right, each containing text.

## 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**

## FII PARTNERS DIRECTLY WITH FAMILIES

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

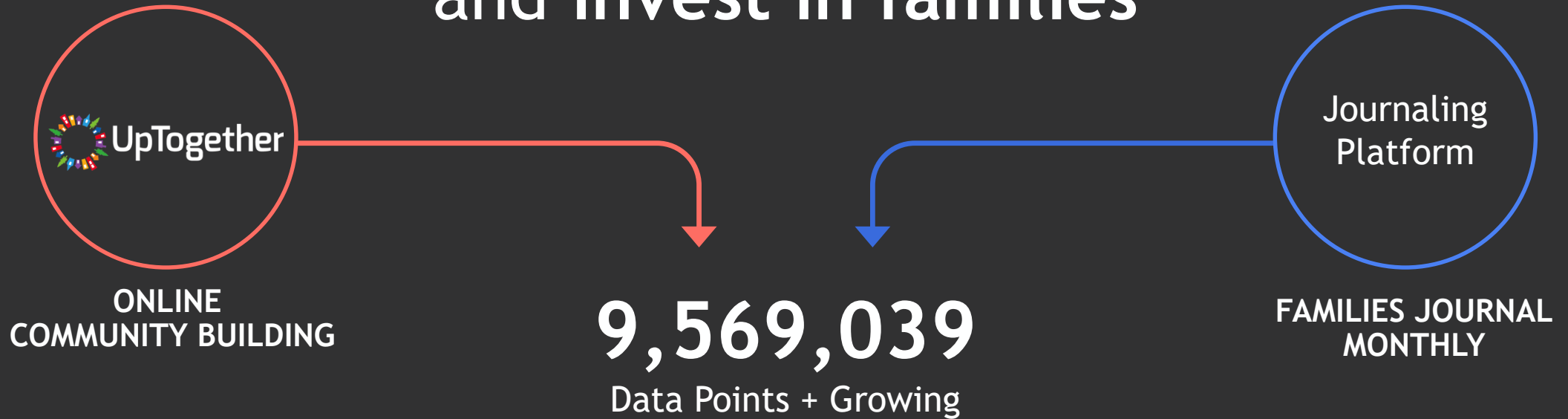
Build UpTogether Fund informed by family data

Share data and stories with families

Share data and stories with influencers



# Using technology to build trust and invest in families



Data for Families

+

Data for  
Staff + Partners

+

Data for  
Outside Stakeholders

## UpTogether Fund Usage

Number of Overall Draws

1,480

Total Fund Disbursement

\$1,638,253

Fund Category

% Total  
Disbursed

% Total  
Draws

Average  
Draw

Financial Health

29%

25%

\$1,336

Education

26%

18%

\$1,655

Entrepreneurial  
Activity

13%

7%

\$2,004

Transportation

11%

5%

\$2,359

Children and Family

9%

21%

\$464

Health

6%

18%

\$368

Community

3%

4%

\$883

Other

2%

2%

\$1,299

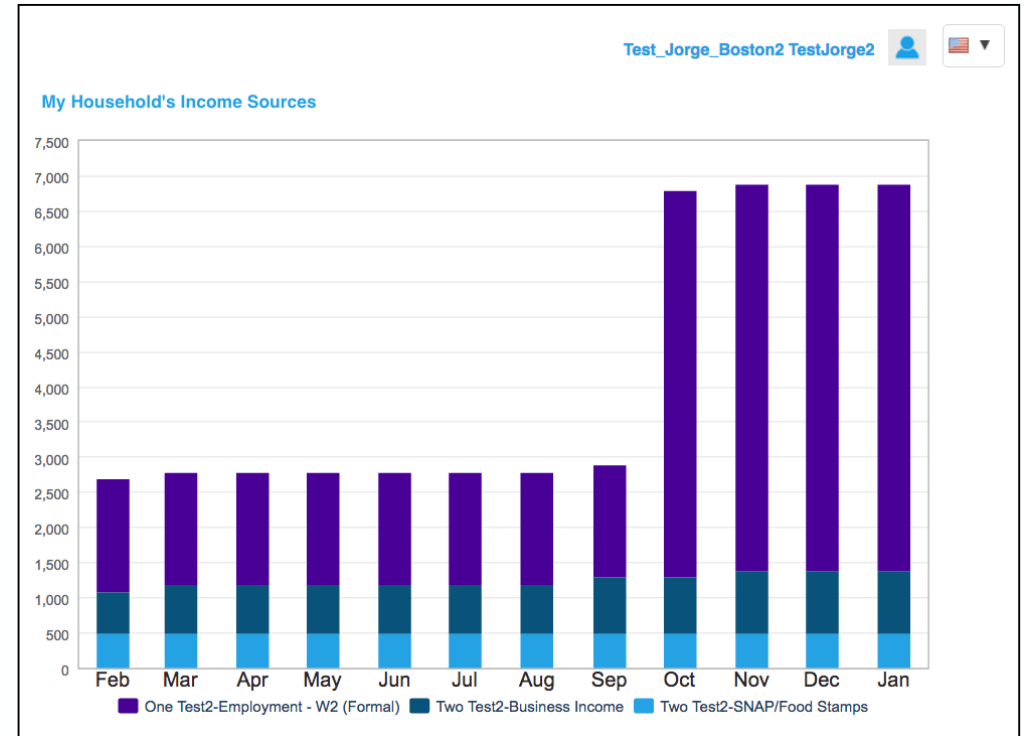
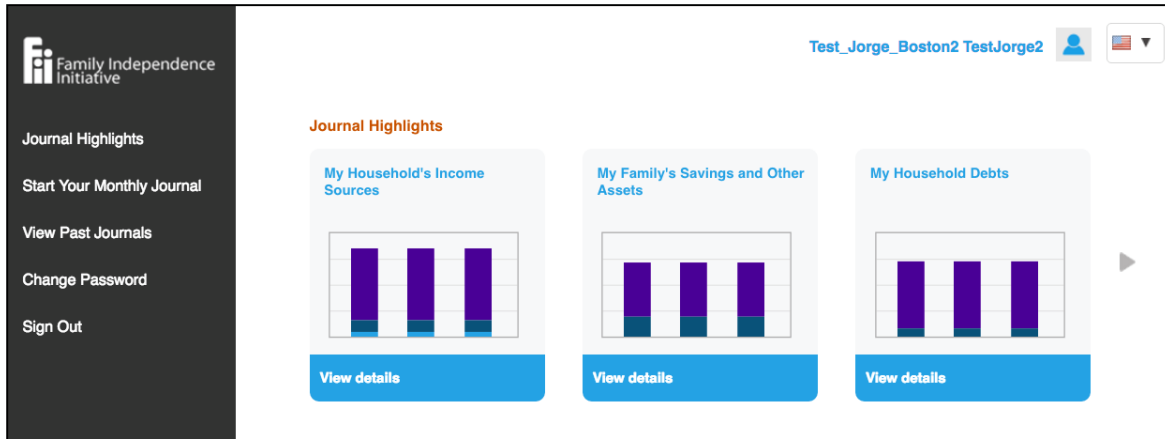


