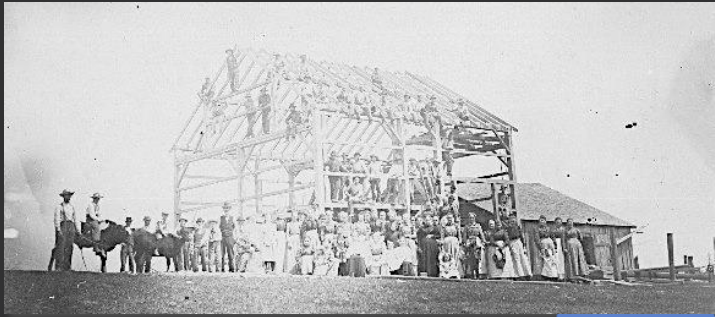




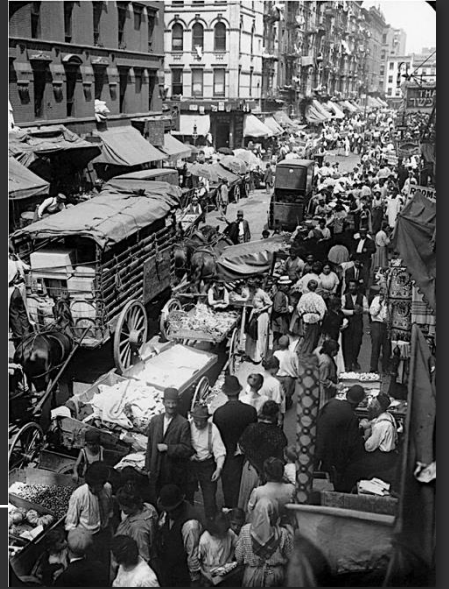
Trust and invest in families.

