There’s a formula of sorts that underlies conventional interventions focused on helping low-income families in crisis. The first step is to stabilize the family; the second step is to provide a plan of action formulated by caseworkers and other professional advice-givers; and the third step is to provide access to programs or resources that allow low-income families to follow this advice. It’s therefore a top-down formula in which families are treated as recipients of a professional plan of action.

We recently had a chance to speak with Maurice Lim Miller, the founder of Family Independence Initiative (FII), which takes a radically different approach. The charge of FII is in itself quite conventional, namely, to assist low-income working families (as defined by earning less than 50 percent of local median income). The members of these families may work as landscapers, cleaners, cashiers, fast food workers, and any number of other low-wage jobs.

Although FII’s charge may be conventional, the way in which it takes up this charge is not. The FII philosophy is that rather than telling poor families what to do, it’s better to provide a context in which they can discover for themselves what’s important to them and how they can best achieve those goals. The FII credo is that “like middle and upper class families, most low-income families are capable of taking tangible steps towards establishing control and choice in their lives. What these families lack is...
sufficient capital and access to opportunities and information.” The FII approach is thus defined not so much by what it does for low-income families as by what it doesn’t.

Staff members at FII are not allowed to advise families precisely because FII’s philosophy is to let families take the initiative and devise their own plans. What types of goals do FII families typically settle upon? The common ones are improving their children’s grades, graduating from high school or college, starting a small business, saving up to become a homeowner, improving their family’s health, or broadening their social networks.

Once a goal or plan is settled upon, FII encourages and supports it with matching funds, fellowships, and small amounts of money (typically just $25–$30 for each activity undertaken). In their monthly meetings with an FII liaison, families are asked to report the plans they are making to improve their situations, and families make more money for each new activity they undertake while making progress. According to both the families and external evaluators, the main reason FII is successful is not principally the monetary rewards; rather, it’s the intrinsic motivation fueled by a commitment to independent decision-making and a belief in each family’s ability and responsibility.

The FII formula is distinctive also for drawing explicitly on social network principles. Families typically apply to FII in groups of five or six, and these groups are then jointly responsible for the success of all, rather like a credit circle or a microlending program. In this way, FII strengthens the participants’ peer networks, giving them a new group they can turn to for support, suggestions, and help.

This approach has attracted much attention of late. Most notably, Miller was recently invited by President Obama to join the White House Council for Community Solutions, a council comprising 25 members who, in President Obama’s words, have each “dedicated their lives and careers to civic engagement and social innovation.” According to Miller, the main virtue of this recognition is that it refocuses attention on a group that’s too often an “invisible population,” toiling away without much public understanding and without much support from social services.

Is FII just a flavor-of-the-day intervention? The plain facts of its results suggest otherwise. In a recent analysis of 86 households (comprising 344 individuals) in Oakland, San Francisco, and Hawaii, it was shown that average income among participants increased by 23 percent, savings increased by 240 percent, home ownership increased by 15 percent, and the number of new businesses increased by 19 percent (within the first two years of joining). In addition, 2010 data from a sample of FII families in San Francisco show that despite the economic recession, 8 of the 32 families dropped their Section 8 and CalWORKS subsidies, and only two new families began using food stamps. The benefits of FII have also been shown to be long-lasting. When FII recently sampled families who were enrolled in the first FII program in 2001 in Oakland, these families, who are no longer formally part of FII, were still making impressive progress. It appears that FII induces a planful orientation that delivers over the long haul.

The FII approach also reveals, Miller says, just how hard the working poor are working. As Miller states, “There’s a heavy stereotype that people who are poor don’t work hard, don’t take initiative, and really just want to be on welfare.” Miller’s goal is “to prove that we have 30 million households that work very hard and that if we recognize the initiative they take and the talent that they have, they can become even more productive and less prone to crises.”

*Esra Burak is a Ph.D. candidate in Sociology at Stanford University.*