

Making the Invisible Visible: *Recognizing and Resourcing Initiative in American Communities*

Chrismaldi Vasquez, Interim Director FII-Boston

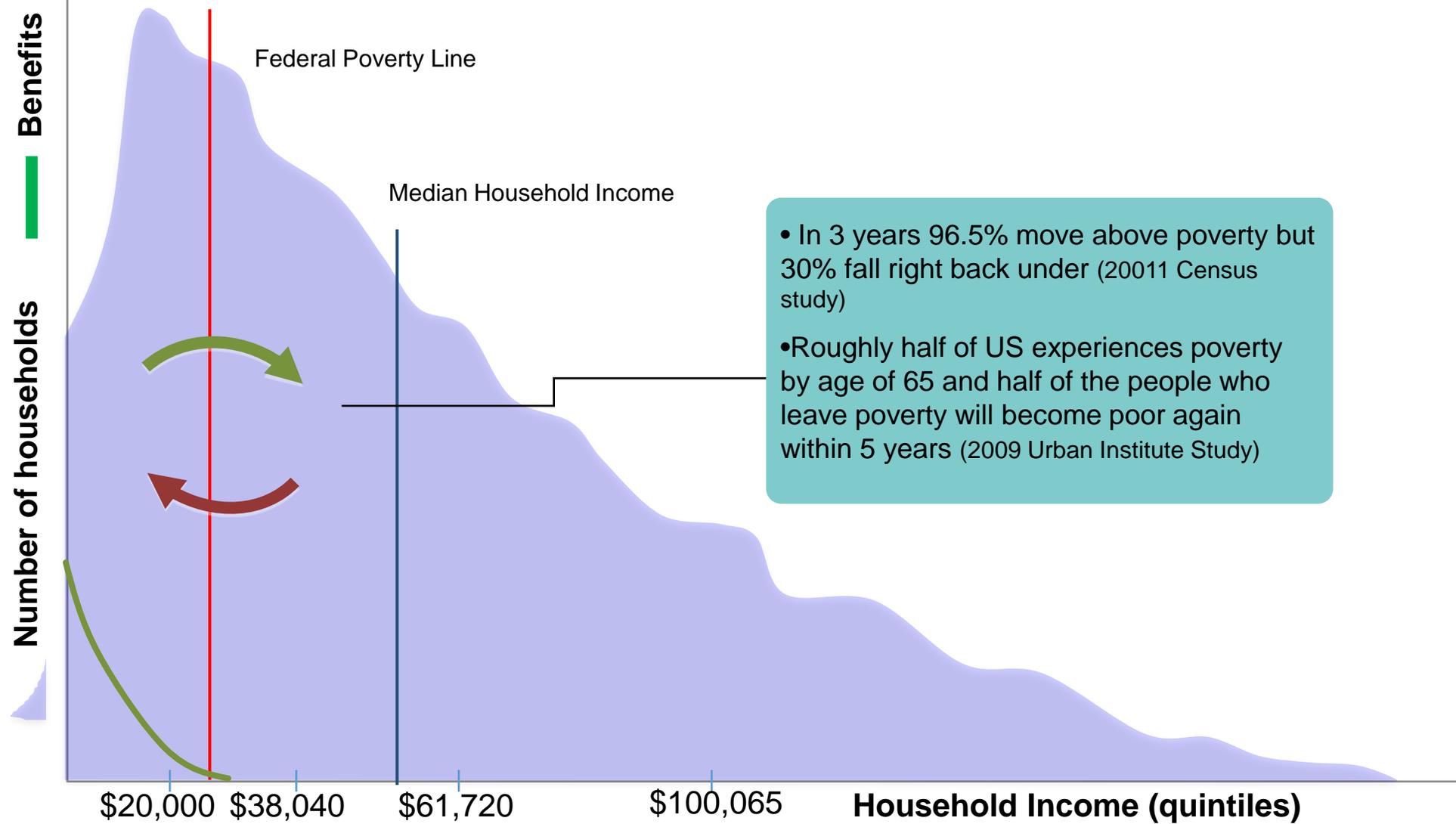