Ivanna Neri | Austin Director

HISTORICAL SOCIAL CAPITAL IN ACTION



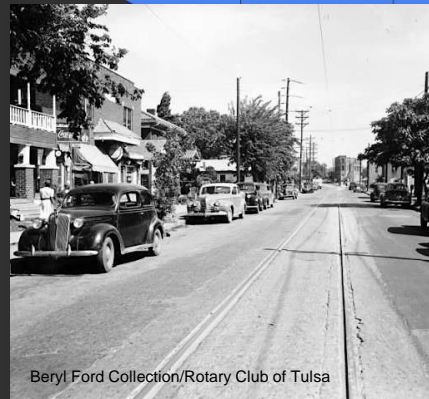
Barn Raising
DeKalb County, IN



Lower East Side
New York



Chinatown
San Francisco

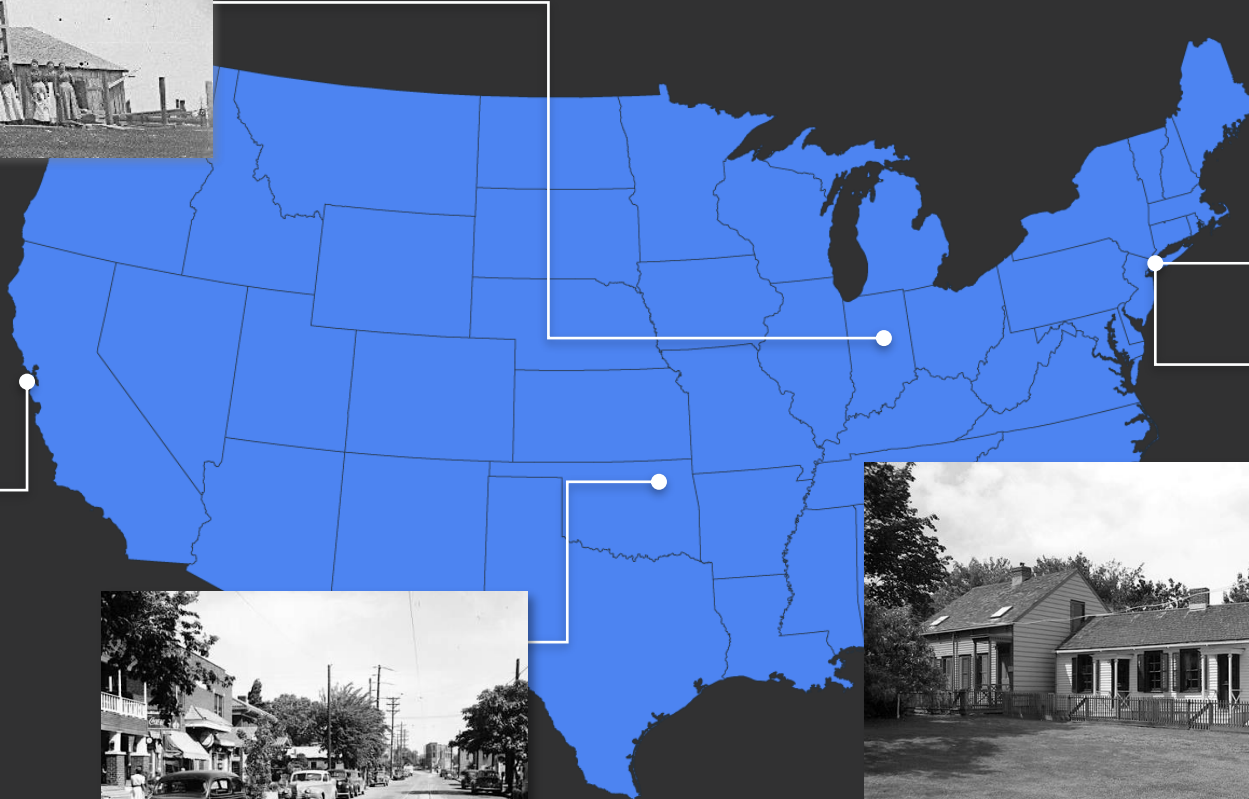


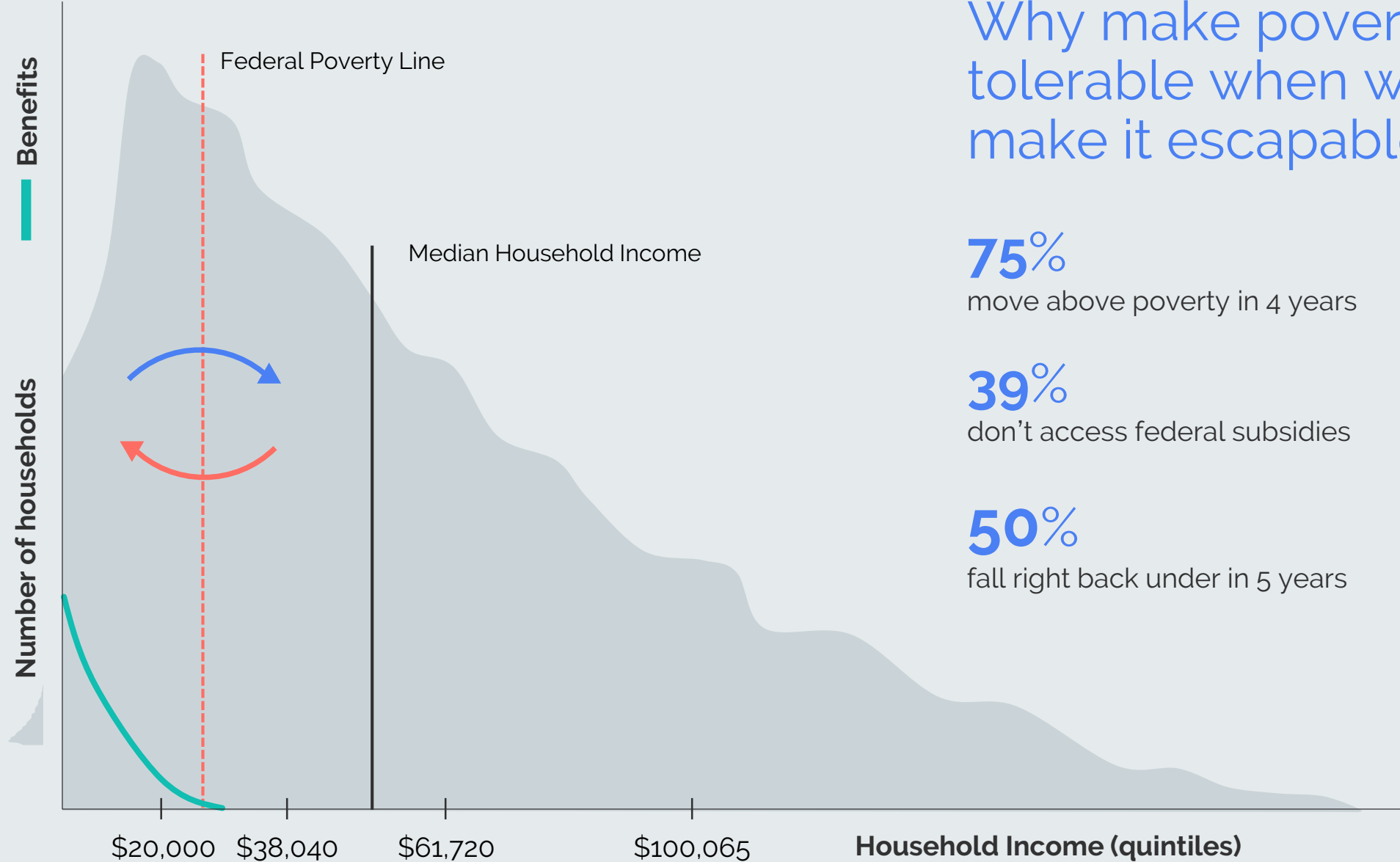
Beryl Ford Collection/Rotary Club of Tulsa

Greenwood
Tulsa



Weeksville
Brooklyn





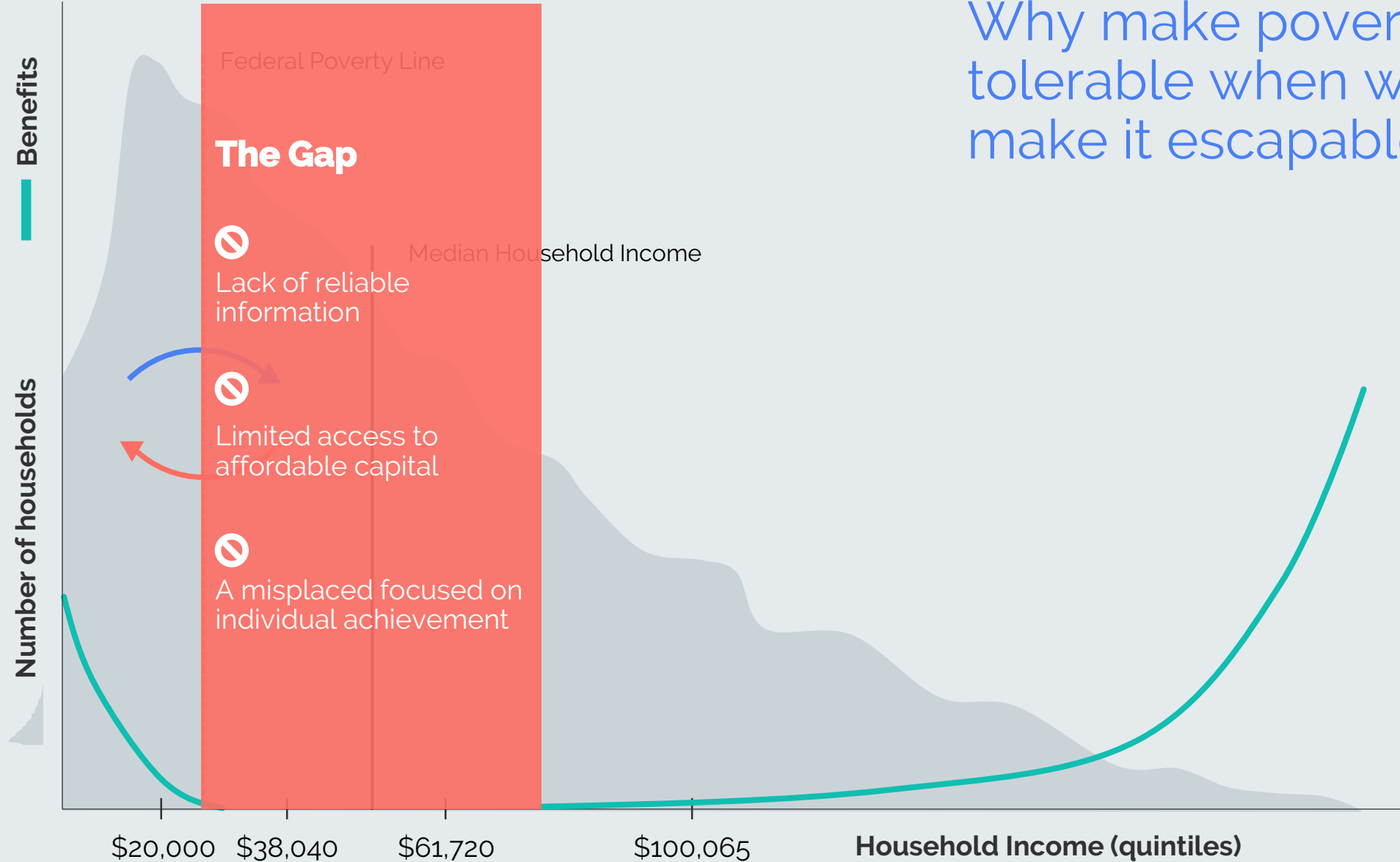
Why make poverty tolerable when we can make it escapable?