# Longitudinal Data

## Monthly Initiatives, 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>	<h3>Education &amp; Skills</h3> <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>	<h3>Health &amp; Housing</h3> <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>	<h3>Resourceful &amp; Leading</h3> <ul style="list-style-type: none"> <li>• Shares Training</li> <li>• Involved/Lead Civic Activities</li> <li>• Attends Leadership Workshops</li> <li>• Leads FII Activities</li> <li>• Attend Trainings</li> </ul> <h3>Networking &amp; Helping</h3> <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>

# Data for Families: Dynamic Dashboards



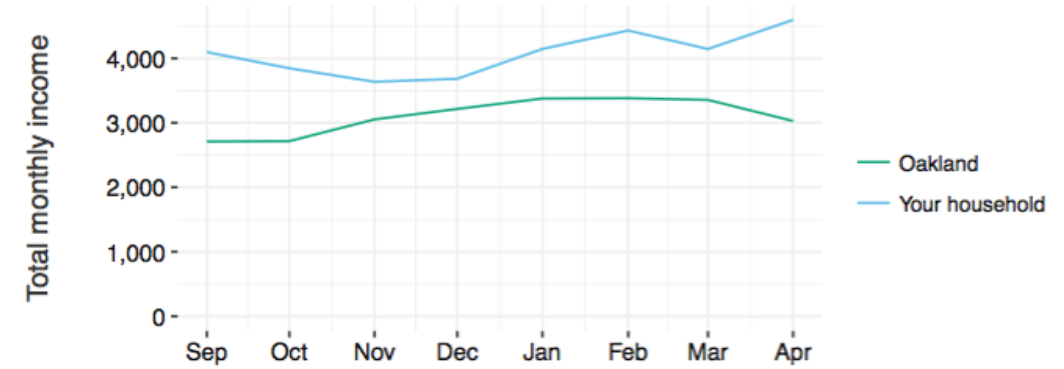




## Data for Families: Personalized Reports

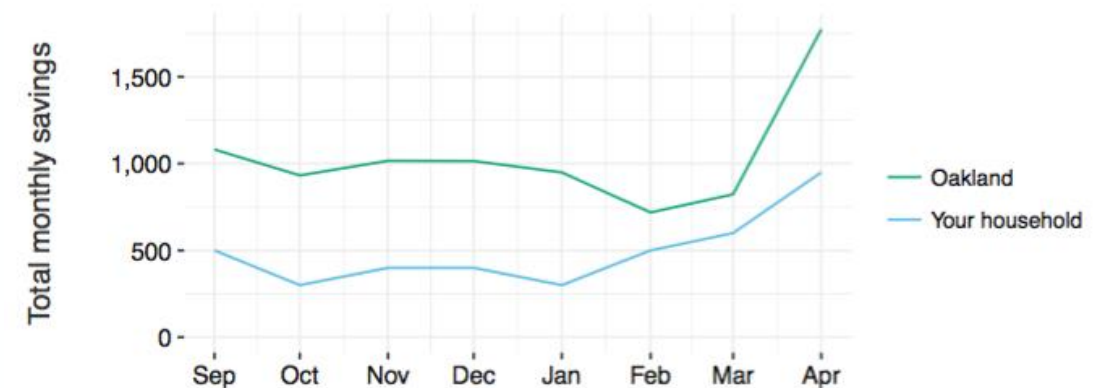
### Your income and average income of FII families in Oakland

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.



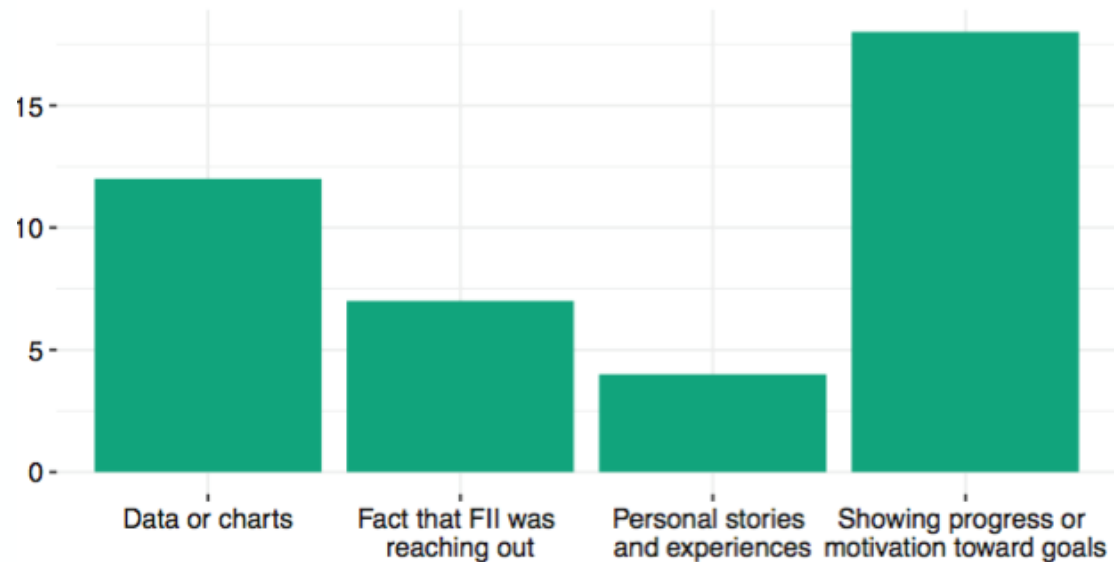
### Your savings and FII family savings in Oakland

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.