chrismaldi@fii.org



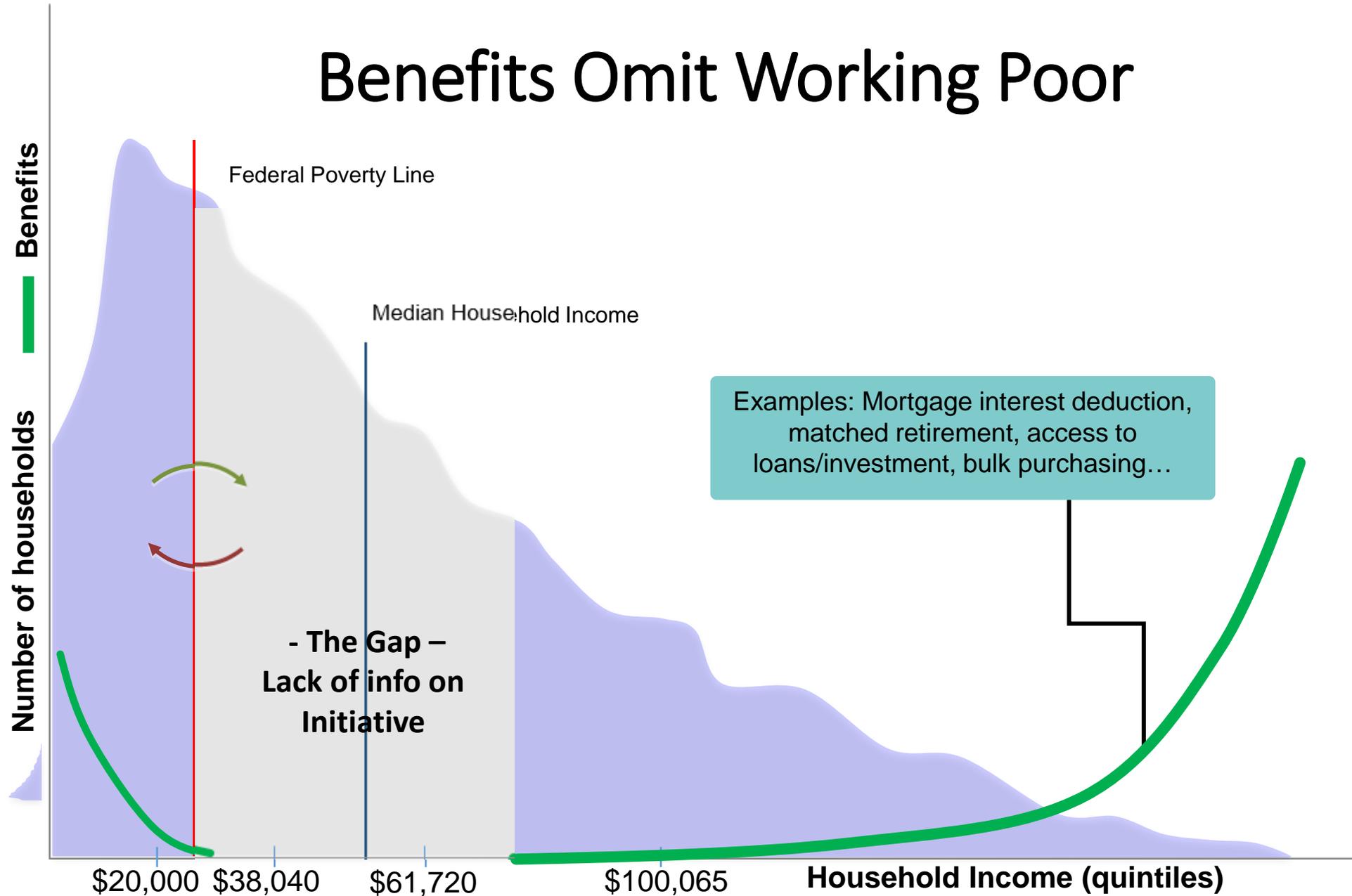
Family Independence Initiative



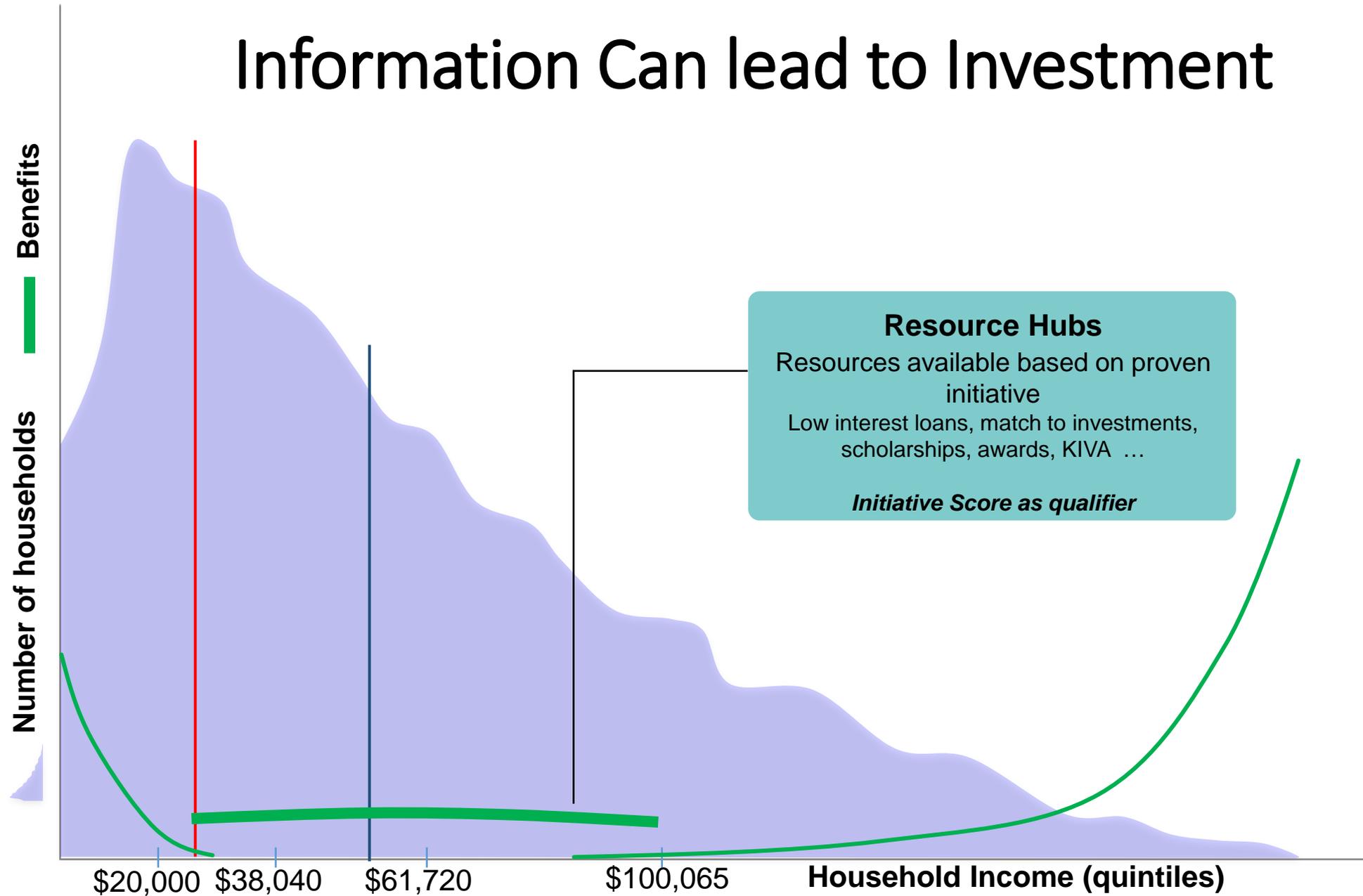
People Work Hard: Yet are stuck in cycle of instability



