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
- $100,065
- $61,720

Benefits

Number of Households

Federal Poverty Line
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
Receive technology stipend from FII
Input data monthly in exchange for payment
After 6 months, may apply for resources
Recruit additional families to form new cohorts

Families organize and meet in cohort groups

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
Facilitate family self-organization

UpTogether Fund Usage

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Overall Draws</th>
<th>Total Fund Disbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Health</td>
<td>25%</td>
<td>$1,336</td>
</tr>
<tr>
<td>Education</td>
<td>18%</td>
<td>$1,655</td>
</tr>
<tr>
<td>Entrepreneurial</td>
<td>7%</td>
<td>$2,004</td>
</tr>
<tr>
<td>Transportation</td>
<td>5%</td>
<td>$2,359</td>
</tr>
<tr>
<td>Children and Family</td>
<td>21%</td>
<td>$464</td>
</tr>
<tr>
<td>Health</td>
<td>18%</td>
<td>$368</td>
</tr>
<tr>
<td>Community</td>
<td>4%</td>
<td>$883</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
<td>$1,299</td>
</tr>
</tbody>
</table>

4/2/19
During two years of engagement with FII, an average family reports:

- $2,591 increase in their total liquid assets from $561 to nearly $3,152.
- 27% increase with a decrease in federal assistance (36%).
- Families have exchanged an estimated $10,896,066+ in social capital through activities like watching each other’s children, cooking for one another, lending during an emergency.

Visit fii.org for more information.

Thank you.