75%
move above poverty in 4 years

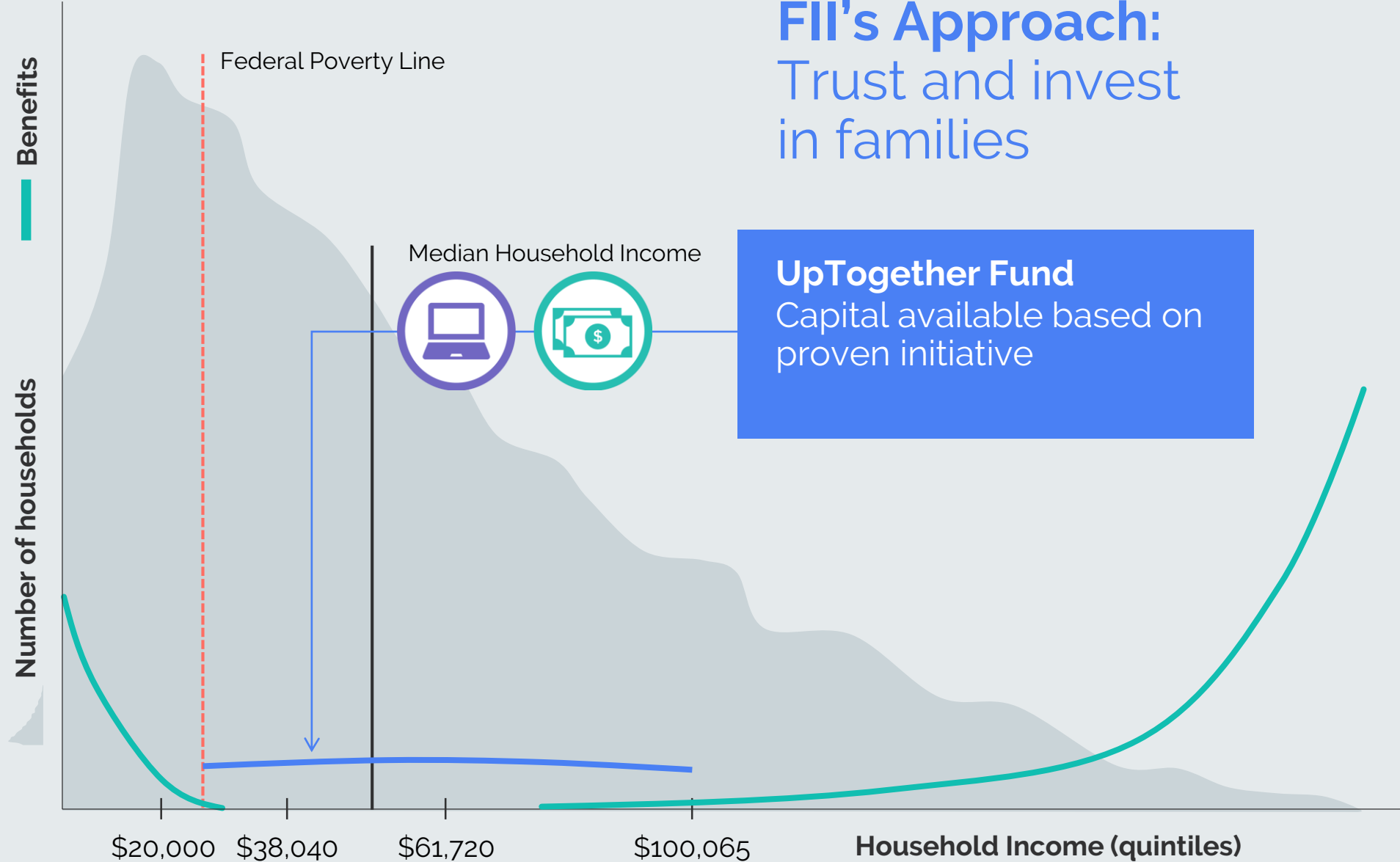
39%
don't access federal subsidies

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





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**

Our Approach



Direct Investment

We provide **direct investments** in the hands of families so they can achieve their own well being.



Social Capital

We believe that society needs to recognize and match the individual and collective effort families are making through **social capital**.



Choice and Control

We trust that all families can achieve their goal when they have **choice and control** over decisions that impact mobility.

FII PARTNERS DIRECTLY WITH FAMILIES

Families
organize and
meet in cohort
groups

Receive
technology
stipend
from FII

Input data in
exchange for
payment
during first 6
months

After 6 months,
eligible to
access FII
capital &
resources

Recruit
additional
families to form
new cohorts

2018 UpTogether Fund Usage

Number of Overall Draws	Total Fund Disbursement
--------------------------------	--------------------------------

2,356

\$1,344,498

Fund Category	% Total Disbursed	% Total Draws	Dollars Disbursed
Financial Health	34%	32%	\$463,266
Housing	15%	12%	\$199,963
Transportation	12%	12%	\$162,728
Education	12%	11%	\$158,048
Children & Family	7%	7%	\$99,326
Health	4%	3%	\$57,755
Entrepreneurial Activity	3%	3%	\$44,859
Community	1%	1%	\$8,212
Other	11%	18%	\$150,341



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

\$2,591▲

Families increase their total liquid assets
from \$561 to nearly \$3,152.

▲ 27%
INCREASE
of total income

with a

▼ 36%
DECREASE
in federal assistance

\$10,896,066

FII Families have exchanged an estimated \$10,896,066+ in social capital
through activities like watching each other's children, cooking for one
another, lending money, etc.