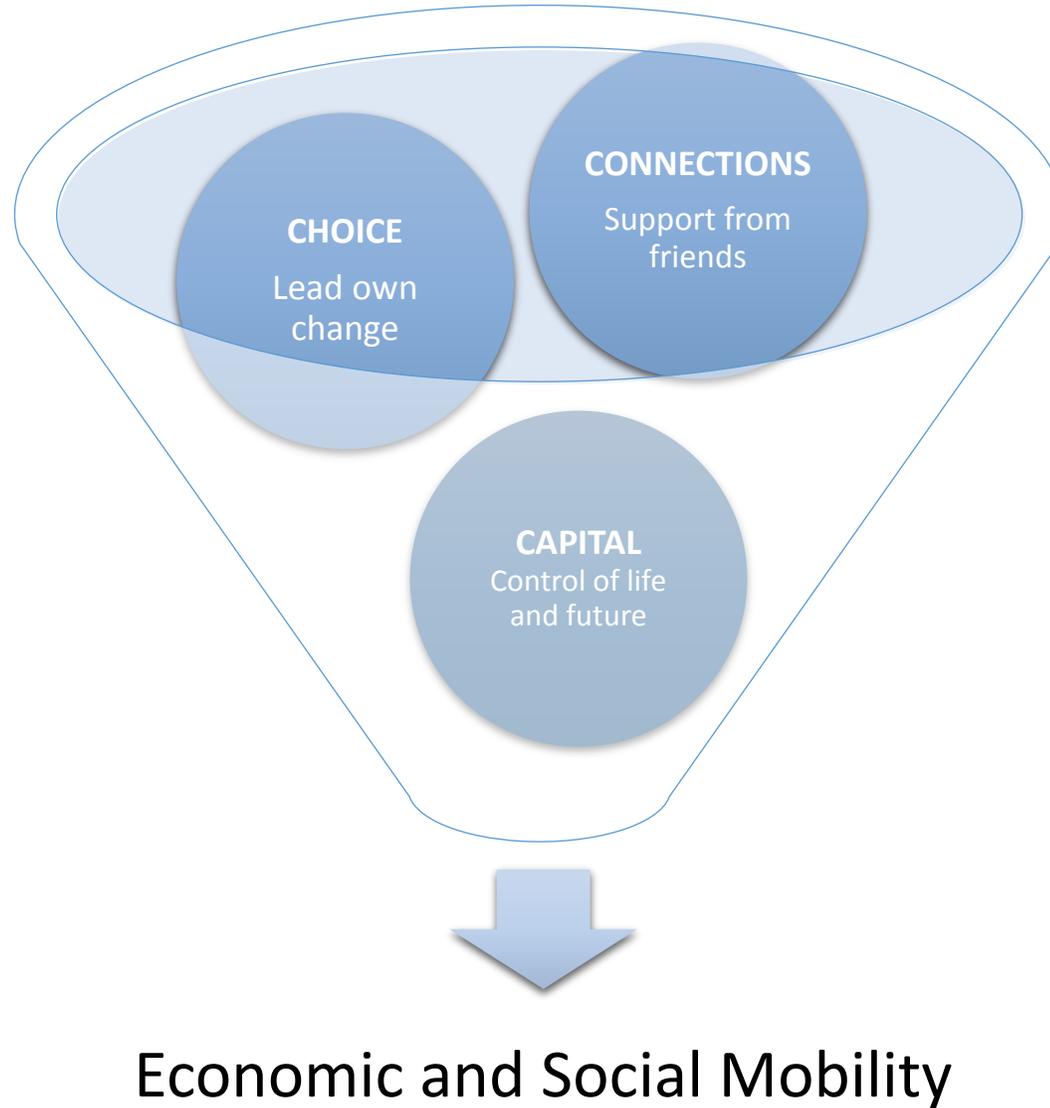
Benefits Omit Working Poor



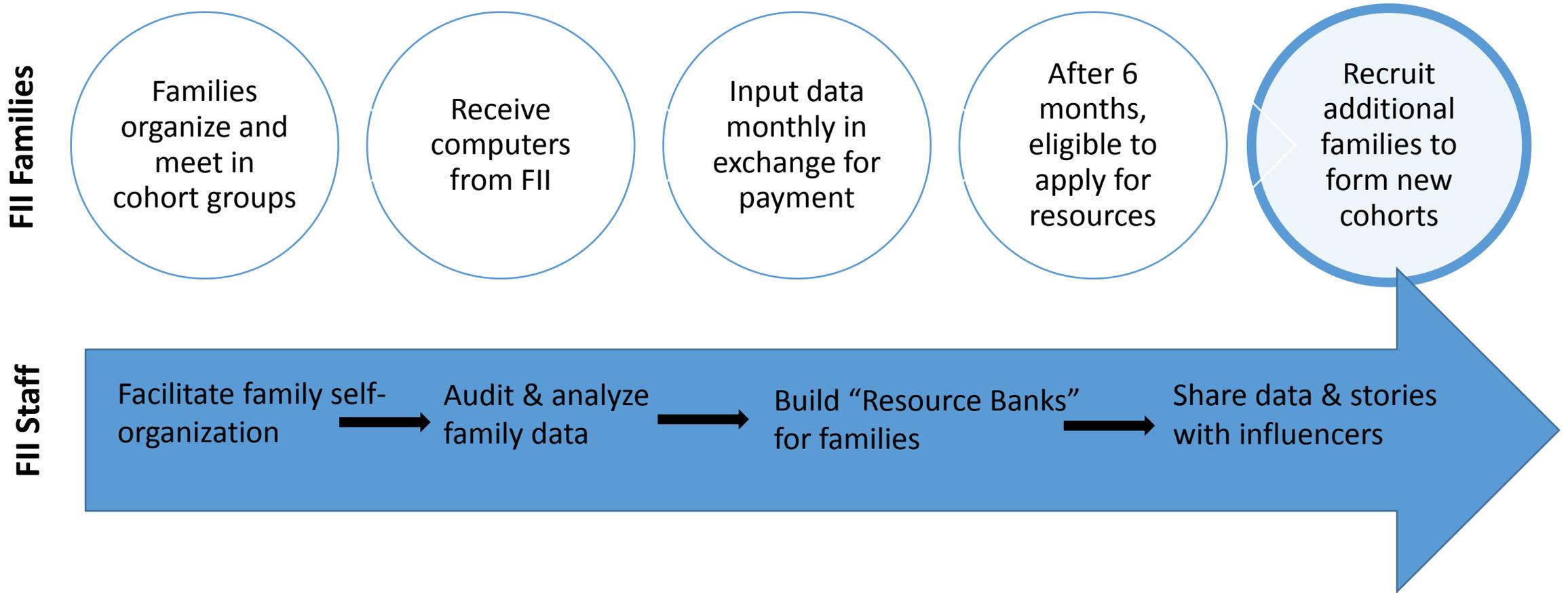
Information Can lead to Investment



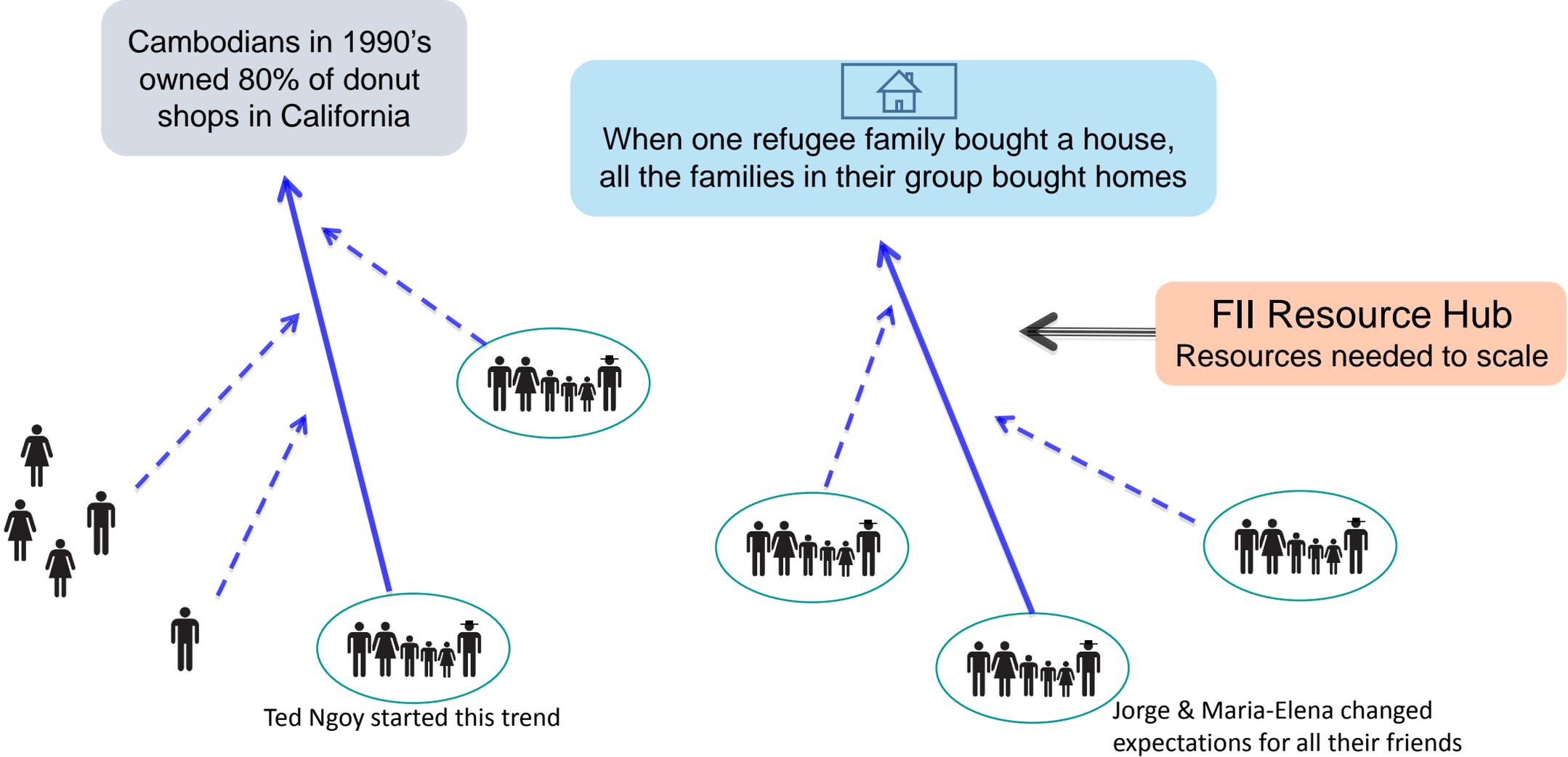
DRIVERS OF CHANGE



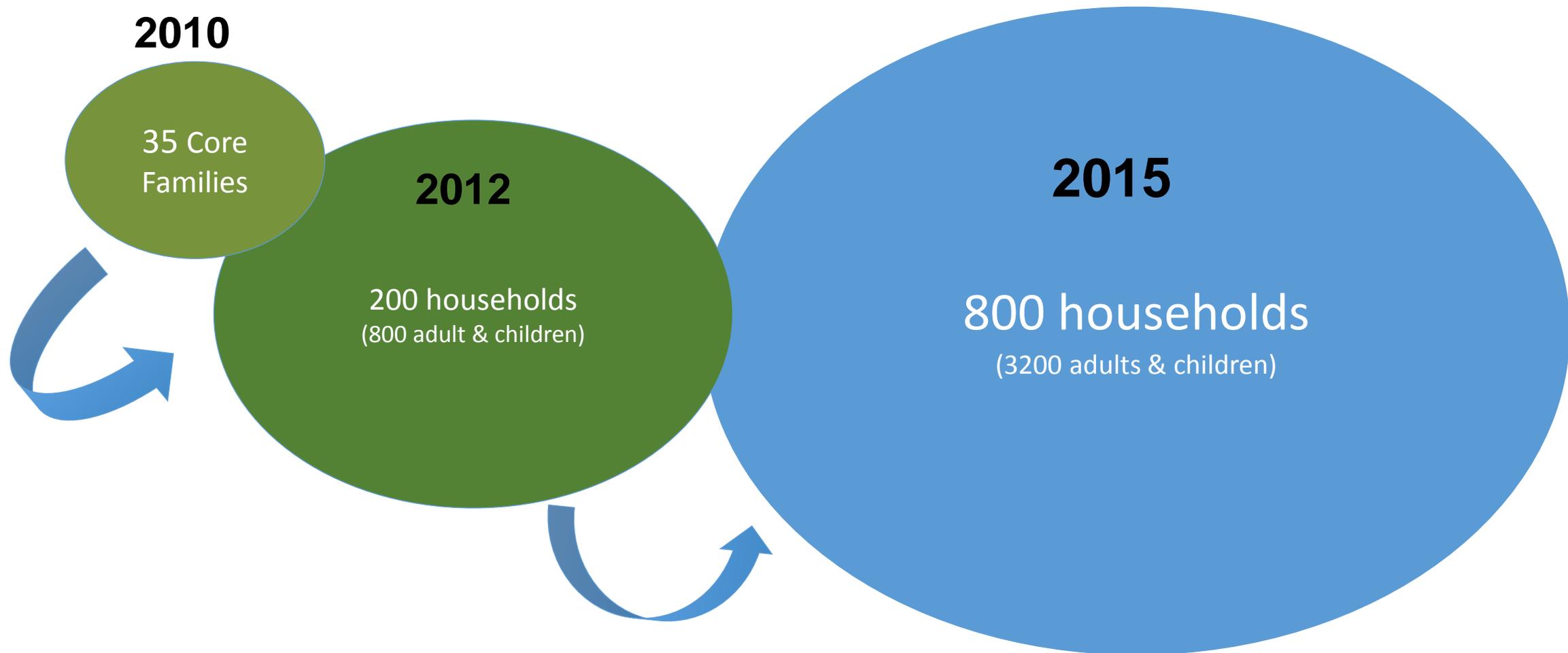
Nuts and Bolts of FII



Positive Deviance: Role Modeling & Peer Support Leads to Scalable Change



FII-Boston's Growth



Sources of Data

Monthly changes on each member in the household

- **Online Journaling System**
- **UpTogether – A Community Building Site**
- **Family Meetings**

Longitudinal Data

Monthly Initiatives by Each Family Member: 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	<p><u>Education & Skills</u></p> <ul style="list-style-type: none">• Improved Grades• Improved Attendance• After School Programs• Graduation• Scholarships• Adult Classes• Workshops• Continuing Education <p><u>Networking & Helping</u></p> <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	<p><u>Health & Housing</u></p> <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 <p><u>Resourceful & Leading</u></p> <ul style="list-style-type: none">• Attend Trainings• Shares Training• Involved/Lead Civic Activities• Attends Leadership Workshops• Leads FII Activities

