

## Designing & Supporting Peer-Driven Change by Ashoka.org

In a novel approach to addressing poverty, Maurice Lim Miller shifts ownership and priority-setting to low-income working families through an approach that enables families to self-organize, support each other as they gain fiscal independence and confidence, and move into roles as active consumers of social services who deliver feedback, not passive beneficiaries.

### The New Idea

Having advanced more traditional anti-poverty and job training efforts in the 1980s and 1990s, Maurice saw that progress was slow and, more worrying, that the funding and incentive structures to aid the transition of low-income Americans into the middle-class were misaligned with desired outcomes. He found that prevailing anti-poverty approaches were largely built around the deficits of America's poor rather than their strengths: The more you needed, the more you got. While appropriate for people in crisis, that model isn't effective, Maurice realized, for working poor families attempting to rise on the economic ladder.

Starting in 2001, Maurice designed an approach that leverages families' strengths and supports them in helping each other. Through it, he is showing that resident-led solutions and mutuality—the simple practice of supporting one another—offers a lasting ladder into the middle-class. His effort eschews the label “program” because it builds and grows in a more organic way, driven by the families that participate and benefit. Family Independence Initiative (FII) invites families to pull together six to eight of their friends to work together to help each other for an initial two-year period, during which time they record and share their progress in a standardized way. These families can earn up to \$2,000 per year—payment for their time spent recording data and meeting as a group. As they gain footing, and see themselves and other families succeed, they also actively contribute to growing the effort by changing stereotypes of poverty, bringing friends into the network, and supplying a continuous data stream and stories that shows their progress and illuminates what's working and what's not. The aggregate data allows Maurice's team to guide thinkers in this field up a learning curve to a new understanding of the best principles and practices for transitioning the working poor to the middle-class. Currently, 180 families actively participate in California (San Francisco and Oakland) and Boston.

### The Problem

Although there is some controversy around these numbers, it has been reported that the working poor make up roughly one-quarter to one-third of the population in the United States. Living from paycheck to paycheck leaves this portion of the population extremely vulnerable to unexpected emergencies and crises.

Currently, hundreds of billions of dollars annually fuel poverty-alleviation efforts—either public programs or those advanced by academic or non-profit institutions. Some are innovative and pattern-changing, but most do not demonstrate success in achieving the goal of moving low-income people into the middle-class. Resources to low-income families often come with case management and restrictions, and help families if they highlight their problems rather than their strengths.

Maurice observes that all this money does not reach poor families in ways that truly change their paths. Instead, he feels that service-provision programs are created, fleets of case workers are assembled and paid, but the principles and practices that undergird the approach do not message success to the low-income people they are set up to help and enable. These efforts are well-placed for families in periods of true crisis, for whom a safety net is absolutely needed, but misplaced with regard to families who are poor, but relatively stable.

Self-organized efforts that are driven by communities have diminished for three interrelated reasons: (i) many of the families caught in poverty have stopped believing that their efforts can lead to success and they focus on surviving pay check to pay check (ii) there is a societal distrust that low-income families have the personal initiative to lead their own change or that they will help one another (iii) there are very few initiatives that trust families to self-organize, lead their own efforts and then make capital and connections to opportunities available directly to those self-organized efforts.

## The Strategy

Maurice is building an approach that relies on supporting mutuality and resourcing initiative—families helping each other and seeing resulting gains for their family and for other families in the process. He is advancing his approach through FII, which is purposefully not a program but an approach that helps families self-organize and move, singly and collectively, into a place of greater fiscal health, independence, and self-permission to succeed.

Maurice's small team begins by challenging individual families to bring together a group of six to eight of their friends. The families know each other from church, school, or work. The goals and expectations are laid out from the beginning and set the tone of interaction. The message is: Working poor families like yours have been stereotyped as being unable or uninterested in building wealth and self-reliance. You should participate in FII only as you feel ready and equipped to help change this in ways that you choose—for your family, for the other families in your cluster, and for the nation. After families have been in the project for several months if they feel it's working for them they may invite other families to join with the expectation that they are responsible for helping the new families begin. Maurice refers to this process of organic expansion as “ripple” growth.

FII provides practical tools to get families started. These include: Access to some capital, earned through FII for contributing data, meeting regularly to share stories, and helping the effort expand; and a laptop that allows families to report on their progress through FII's online data-tracking system. Family clusters meet in person each month to review their progress and help each other in a myriad of practical ways. These meetings are part social, part business. Each family is responsible for using the laptop each month to share their progress using a short questionnaire designed by FII. Each family is also responsible for committing to a longer-term goal of improving their lives in the ways that they determine.

An explicit aim of FII is to gather data to share what is happening with policymakers who are open to new approaches. Families also have access to their data and have made it clear that the act of monthly reporting helps create focus and self-discipline. At the time of enrollment in FII, families answer standard questions, from which up to 230 data points are captured in main areas, including income, education, health, leadership, and so on. So for income, for example, families answer questions about their sources of formal and informal income, checking and savings balances, business ownership, retirement accounts, credit card payments, rent/mortgage payments, outstanding mortgages, and so on. They revisit these questions each month in their “journals,” which are standard questions they fill out on the FII website. Maurice is clear that neither he nor FII are forcing particular outcomes; the family is always the agent exercising choice. Every quarter, families have an “audit” conducted by their liaisons. Liaisons meet with the families for about an hour to review progress, collect receipts, pay stubs, and gather other supporting documentation. The purpose is to verify the data and clarify any questions, and gather stories that come from these meanings.