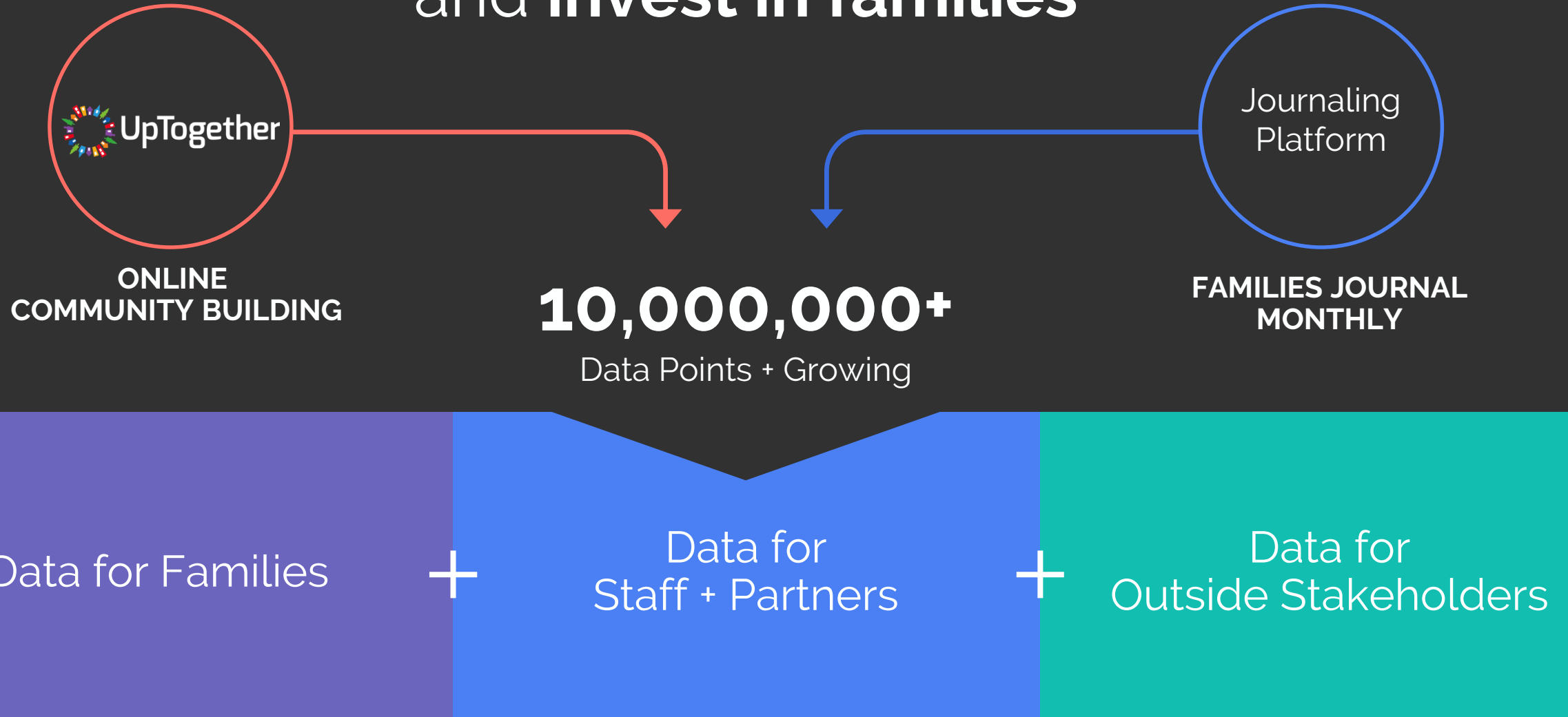
\$3,200

Max amount of direct capital families receive during two years in FII.

\$15,180

Overall economic impact of families increased spending on the cash economy, government revenue, and social capital engagement over two years in FII is \$15,180.

Using technology to **build trust** and **invest in families**



Austin Initiatives

Health Initiatives



Leadership goals



Education



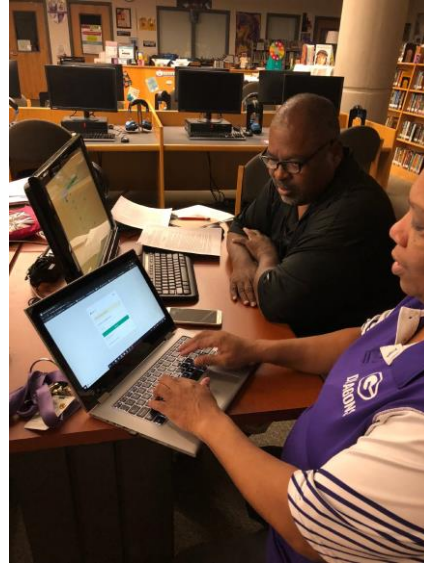
Businesses



Austin Initiatives



Business coaching



Book writing



Lending Circles/Tandas



Home ownership






Business growth




Opening nonprofits

Main Feed







Suki Smith

Groups >

UpTogether Fund >

Partner Resources >

Events >

Find/Be The Expert >


Connections >

Discussions >

My Journal >

Create Event

Share an Update



Suki Smith

Boston

2 months ago

Event

Credit Score Building Workshop

Sep 12, 2018 12:00 am


Boston, MA

1

Learn how to build or fix your credit.


like

Can't make it



Write comment...

comment



kisu Coymac

Boston

3 months ago

This is a funny: <https://imgur.com/gallery/xNw7j>


(edited)

like


Events Near you

No upcoming events


Your Groups




Talento Local - Local Talent




Training for Success




Couponing with T and A (Still Standing Strong)




Boston FII Lending Circle Group




Moms on A Mission, Detroit




National Design Team (movement builders)



FII - Oakland






Meet Your Neighbor

 Family Independence Initiative

15

Groups







Groups

Home


Find a Group

+ Create a New Group







Albuquerque Fellows




MOM2MOM



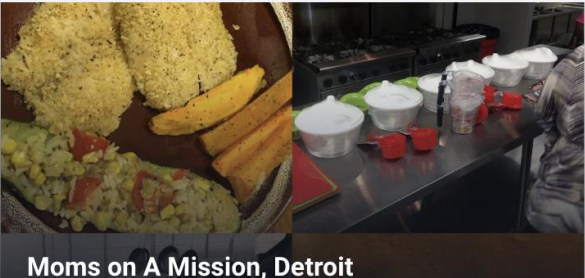
Meet Your Neighbor




Talento Local - Local Talent





FII - Oakland




Moms on A Mission, Detroit




Events


Home



Fri Nov 9, 2018



11:00 am


Meet Me In Detroit

A networking event showcases some of Detroit's finest producers, artists, chefs, and entrepreneurs..


 Detroit, MI


 7



Sat Nov 10, 2018



10:00 am


Stockmarket Beginning Investing


If anyone is interested in learning the ins and out of the stock market you should take this class. I'm already on my way to financial freedom!

<https://www.facebook.com/events/158058448480085/>


 Detroit, MI




 2



Sat Nov 10, 2018






11:00 am

FII BAY AREA FAMILIES END OF THE YEAR MINGLE JINGLE

COME ON DOWN FAMILIES TO CELEBRATE OUR END OF THE YEAR BASH. WILL TAKE PLACE ON 11/10/18 FROM 11AM-1PM. BRING YOUR FAMILY TO HAVE LIGHT SNACKS/REFRESHMENTS,




Google

Map data ©2018 Google, INEGI

[Terms of Use](#)



**Family
Independence
Initiative**

Find/Be The Expert



Find/Be The Expert

Home

FIND THE EXPERT

contact these families for advice or help

BE THE EXPERT

Have you succeeded in something or found a great resource?

Share them here 

Career / Jobs Path

Jelly Belly Bear Family Childcare

Hello my name is Michael I am a licensed childcare provider i am open 7 Day a week 24 hour a Day,...