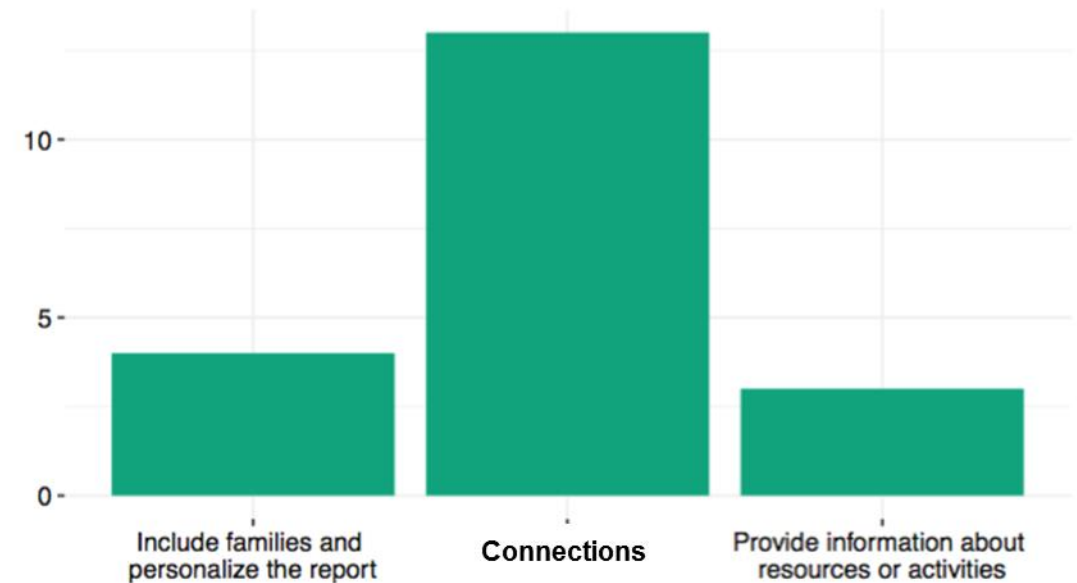


# Data for Families: Feedback Loop

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



What can we do better in the next report?



# During two years of engagement with FII, an average family reports:

**\$1,000+**

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

**▲ 23%**  
**INCREASE**  
of total income

with a

**▼ 60%**  
**DECREASE**  
in federal assistance

**\$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





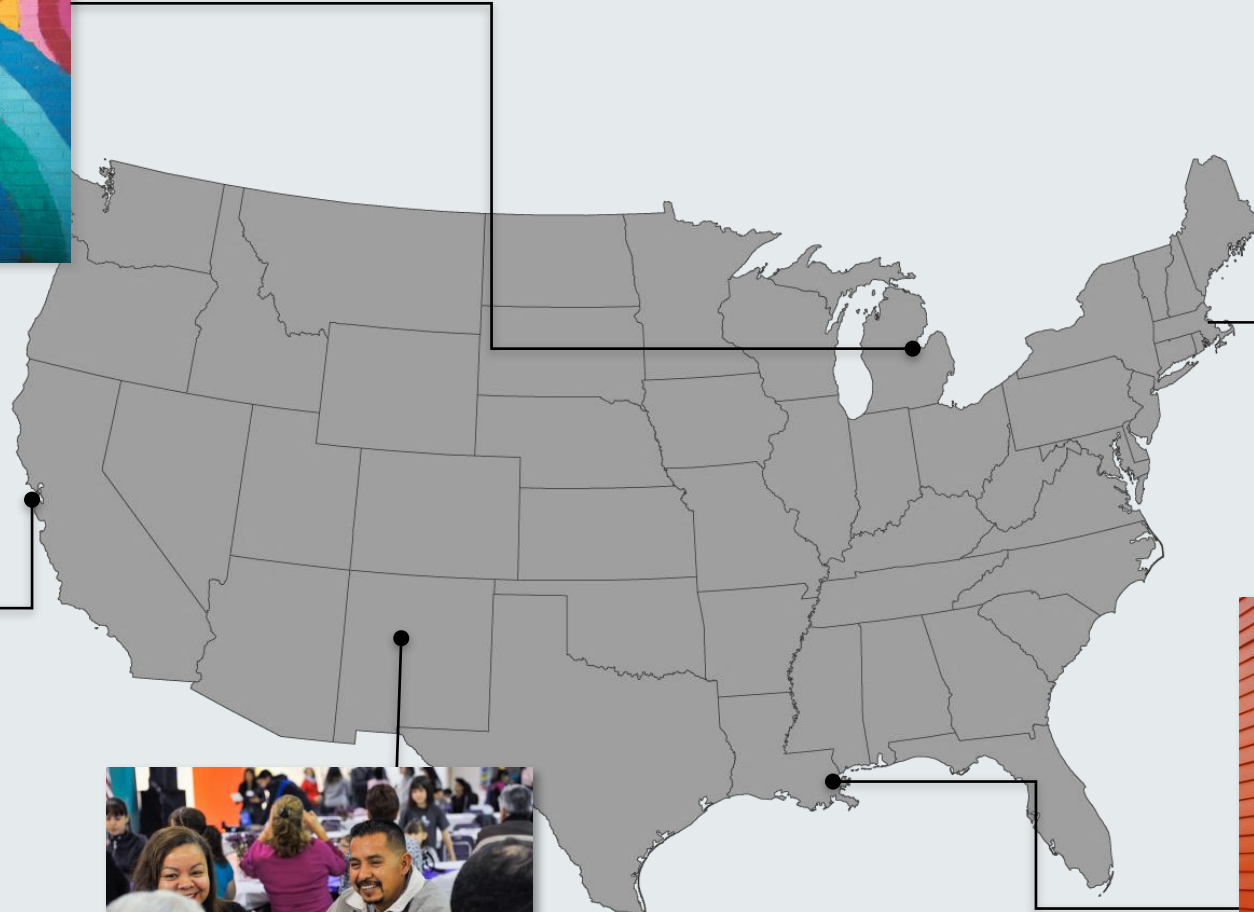
# FII COMMUNITIES IN ACTION



Detroit, MI



Greater Boston, MA



Northern California



Albuquerque, NM



New Orleans, LA

A photograph of a woman and a young girl sitting on a swing set. The woman is on the right, smiling, and the girl is on the left, also smiling. They are outdoors, and the background is slightly blurred, showing other people and greenery. The image is overlaid with two semi-transparent colored boxes: a purple one on the left and a blue one on the right, each containing text.

