



1,000 IN 1,000

Moving 1,000 people out of poverty every 1,000 days



FAMILY
Foundations

Growing strong, money-wise families



LETTER FROM THE CHAIR

When I was City Council President, I was invited by the Jessie Ball duPont Fund to an Asset Building Conference, where I joined a team of colleagues from Jacksonville. We were challenged to set a bold goal around poverty in our community. We decided that our goal had to be big – we chose 1,000 people – and our goal had to have a time limit – we chose 1,000 days and that is how *1,000 in 1,000* was born.

I assumed that this initiative would be like most, where a group comes up with some great ideas, but then we get back home our good intentions wither. But Team Jacksonville was different. We completed research on the latest learnings on poverty, including literature reviews and national site visits. We ran pilots, working with 100 families over 3 years, to determine what specific strategies were the most powerful for building assets.

We learned from the families directly. They told us that their top goal was to provide a better life for their children than their own. They wanted a job that paid a living wage and were willing to work for it, but needed child care and reliable transportation to get to job training. They emphasized the need for life management skills, including goal setting, budgeting, parenting and interpersonal skills. Families were frank that many of them had a past criminal arrest or conviction, but for relatively minor offenses that were still classified as a felony, such as bouncing a check or driving with a suspended license.

Poverty is everyone's problem. I am justifiably proud of our community for examining poverty through the magnifying glass of our collective vision. Now, I am asking you to join with us to expand *1,000 in 1,000* so that we can meet our bold goal by 2015.

Sincerely,

Michael Corrigan, Jr.

1,000 in 1,000 Steering Committee Chair

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A CHALLENGE FROM THE JESSIE BALL DUPONT FUND

When Jessie Ball duPont died in 1970, she left a will that directed the establishment of the Jessie Ball duPont Religious, Charitable and Educational Fund to benefit those organizations that had received a gift from Mrs. duPont between January 1, 1960 and December 31, 1964. Since fiscal 1977, its first year of operation, the Fund has seen its assets grow to more than \$250 million and today it supports roughly 330 eligible organizations. While those organizations are located in 30 states, the District of Columbia and two foreign countries, two-thirds of them are concentrated in Delaware, Virginia and Florida.

Given this rich and diverse array of eligible organizations, the trustees and staff of the Jessie Ball duPont Fund have chosen to focus their work on expanding access and creating opportunity for the people, organizations and communities that were important to Jessie Ball duPont. This approach offers great potential for philanthropic investments in urban communities such as Wilmington, Delaware; Richmond, Virginia; and Jacksonville, Florida; as well as in rural communities such as the Northern Neck of Virginia and Port St. Joe, Florida.

In late 2006, the Jessie Ball duPont Fund convened representatives from those five communities to consider how best to increase the financial assets of financially vulnerable populations. Each community was represented by a team of

individuals, roughly half of whom represented the Fund's eligible organizations, and half of whom were community leaders interested and committed to growing the financial assets of financially vulnerable people.

During a three-day symposium, ***Building Assets of People, Families & Communities***, team members learned about the evolution of the "asset building" field and about concrete strategies that community leaders are using to build assets of individuals and families. Experts presented the best practices and statistics on the use of asset building as the foundation for moving people out of poverty.

During the conference, Sherry Magill, president of the Jessie Ball duPont Fund, issued a challenge to each team: develop a strategy to build the assets of people in your community. Teams convened to develop their initial plans and then presented back to the larger group. Team Jacksonville adjourned to the basement to discuss their initial approach. The discussion centered on the shared frustration with the magnitude of poverty in our community and the fragmentation of our social services delivery system. The Team determined that their plan needed to be bold, specific and time bound. The conclusion was to move **1,000 people out of poverty every 1,000 days**.