ROLE OF INFORMATION



Evidence of Family Initiative

12 months or more of participation

21% increase in average household income to **\$2,901**

200% increase in savings for an average balance of **\$1,567**

317 FII individuals now participate in lending circle representing **\$757,000** in pooled funds

9 New homeowners

37 New/expanded businesses with **60** jobs created by residents for residents

62% of families helped someone else in the community

46% of families reported improved health

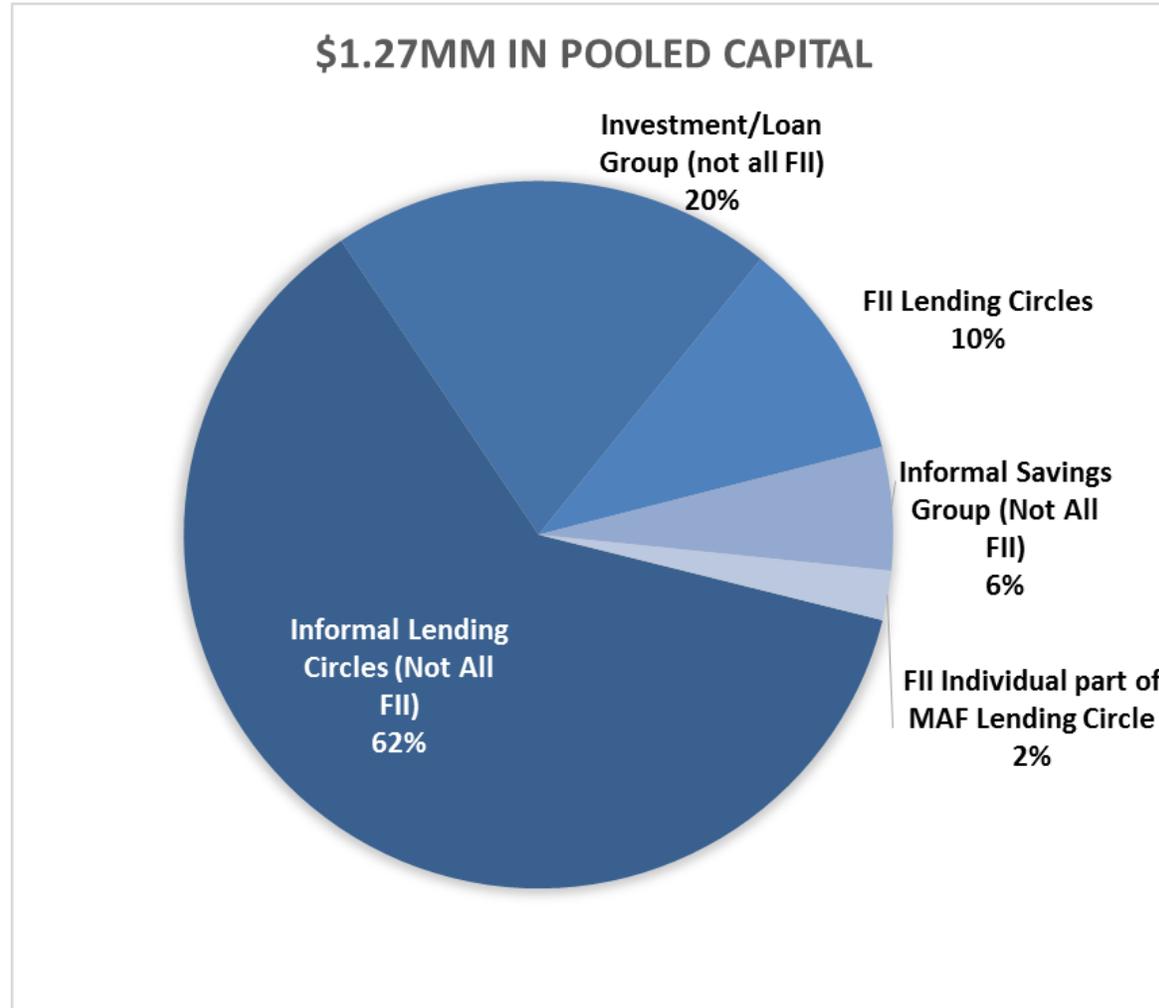
76% of youth have improved attendance and grades