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# Analytics



Data for Families



Data for  
Staff + Partners



Data for  
Outside Stakeholders

# Data for Staff: Suite of Analytics Apps

[Apps](#)[Documents](#)[Datasets](#)

Jorge Blandón ▾

Family Independence Initiative / Analytics Apps

<h3>Audit Assessment</h3> <p>This application provides tools to help assess the effectiveness of monthly journal audits and maintain data integrity.</p> <p><a href="#">Launch app</a></p>	<h3>Business</h3> <p>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.</p> <p><a href="#">Launch app</a></p>	<h3>Demographics</h3> <p>The demographics report provides counts for the number of individuals and families and breakdowns of FIL members by sex, race, and ethnicity.</p> <p><a href="#">Launch app</a></p>	<h3>Education</h3> <p>This report covers changes in grades and attendance for family members attending school.</p> <p><a href="#">Launch app</a></p>	<h3>Enrollment</h3> <p>This report contains data on total and monthly household enrollment.</p> <p><a href="#">Launch app</a></p>	<h3>Financials</h3> <p>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 FIL.</p> <p><a href="#">Launch app</a></p>
<h3>Goals</h3> <p>Text mining tool to explore goals and progress toward goals.</p> <p><a href="#">Launch app</a></p>	<h3>Health</h3> <p>This report summarizes how often families access medical care and how satisfied they are with the care they receive.</p> <p><a href="#">Launch app</a></p>	<h3>Housing (in development)</h3> <p>Home ownership, mortgage amounts, housing types, etc. This app is in development.</p> <p><a href="#">Launch app</a></p>	<h3>Initiative Score Diagnostic Tool</h3> <p>Diagnostic tool for evaluating different Initiative Score models and step functions.</p> <p><a href="#">Launch app</a></p>	<h3>Initiative Score Family Explorer</h3> <p>View household Initiative Scores by Family Code or Family ID.</p> <p><a href="#">Launch app</a></p>	<h3>Resources</h3> <p>Number of households accessing resources and total resource deployment amounts by service location.</p> <p><a href="#">Launch app</a></p>
<h3>Social capital</h3> <p>This report includes counts and percentages of families giving and receiving help to others each month.</p> <p><a href="#">Launch app</a></p>	<h3>Stories</h3> <p>View stories submitted by liaisons in InvestCloud about specific families.</p> <p><a href="#">Launch app</a></p>				



