Trust and invest in families.

Vashti Rutledge | FII-Cincinnati Site Director
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

Household Income (quintiles): $20,000, $38,040, $61,720, $100,065

Number of households

Benefits

Federal Poverty Line

Median Household Income
Why make poverty tolerable when we can make it escapable?

- Lack of reliable information
- Limited access to affordable capital
- A misplaced focus on individual achievement
FII’s Approach:
Trust and invest in families

UpTogether Fund
Resources and dollars available based on proven initiative
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
### 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>
</tr>
</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>
During Two Years of Engagement with FII, an Average Family Reports:

$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
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.

**$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.

| ▲ 23% INCREASE of total income | ▼ 60% DECREASE in federal assistance |
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
Data for Families: Dynamic Dashboards

[Diagram of data for families with dynamic dashboards showing income sources, savings, and debt.]
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.
Not Just FII Resources: Families are Pooling Capital

Sample of 77 Groups Pooling $1.67 Million
Thank you.

Visit fii.org for more information.