Family Independence Initiative
Making the Invisible Visible: The Role of Information As Gatekeeper to Economic Systems
New information has the power to change beliefs

Data we select

Beliefs we hold
We only know what we have a context for.
Changing the lens changes the possibilities

• What does she need?
• What is the problem?
• What are the barriers?
• How can I help?
• What does she want?
• What is the opportunity?
• What are the assets?
• How can I help?
MOBILITY
U.S. Incomes vs. Benefits Available

Number of households

Median Household Income

Federal Poverty Line

Household Income (quintiles)

$20,000 $38,040 $61,720 $100,065
Families organize and meet in cohort groups. They receive computers from Fii in exchange for inputting data monthly. After 6 months, eligible to apply for resources. Recruit additional families to form new cohorts.

Fii STAFF

FACILITATE family self-organization ➔ AUDIT & ANALYZE family data ➔ BUILD “Resource Banks” for families ➔ SHARE data & stories with influencers.
### INCOME ACTIVITIES

<table>
<thead>
<tr>
<th>Income from Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal (W-2, 1099-INT)</td>
</tr>
<tr>
<td>informal (Under the table)</td>
</tr>
<tr>
<td>Own Business</td>
</tr>
<tr>
<td>Formal</td>
</tr>
<tr>
<td>Informal</td>
</tr>
<tr>
<td>Type of business</td>
</tr>
<tr>
<td>Child Support</td>
</tr>
<tr>
<td>Other Income (Not FII)</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
</tr>
<tr>
<td>Unemployment Income</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lump Sums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Stamps</td>
</tr>
<tr>
<td>Calworks/ DTA</td>
</tr>
<tr>
<td>WIC</td>
</tr>
<tr>
<td>Subsidized Portion of Housing</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

### 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 & Orient 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
<table>
<thead>
<tr>
<th>How the World Sees Me:</th>
<th>How I See Me:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 580 Credit Score</td>
<td>1. 780 Initiative Score</td>
</tr>
<tr>
<td>2. Single Mom</td>
<td>2. Mother of 3 “A” students with perfect attendance</td>
</tr>
<tr>
<td>3. Section 8 Housing Consumer</td>
<td>3. Active member of my community</td>
</tr>
<tr>
<td>4. “CalFresh” Food Stamp Consumer</td>
<td>4. Participant in a $50,000 Lending Circle</td>
</tr>
<tr>
<td>5. Underemployed</td>
<td>5. Entrepreneur paying back a small business loan</td>
</tr>
<tr>
<td>6. GED Graduate</td>
<td>6. Scholarship recipient working on a Business Degree</td>
</tr>
</tbody>
</table>
Peers are ROLE MODELS
Impact spreads through Community
Everyone needs to have a range of self-directed options and the ability to exercise those options. Access to financial capital allows families to accelerate their mobility. From our peers, we find role models who shape our expectations of what is possible—and what is not.
Progress Data from Demonstrations

+259% SAVINGS

+21% AVG. INCOME

60 JOBS created by residents for residents

46% of families reported improved health

76% of youth improved their attendance and grades
Boston & San Francisco Annualized
Pooled Capital

$757,000

347 INDIVIDUALS
26 GROUPS
Family Independence Initiative

www.fii.org