# Data for Staff: Dynamic Dashboard

**Financial variables**

Total income Employment  
Business income Total subsidies

**Join date range**

2014-01-01 to 2016-06-30

**Minimum number of months reporting**

1 24 48

**Organization**

Family Independence Initiative

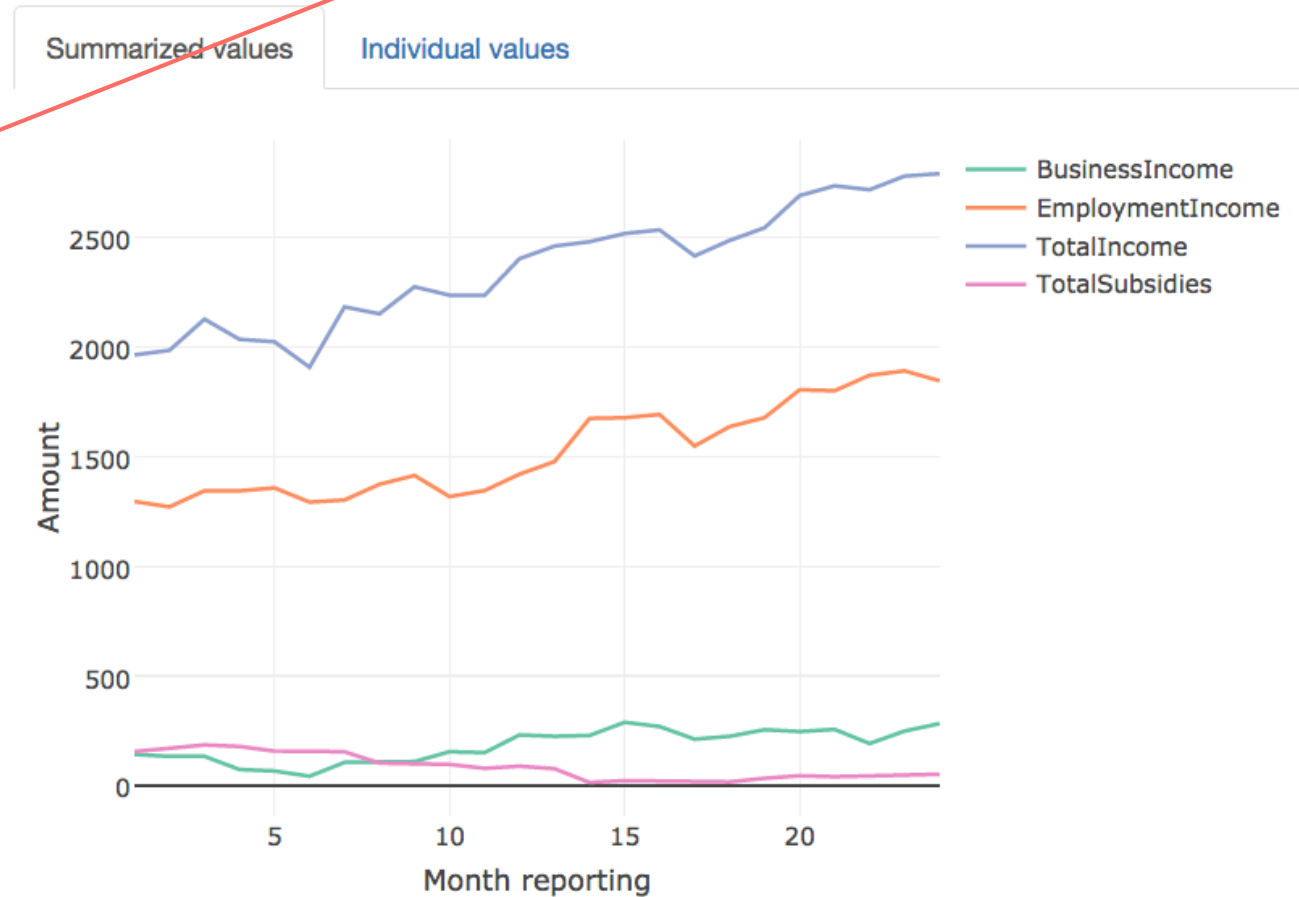
**Location**

All

**Plot options**

**Summary statistic**

Average



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

**Join date range**  
2013-09-01 to 2017-09-29

**Number of months reporting**  
1 12 48

**Organization**  
Family Independence Initiative

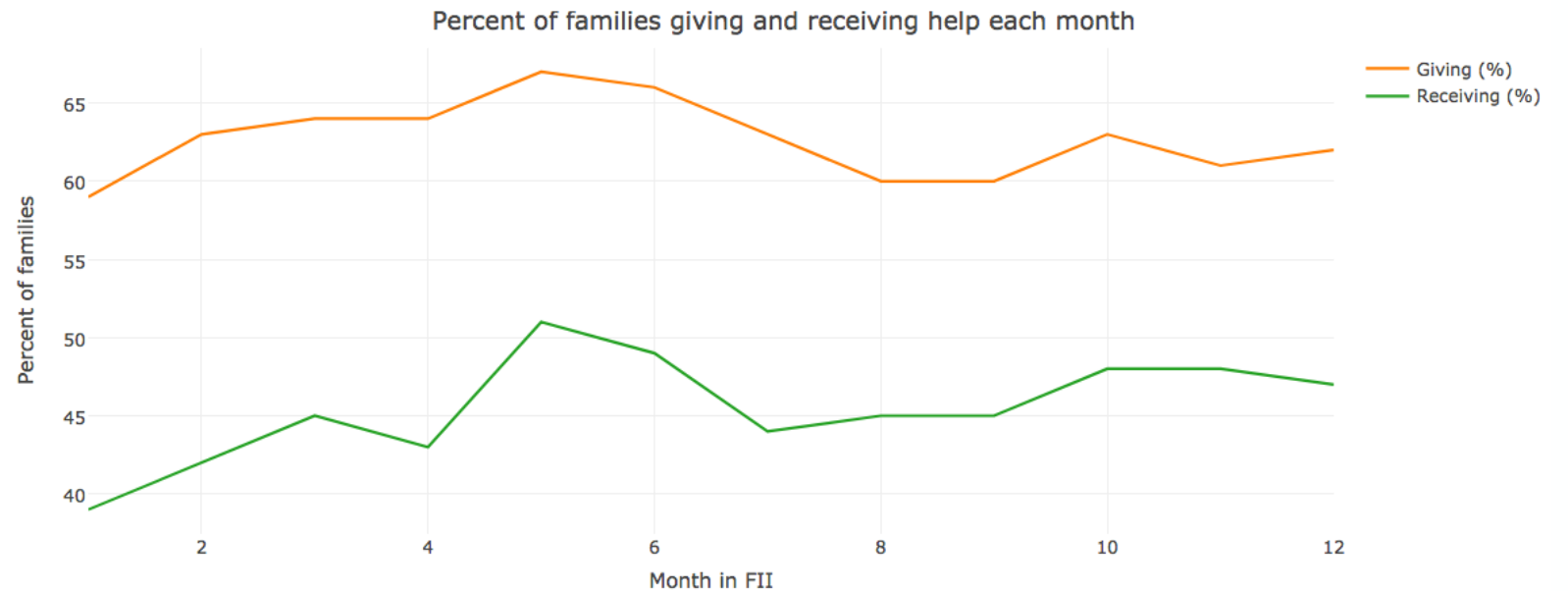
**Location**  
All

Total monetary value of social capital exchanges

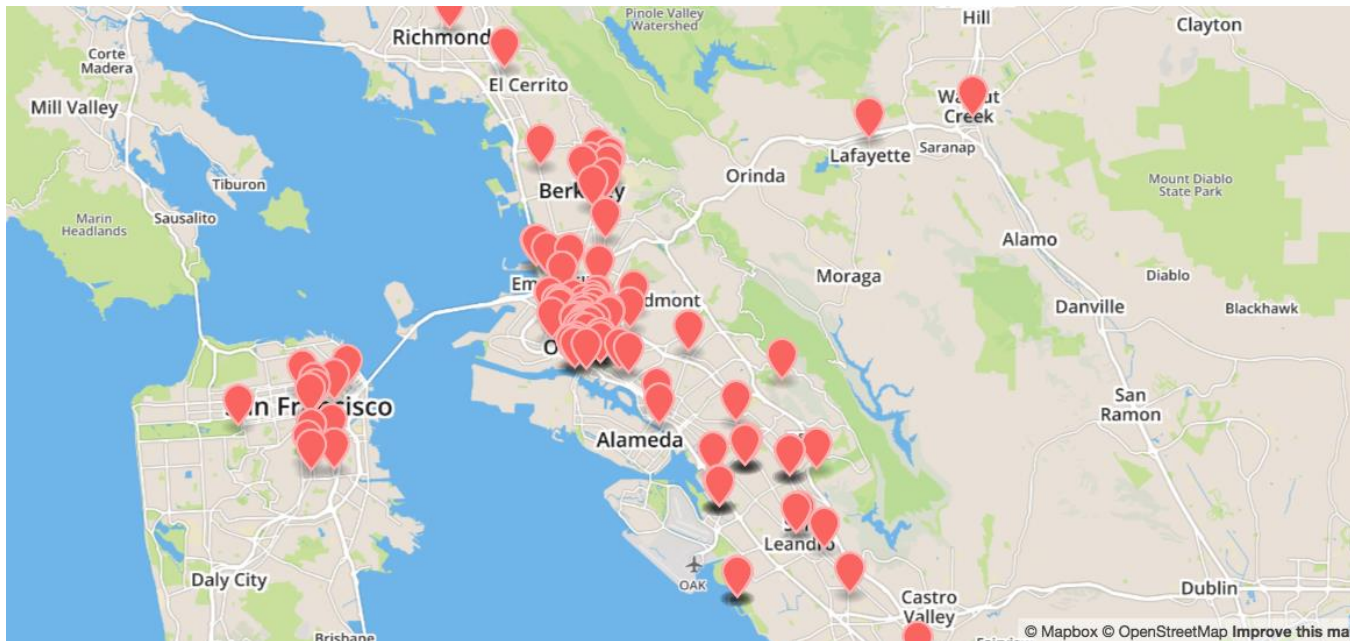
Giving and receiving by month

### Giving and receiving help

The following chart and summary table show the percent and number of families reporting giving and receiving help each month.