Average Monthly Income



Families Pool Funds: Self Finance

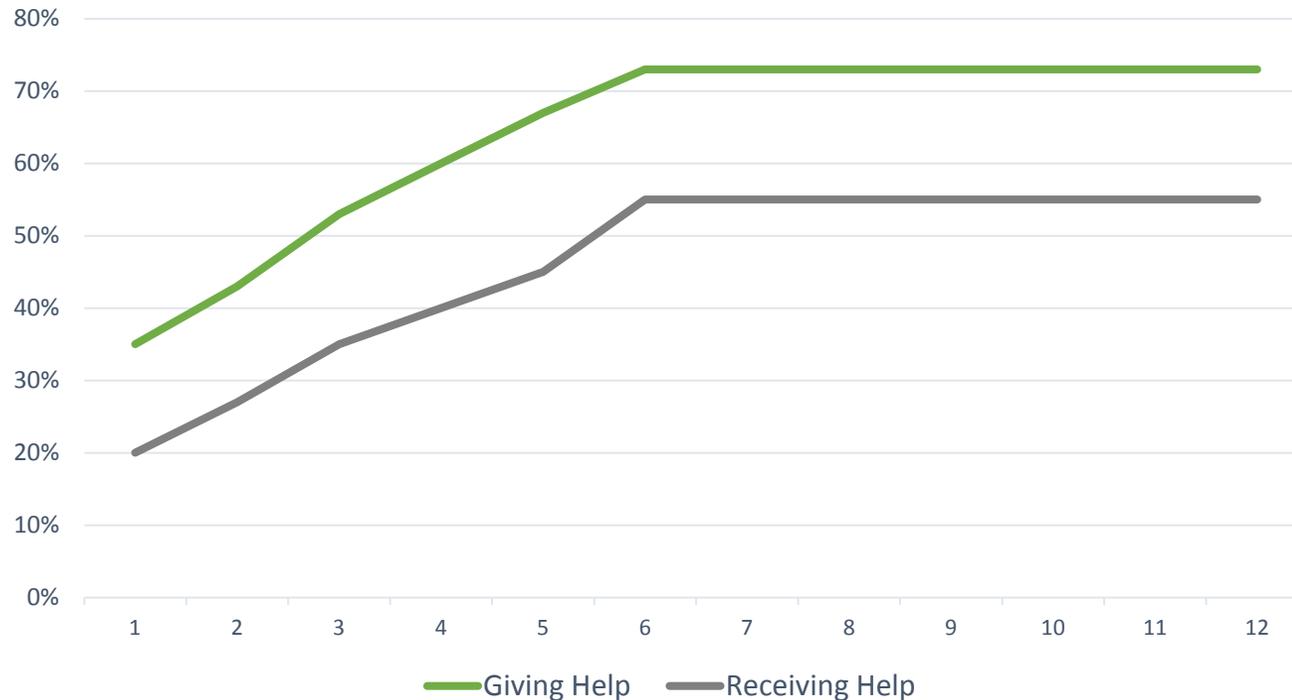
They have “skin” in the game



Sample Insights on Social Networks,
Initiatives
&
The Resource Hub

Social Networks: Families Rely & Inspire Each Other

Percentage of Families Giving & Receiving Help By Months
in FII



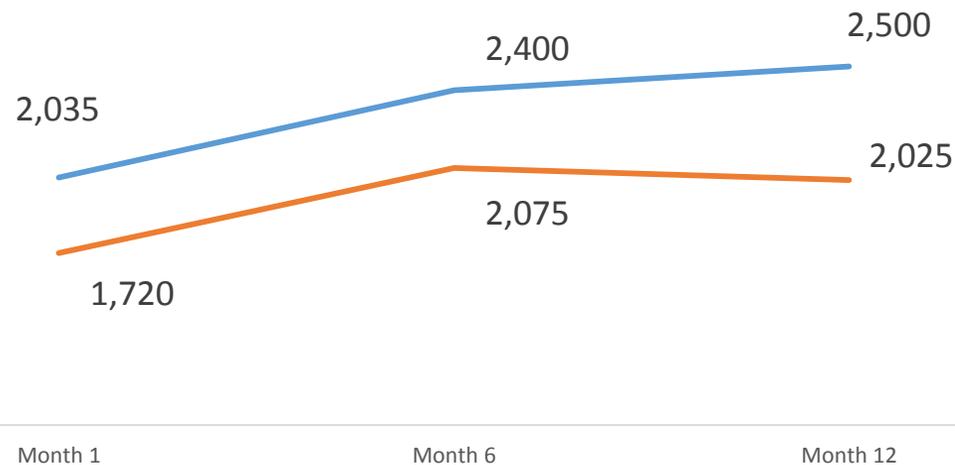
- FII families increase reliance on each other over the first six months
- Reliance is then maintained

Families Leveraging Their Social Networks

- Referring friends to jobs
- Giving rides to work
- Providing childcare
- Sharing homegrown produce
- Sweat equity to support a business
- Serving as care-takers when a home nurse is unaffordable

Accessing Resources Directly

Avg. Monthly Income by Months in FII
Accessed vs. Did Not Access the Resource Hub



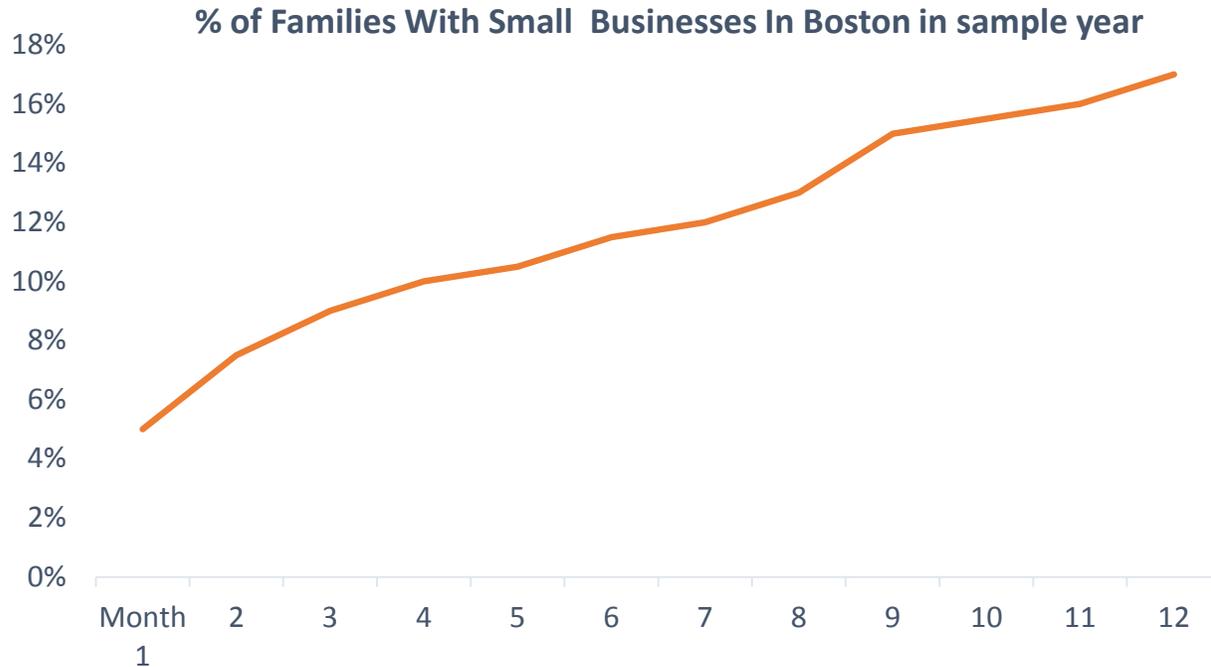
— Accessed Resource Hub — Did Not Access Resource Hub

Sample of Resources in FII Hub

- FII Zero % loans
- Match to their savings
- Small awards for Family Time
- Scholarships based on Initiative
- Competitive Fellowships/awards
- KivaZip, MAF, Benevolent, Indiegogo, etc.