[Michael Manning](#)
📍 Boston

Maestra de Centro, Estudiante y Cuidado de...

Mi nombre es Michael Actualmente estoy estudiando en el CNM, termine mi CDC (Child Development Ce...



[Michael Manning](#)
📍 Boston

Birth, postpartum, and loss Doula

Greetings y'all, I just wanted to let you know that I am a doula and I love to work with expectin...



[Alvin Amos](#)
📍 Boston

Personal Organizer

Personal Organizer ,Event preparations, Invitations, flyers, etc.



[Merson Chaste](#)
📍 Boston

Looking for a job???

I am ALWAYS coming across resources and job leads. If anyone is in need of job leads, workshops, ...



[Arianna Conners](#)
📍 Boston

Journal

Journal Dashboard

Home

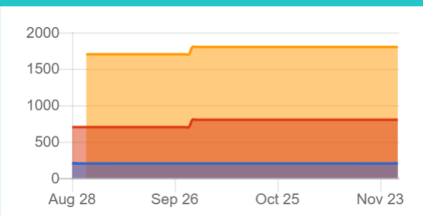
Select Journal Date

Please select the month of the journal you would like to begin

Start

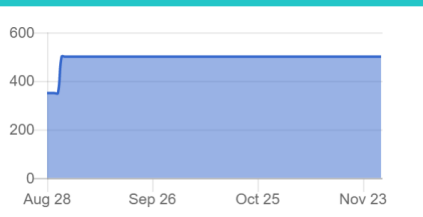
Journal Highlights

My Household's Income Sources



Date	Purple Series	Orange Series	Yellow Series	Total
Aug 28	200	500	1000	1700
Sep 26	200	500	1100	1800
Oct 25	200	500	1100	1800
Nov 23	200	500	1100	1800

My Family's Savings and Other Assets



Date	Blue Series
Aug 28	350
Sep 26	500
Oct 25	500
Nov 23	500

June 2018

Home / Journals

Goals > Finances > Education > Wellbeing > Submit

< Back

Next >

My Household's Income Sources

+ Add New

Update	Family Member	Income Amount	Income Source	Last Changed	Click to Remove
	Andrea Masry	\$1,234.00	Social Security Disability Insurance (SSDI)	May 2, 2018	
		Total: \$1,234.00			

Longitudinal Data

Monthly Initiatives, Accomplishments and Feedback

INCOME	BALANCE SHEET	ACTIVITIES		
<ul style="list-style-type: none"> Income from Employment <ul style="list-style-type: none"> Formal (W-2, 1099-INT) Informal (Under the table) Own Business <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	Education & Skills <ul style="list-style-type: none"> Improved Grades Improved Attendance After School Programs Graduation Scholarships Adult Classes Workshops Continuing Education 	Health & Housing <ul style="list-style-type: none"> Insurance Coverage Preventative Care <ul style="list-style-type: none"> Checkups Routine Test Immunizations Therapy Mental Health Health Improvement <ul style="list-style-type: none"> Weight Loss Join Gym Blood Pressure Cholesterol Bought a Home Moved (Reasons) Improved Housing 	Resourceful & Leading <ul style="list-style-type: none"> Shares Training Involved/Lead Civic Activities Attends Leadership Workshops Leads FII Activities Attend Trainings Networking & Helping <ul style="list-style-type: none"> 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

UpTogether Fund

Home

 627

Initiative Score 

Request Funds

Available \$629

Fund Disbursed \$271

Date Requested	Amount	Status
Sep 30, 2018 5:00 PM	\$11.00	approved
Aug 8, 2018 5:00 PM	\$34.00	approved
Jul 23, 2018 5:00 PM	\$96.00	approved
Mar 14, 2018 5:00 PM	\$50.00	approved
Feb 4, 2018 4:00 PM	\$80.00	approved
Jan 15, 2018 4:00 PM	\$1.00	denied

New Fund Request

Home / UpTogether Fund

 627

Available **\$629**

Amount

\$300

Description for use of funds

*Request can be for multiple uses

Buy school supplies

Submit Fund Request

Data for Staff: Suite of Analytics Apps

[Apps](#)[Documents](#)[Datasets](#)[Jorge Blandón ▾](#)