# Mapping Family Initiatives & Resource Sharing in UpTogether



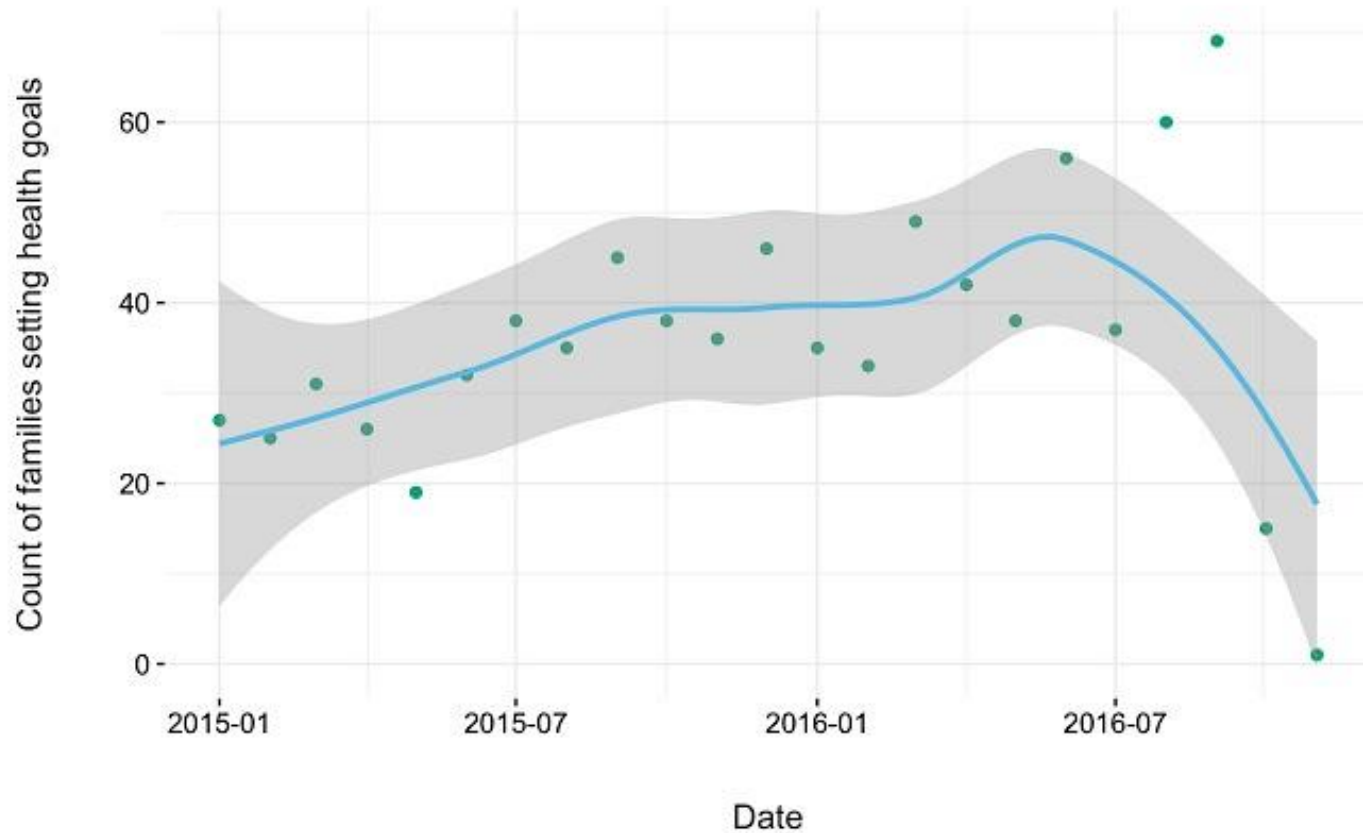
## SAMPLE LIST

- 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



# Trend on Health Related Goals

Families are setting health goals every month

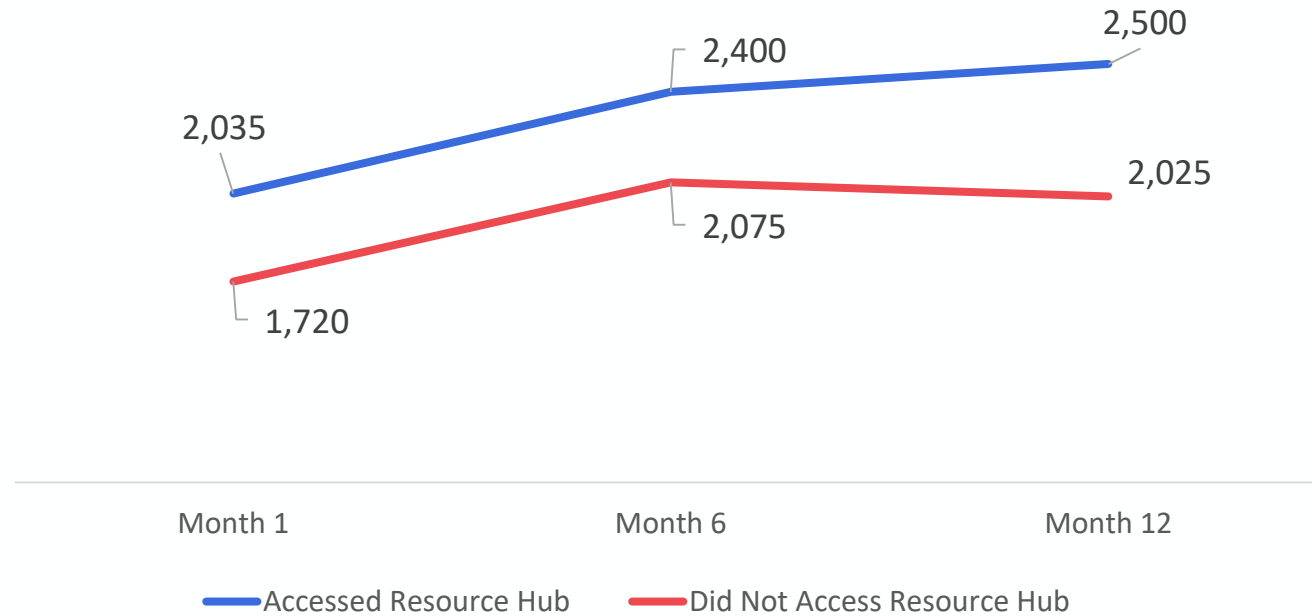


As of February 01, 2017 FII issued **153 Health Match resources** to families via the Resource Hub.