**When resources are
readily available,
families earn more**

Example of Family Led Initiatives: **Small Businesses**

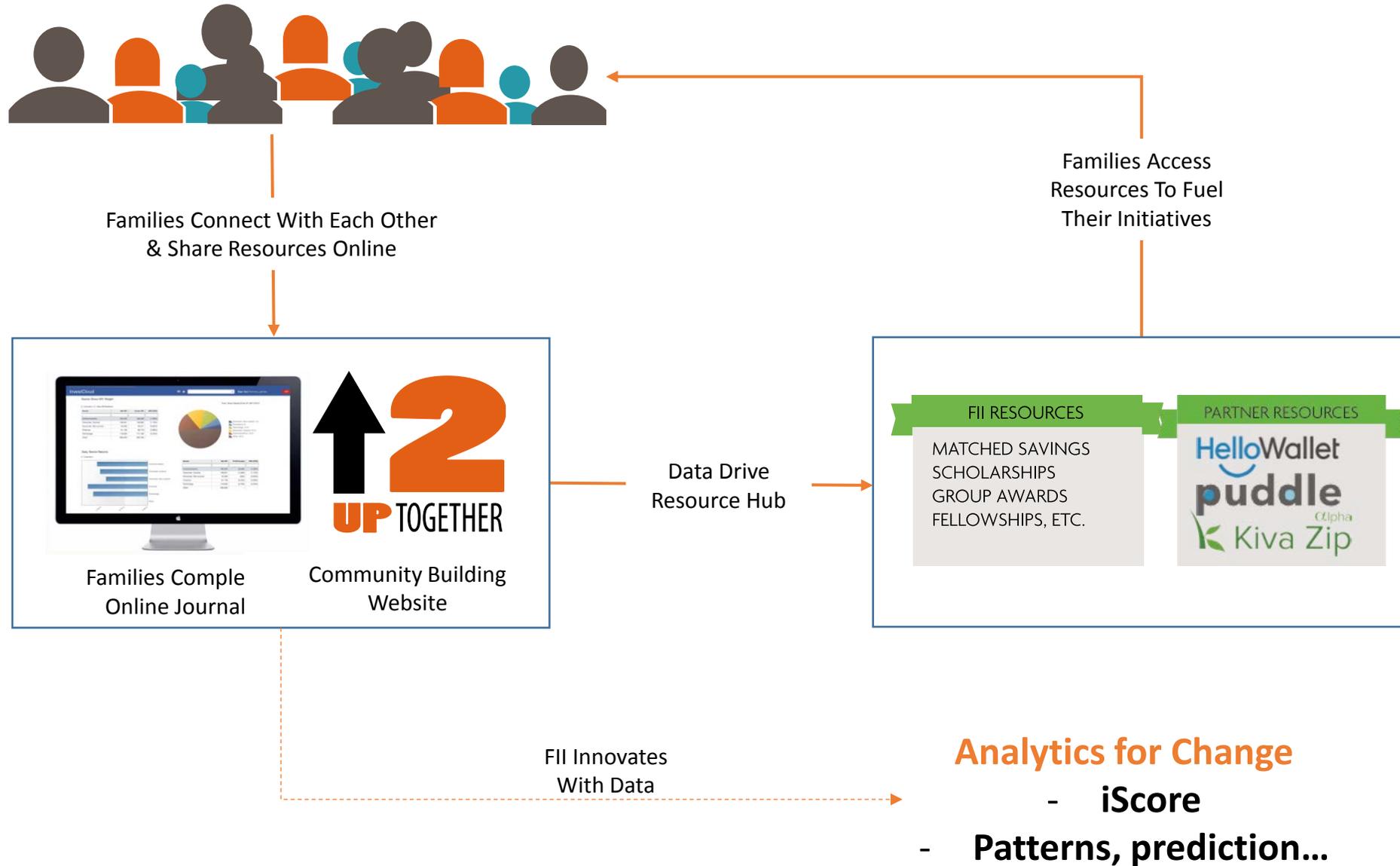


- 5% had small businesses at enrollment
- 25% of families had small businesses within 18 months
- About 1.5 positions per business created

- Entrepreneurship is catalyzed immediately
 - “Pent up” capacity at enrollment
 - Families influence & support each other

- Families with **businesses** that access the Resource Hub **earn about \$741 more a month** than families with businesses that do not access the Resource Hub.
- **Investment Helps. We need to explore more investment tools.**
- If we double enrollment every year reaching 15,000 families in 2018...
 - Potentially creates 2,000 businesses. More than 3,000 jobs are created by families for families

FII's Technology & Resource Hub



UpTogether – A Community Sharing Site



Jorge Blandón

Welcome to **your** UpTogether Homepage

Explore UpTogether, **connect** with other families, join **groups** with similar goals, share your **initiatives**, get and give **advice**, review your progress with your personal **journal** and find valuable resources in the **Resource Bank**.

Messages



My Messages

Send Private Message

Initiatives



My Initiatives

All Initiatives

Groups



My Groups

All Groups

Resources



Featured Stories

Announcements | Events | Success Stories

FII Youth Seeks Startup Funds for Clothing Business



Maria Carvalho's son Joao Correia was inspired to start his own clothing line because when he would shop for apparel, many clothing lines did not fit to his style or have the unique color choices he was looking for. In December 2011, Joao launched his own business called OsOs Clothing; OsOs is short for "On [...]"

FII Group Bonds Through Yard Sale



In August, the Haitian Women's Initiative group held a yard sale as their monthly meeting. Here's what the women had to say about their group's activity. "As a group and as individuals, our primary goal is to expand or enrich our knowledge. In the process of us trying to build a solid, trustworthy, and productive [...]"

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