Family Independence Initiative / Analytics Apps

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

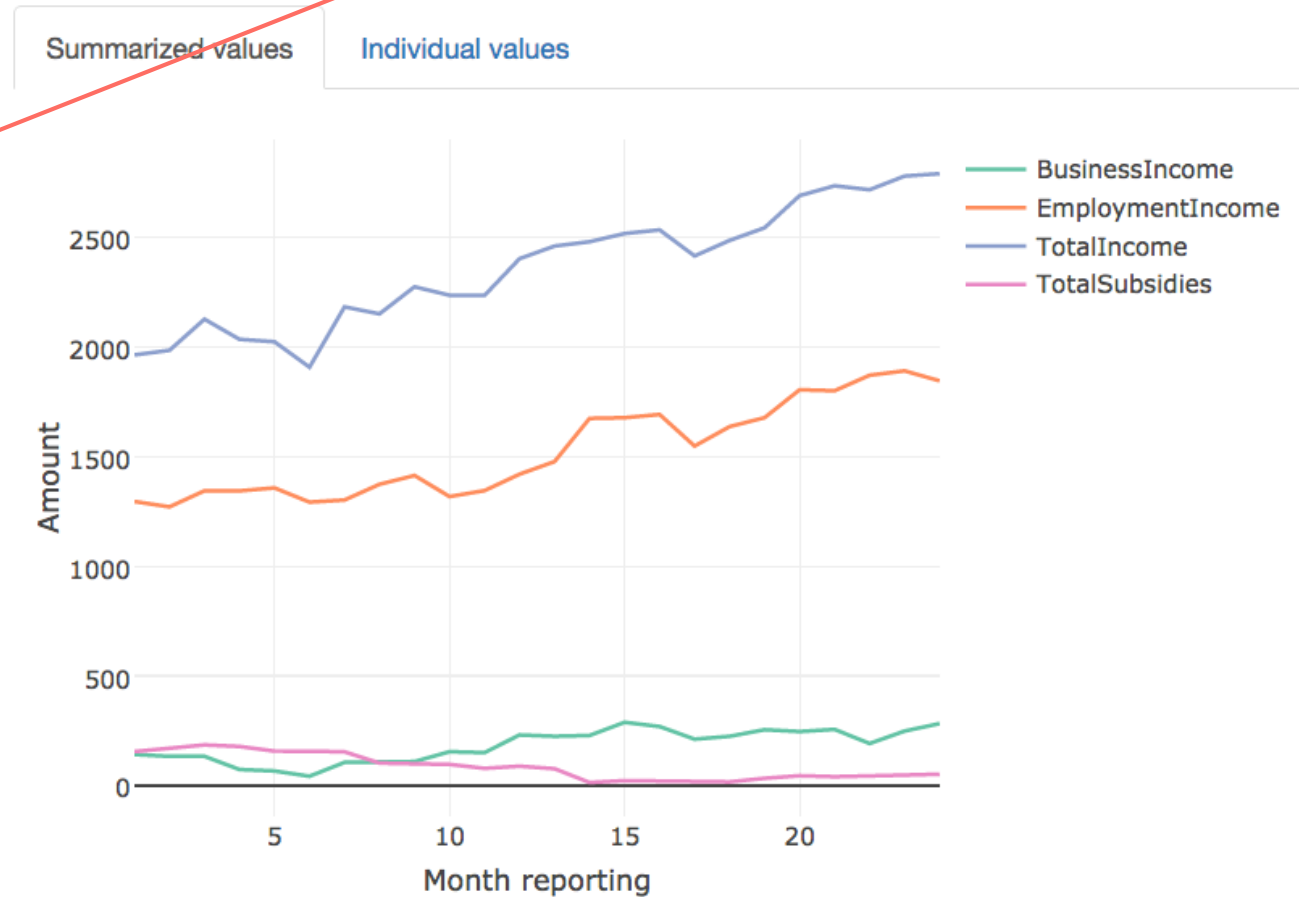
Location

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.

FII's Criteria for site expansion

Demographic Fit

- ❑ At least 500 – 1,000 low-income families that fall within 30-150% of the area media income

Funder Support

- ❑ Funding available for the expenses associated with the site including direct and shared costs

Government Support

- ❑ A government agency has expressed interest in working with FII to measurably improve how they support low-income families own self directed mobility

Local Partners

- ❑ Multiple organizations who plan to play complementary roles working with FII

Community Interest

- ❑ Multiple families and neighborhoods who want to bring and establish FII in their community

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 blurred. The image is split into two panels by a vertical white line. The left panel has a purple overlay, and the right panel has a blue overlay.

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**

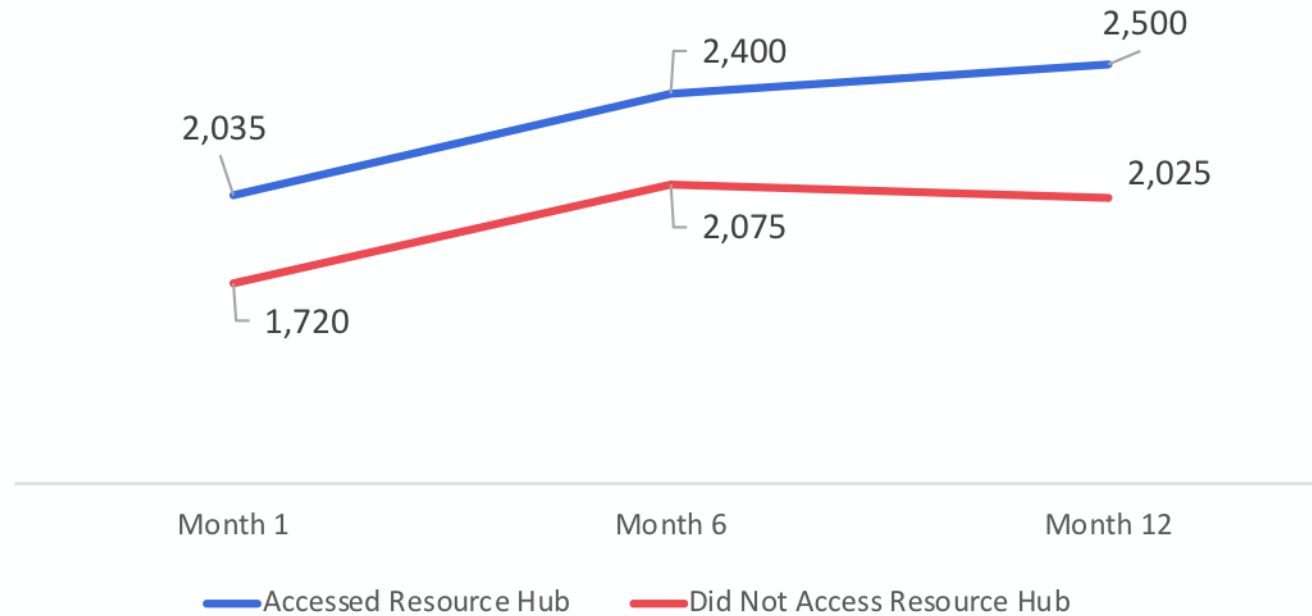


Appendix

Visit fii.org for more information.