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.

# Accessing Resources & Improvements

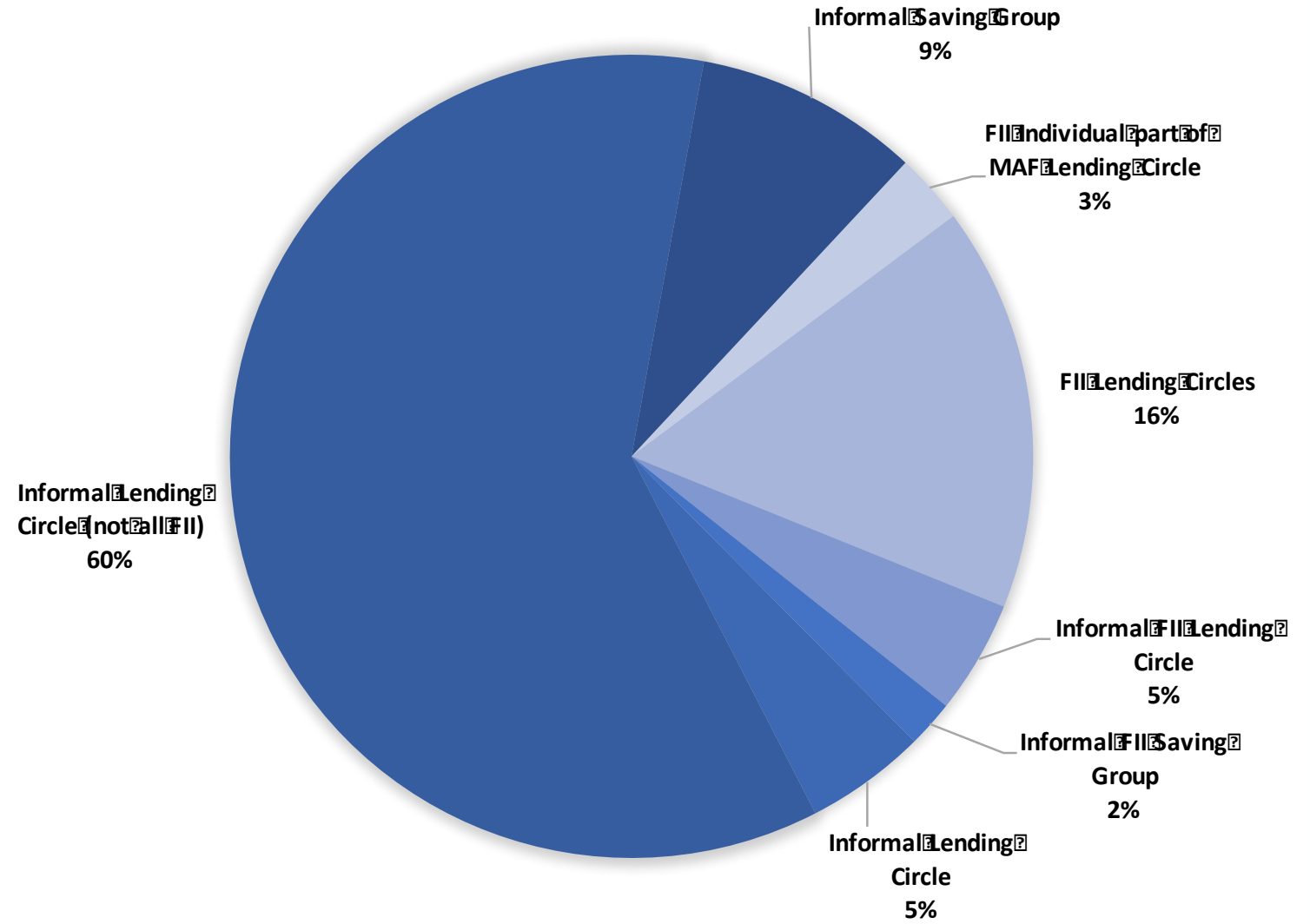
Avg. Monthly Income by Months in FII  
Accessed vs. Did Not Access the UpTogether Fund