Currently, there are about 160 families in San Francisco, and 35 in Boston that started last year. There is also a nascent effort in New Orleans that has begun at the request of families that left after Hurricane Katrina, landed in the Bay Area, learned of FII, and have returned home. Growth is demand-driven: A few hundred people are on the waiting list in the Bay Area, with human and capital constraints being key obstacles. Boston came onboard last year with funding for two years. With about 35 “core” families, that effort opened “ripple” growth (families recommending families) in 2011.

While FII’s efforts to date have been largely about in-person meet-ups—family clusters, and periodic social gatherings of 200 or more—Maurice and his team launched a community-building site in the first quarter of 2011. This opened up significant new dimensions for families to see how other FII groups (even across the country) are evolving. New features will allow participants to rate social service agencies—helping other families learn what is effective, and ultimately looping back to the agencies themselves to affect programming and funders to inform funding decisions. Also coming: Aggregate, continuously-refreshed data from all the monthly journals across the now-national network, allowing families to see their work in the context of an evolving effort, to which they are a real-time contributor. The site will launch in English and Spanish. (Families who use other languages will need to help each other to access it and contribute to it by offering translation, finding translation services, and/or helping each other learn English—again, all part of the philosophy of mutuality.)

Maurice limits the supporting staff infrastructure, giving families authorship of and full responsibility for their progress—and even their own failures. FII’s staff are in fact forbidden to intervene; their role is to set up the infrastructure for relationships to form and deepen and data to be gathered and shared. They also link the grassroots effort to policy reform and broader marketing of the results.

Some new areas coming up: An association to catalyze cross-class mutual support and community building; a leadership academy to provide technical assistance to organizations and communities that want to implement FII’s philosophies; a policy agenda that incentivizes progress and supports economic mobility for low-income people with offers including small business job development and resident-led initiatives.

Finally, Maurice conveys the success of the families to policymakers and influencers who are positioned to use FII’s lessons learned to transform both policies and stereotypes. He

is currently working with Boston Rising and California Endowment on this approach. Governor Jerry Brown's 2010 appointment opens new possibilities for demonstration and policy change in California. In addition, Maurice was appointed to the President's White House Council for Community Solutions, a committee of about twenty, which began in early 2011.

Led by Maurice, FII has five full-time staff, including himself: Four in the Bay Area, and one leading the emerging Boston chapter. In addition, they employ liaisons on a part-time basis. They also have a Fellowship for individuals enrolled in the project. Fellows receive a stipend for supporting staff and developing their own leadership skills. FII was created as an Oakland initiative in 2001, and began its national work formally in 2007. Funding sources include major foundations including New Profit, high net-worth individuals, some through their family foundations and government. Having invested almost a decade in laying the ground work, Maurice and FII are at an inflection moment. Funding is a challenge in the Bay Area, but the Boston chapter has funding secured for two years.

## The Person

Maurice grew up in the San Francisco area, one of two children raised by a single parent—his mother, an immigrant from Mexico. The family was very poor—sometimes in crisis, other times stable—and his mother worked hard and gave tremendous effort to ensuring the security and viability of her family. However, when his sister was in her teens, she entered an abusive relationship and her life fell apart in subsequent years. Her children have been similarly challenged, due to poverty and addiction.

His mother pushed Maurice to pursue a college degree, and he ended up getting an engineering degree at UC-Berkeley. He wasn't terribly interested in engineering, but was amazed and puzzled to discover himself crossing into a completely different sphere of friends and influencers simply as a result of his education. He was again puzzled to see that the expectation shifted completely—from "No, you can't do this, you're poor," to "Yes, success is expected, you have a college degree and anything is possible."

Maurice lost his mother by the time he was 20, which from his perspective was too high a price to pay. He was a product engineer for only a short time after college. He became absorbed in how to solve the poverty problem. He took a job at a nascent organization, the Asian Neighborhood Development, and over about twenty years, grew it from four to over one hundred staff. Its focus was youth development and job training in Oakland and San Francisco. Maurice was lauded for his innovative approach, and invited by President Clinton to attend the State of the Union address in 1999. However, he had by then grown highly skeptical of the overall approach he was advancing.

Maurice had learned a lot over the years, though, and had begun to formulate a new approach. In particular, his expectation of the working poor had shifted. Formerly, Maurice had felt that his mother's effort had been singularly heroic, and that his life path into the middle-class was owing to her singular qualities and drive for a better life for her children. But as he delved over many years into poverty and how it operates in the context of families, he saw that many, many parents—single or raising children with their spouses or extended family support—apply the same drive, creativity, and tenacity. They want the best for their children and work very hard to get it. Their intention is not honored or enabled by the social structures or incentives currently in place.

Maurice began to study the history of marginalized groups building community and generating economic growth—the African American townships after slavery, the

Cambodians building a donut empire in California, the Chinese—and saw that mutual support, coupled with access to some level of capital, spelled success for entire communities, over and over again.

Drawing on insights gleaned from his life and his work, Maurice started FII in 2001. He lives in Oakland, and has two children; one attending college on the East Coast and another that recently graduated and is living as an Artist.

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For more inspiration, join this Saturday's Awakin call with Mauricio Lim Miller. More details and RSVP info [here](#).