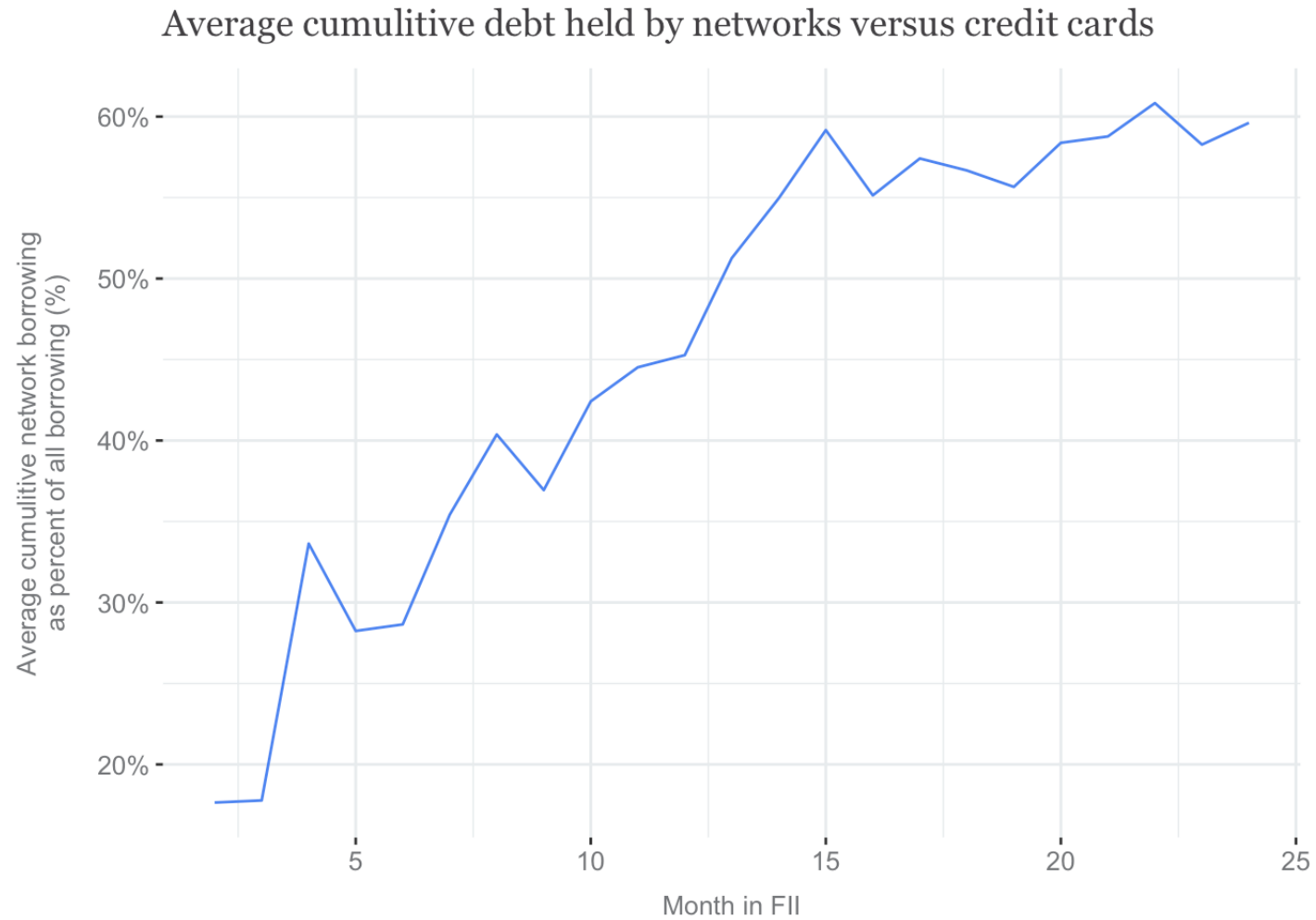
Accessing Resources & Improvements

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

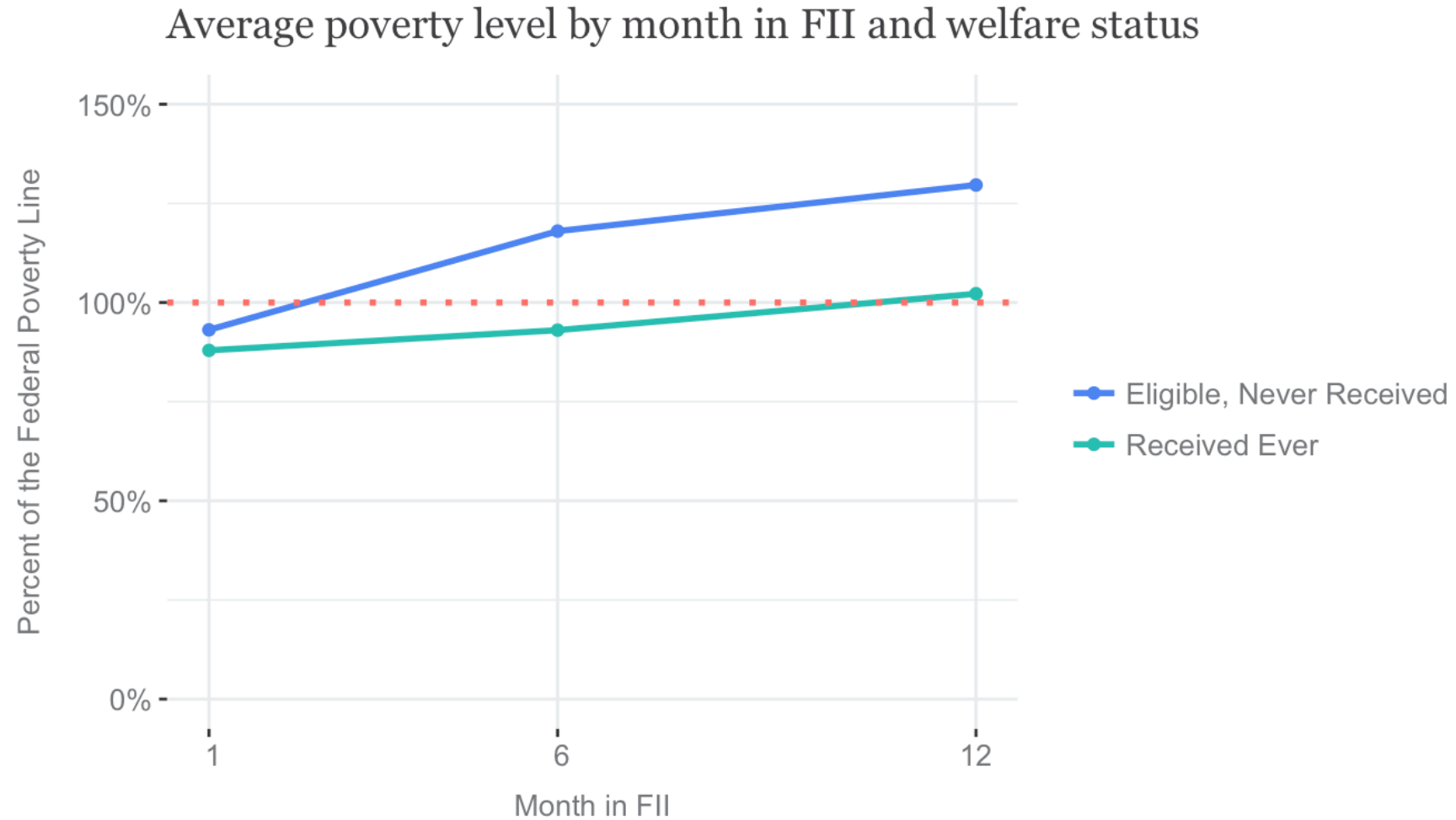


When resources are readily
available, families earn more

Examples of findings



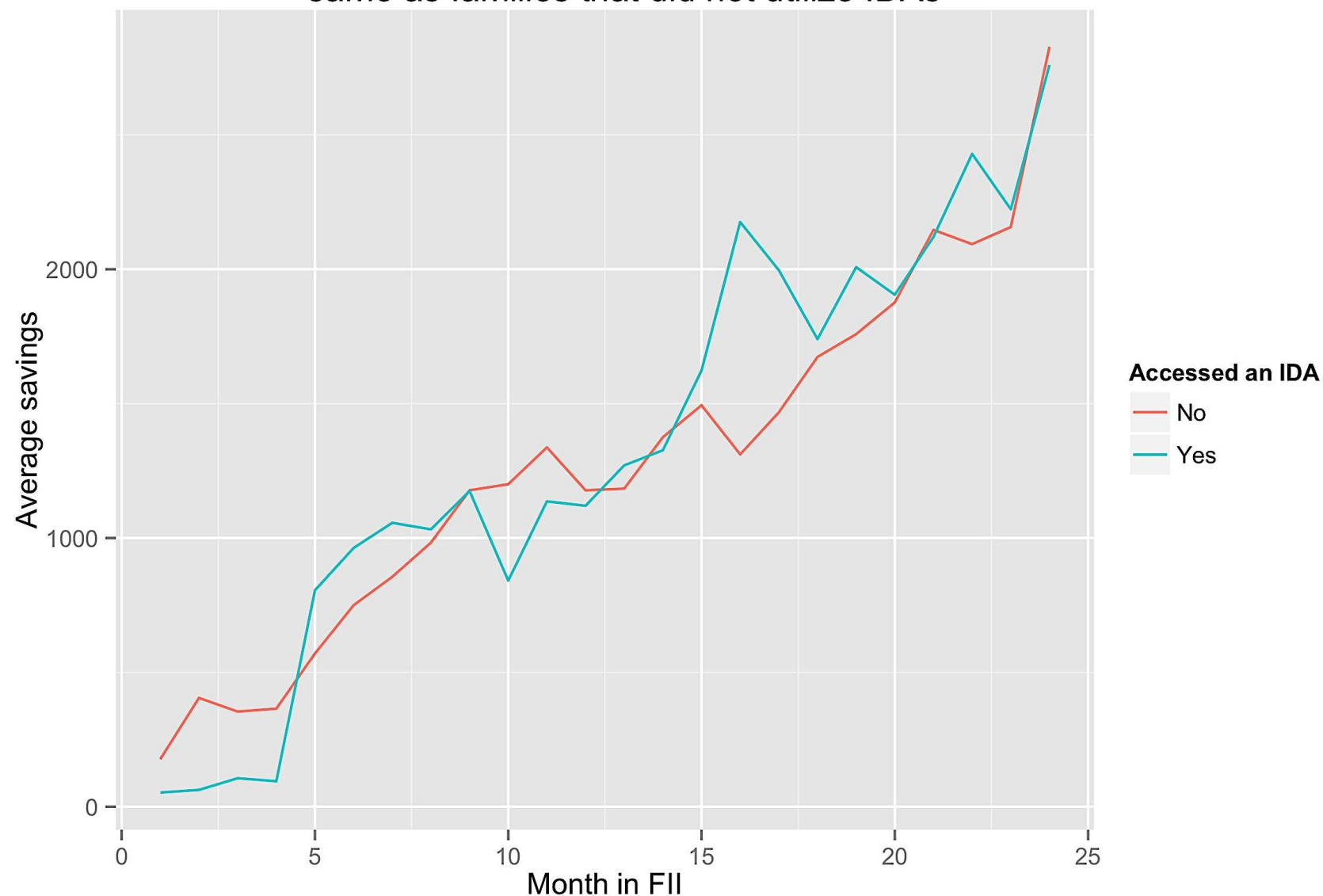