When resources are readily available,  
families earn more

# Not Just FII Resources: Families are Pooling Capital

Sample of 77 Groups Pooling  
\$1.67 Million





# Analytics



Data for Families



Data for  
Staff + Partners

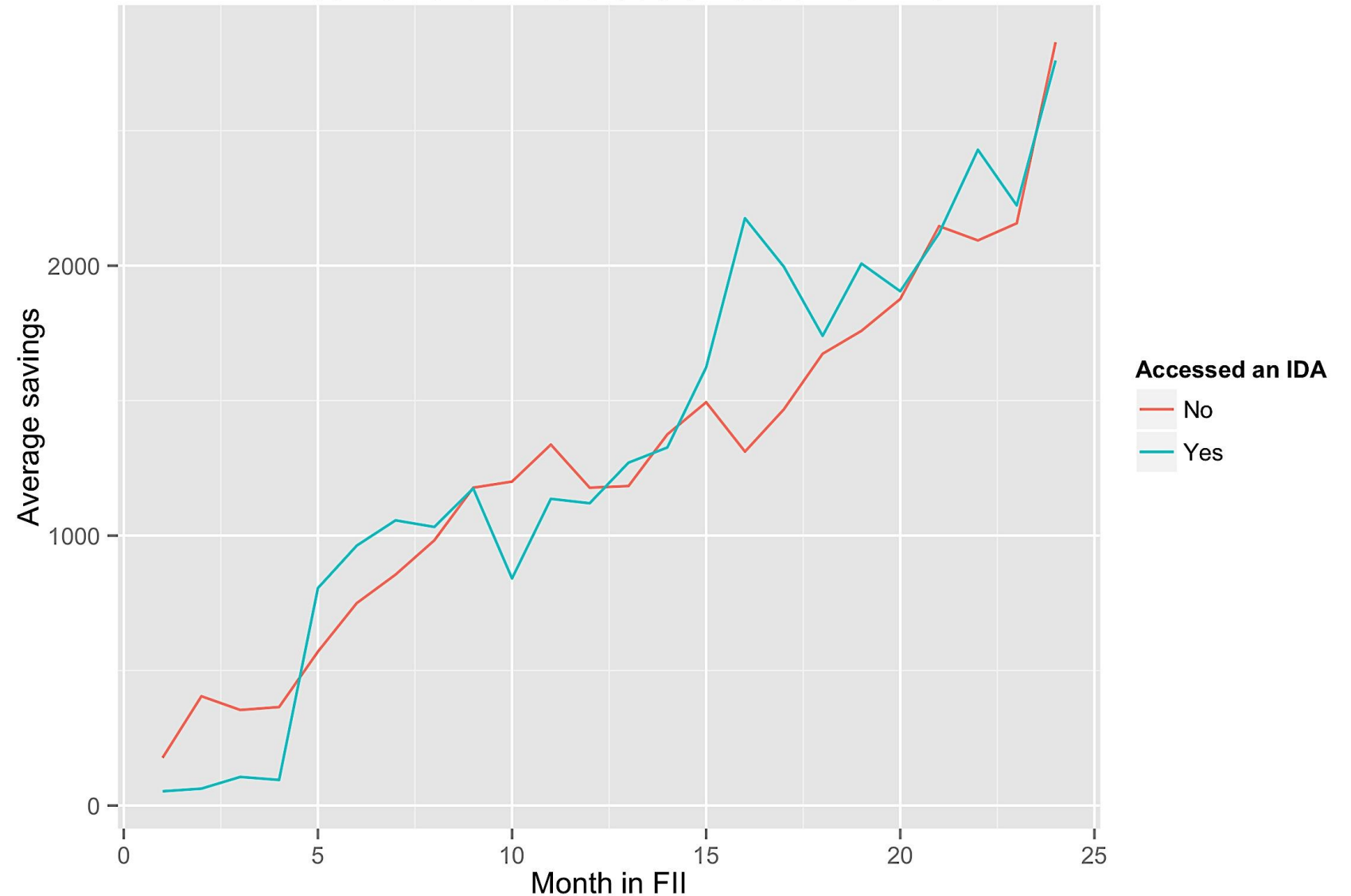


Data for  
Outside Stakeholders



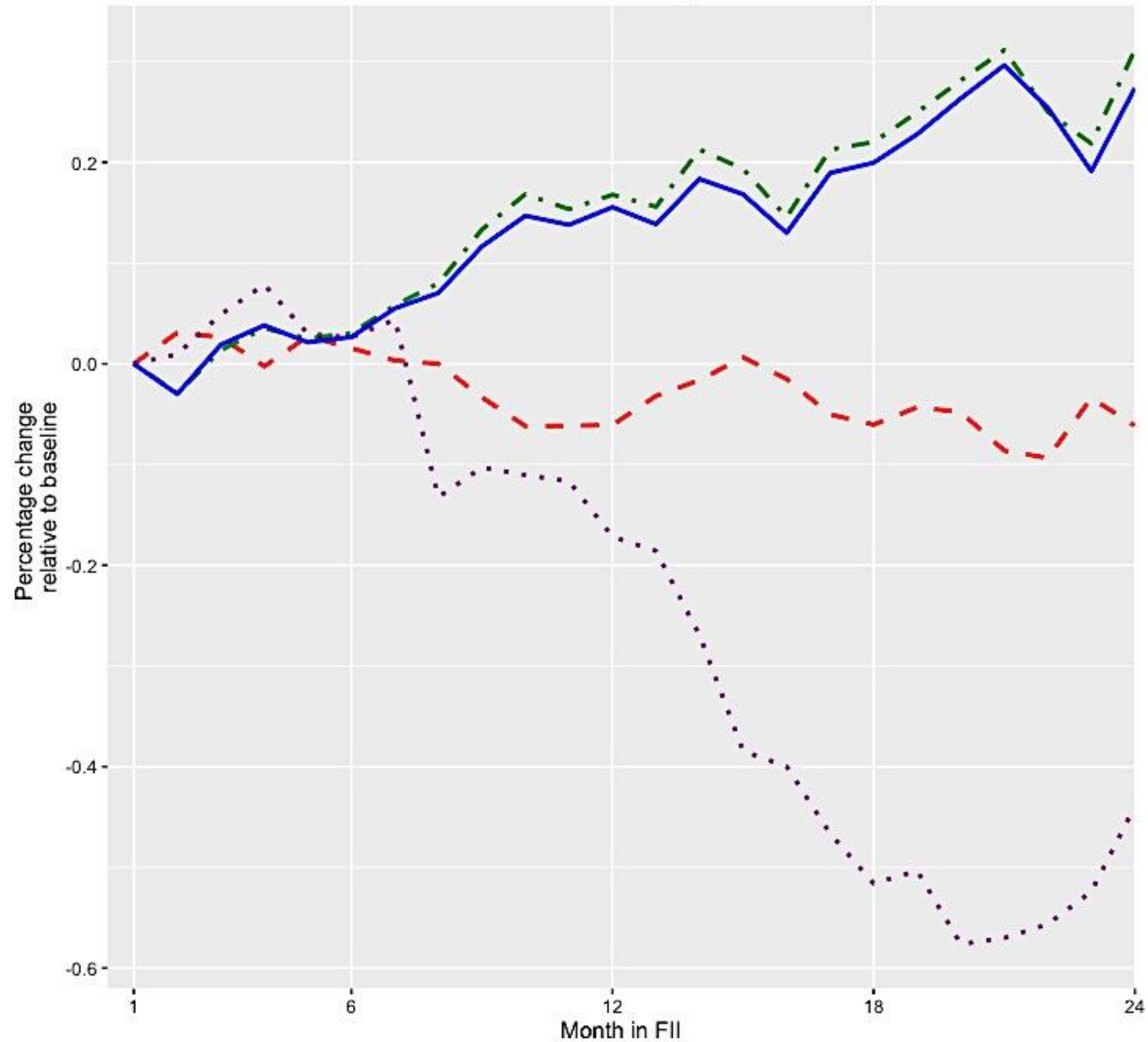
Demonstrated that families on SSI have the capacity to save

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

Percentage change in poverty level and volatility over 24 months  
(Blue = poverty level, Red = volatility, Green = Work income, Purple = Subsidies)









Family  
Independence  
Initiative

*Thank you.*

Visit [fii.org](http://fii.org) for more information.