Examples of findings



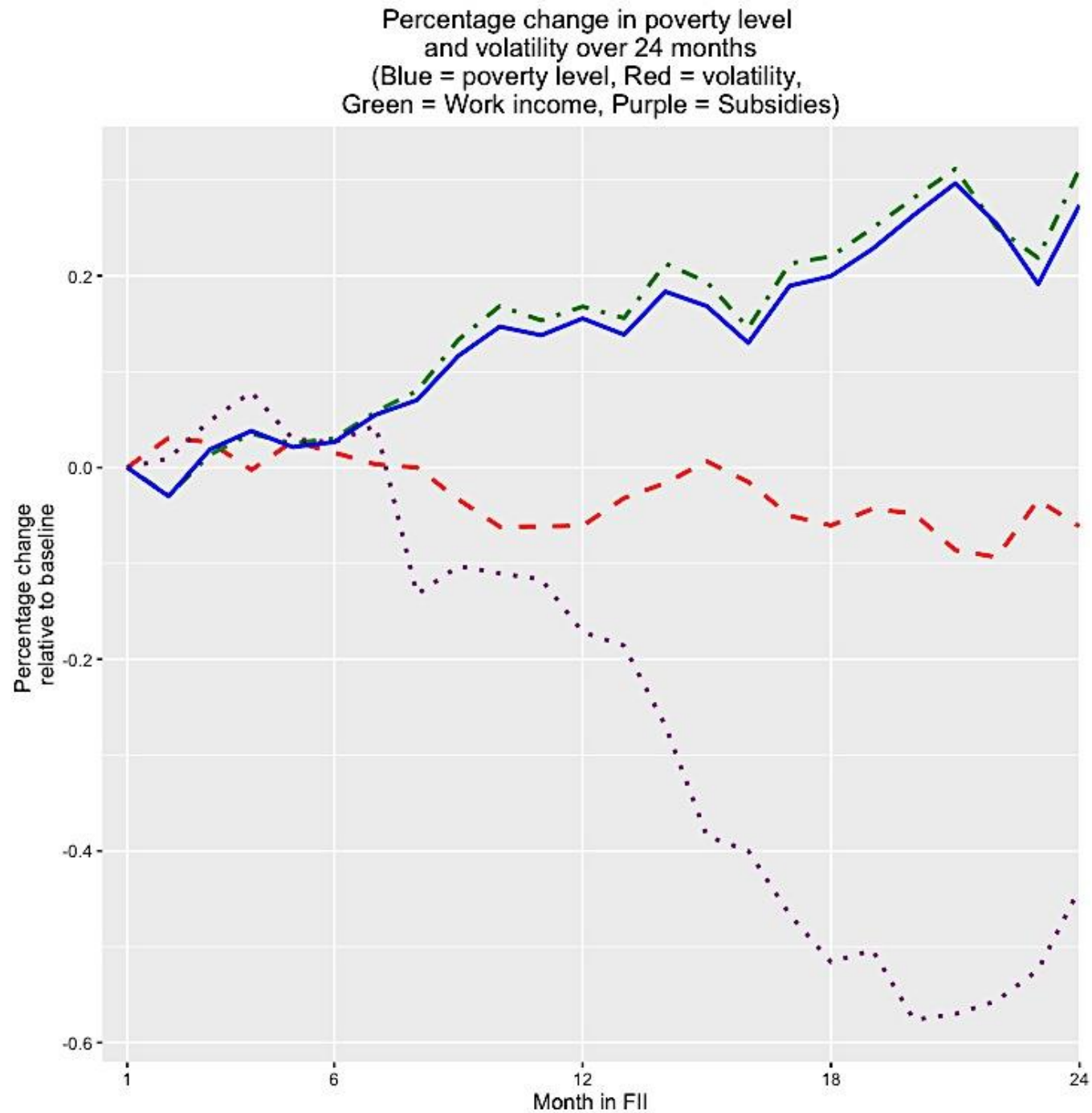


Demonstrated that families on **SSI** have the **capacity to save**

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



Not Just FII Resources: Families are Pooling Capital

Sample of 77 Groups
Pooling \$1.67 Million