JESSIE BALL
DU PONT
FUND



INITIAL MEMBERS OF TEAM JACKSONVILLE

Honorable Michael Corrigan, Jr.
City Council President

Randy Evans
Fresh Ministries

Ronnie Ferguson
Jacksonville Housing Authority

The Very Reverend Edward Harrison
St. Johns Cathedral

Bob Helms
Wachovia Bank

Connie Hodges
United Way of Northeast Florida

Dawn Lockhart
Family Foundations

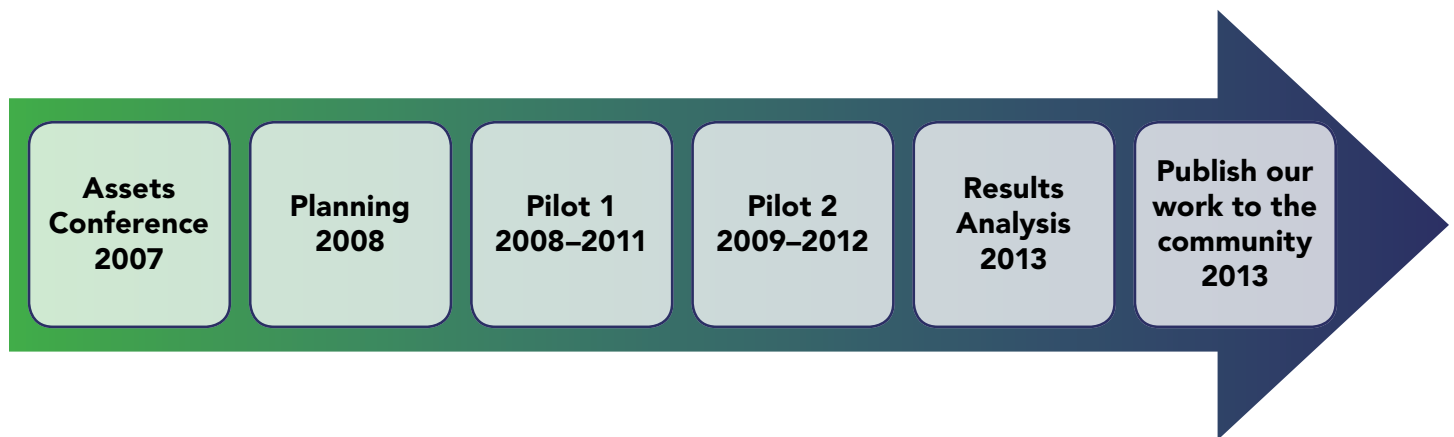
William "Bill" Scheu
The Blueprint for Prosperity

David Sundstrom
Duval County Public Schools

Steve Wallace
Florida State College at Jacksonville

Cleve Warren
Jacksonville Economic Development Corporation

Nina Waters
Community Foundation



PLANNING

Upon return, the Team convened to determine next steps. Many members had been part of previous initiatives that fell by the wayside and there was strong commitment for this work to be different. The Team identified leadership gaps and added additional team members. A full list of the Team is on page 31.

The Team made clear commitments:

- **First**, poverty is everyone's problem so this work must involve a large group of leaders from multiple sectors in our community.
- **Second**, we must use existing resources in our community so each member agreed to use their agency's resources to support the effort.
- **Third**, focus on the vision, not on the impact on an individual organization. Egos could not be involved so each member vowed to "check their guns at the door".
- **Fourth**, we must learn what has worked elsewhere, but customize locally.
- **Fifth**, Use the value of local experts to define "best practices" to maximize the collective wisdom and expertise of the group members, e.g. **Early Learning Coalition of Duval** define quality child care.

Conduct Local and National Research

Develop Theory of Change

Test with a Pilot Program

Evaluate Results

LOCAL AND NATIONAL RESEARCH

Ulrich Research, a Jacksonville based Market Research Firm, conducted focus groups with clients from WorkSource and Jacksonville Housing Authority. A separate focus group was held with case managers who were directly working with families in poverty. Over 100 clients and 15 Case Managers participated in the focus groups. Here is what we learned:

- **Family Focused**

Every client identified that they wanted a better life for their children than their own. Most had grown up in poverty and wanted to break that cycle for their children. They wanted their children involved in the process so that their children could learn.

- **Need for Jobs and Supports**

Jobs that pay a living wage were emphasized by both groups. The clients asserted that there were just not enough “good” jobs in Jacksonville while the case managers tended to feel that jobs were available, but the clients were being too choosy. Child care and reliable transportation were seen by all as needed to complete education and/or attain steady income. The clients expressed strong desire for affordable homeownership so they could stop paying rent. Both groups emphasized the need for life management skills, including goal setting, budgeting, parenting and interpersonal skills.

- **Barriers to Success**

We anticipated that job skills and/or education would emerge as the key barriers to success, but were astounded when both groups identified a past criminal background as the major barrier. The case managers stated that this was a problem for at least 4 out of every 5 clients. The clients gradually revealed information on their personal criminal backgrounds and shared their issues did not involve jail time, but relatively minor offenses such as bouncing a check or driving with a suspended driver’s license. Both groups said the community needed employers who would give people with these background issues a chance to prove themselves.

- **Holistic Approach**

We asked why people were still in poverty given that there are so many social service organizations in Jacksonville. Both groups expressed frustration on the myriad of criteria from different organizations with much time wasted applying for services only to find that the person didn’t meet the eligibility for aid.

**EFFORTS TO STRENGTHEN DISADVANTAGED COMMUNITIES
require perseverance, patience, and sustained focus on a limited number of strategies.**

Hard Lessons about Philanthropy & Community Change from the Neighborhood Improvement Initiative by Prudence Brown and Leila Fiester prepared under contract to the William and Flora Hewlett Foundation.

BEST NATIONAL PRACTICES

We reviewed the local work already completed through *The Blueprint for Prosperity*, the Jacksonville Community Council's *Quality of Life Reports* and *A Competitive Assessment of Jacksonville, Florida* from the University of North Carolina at Chapel Hill. We did an extensive literature review from multiple national programs and initiatives.

Jacksonville had previously sent a number of community representatives to the **Harlem Children's Zone**. The focus of the Harlem Children's Zone is a community development model designed to support children from birth through advanced education, whether college, technical school training or admission to military service. Select Team Members visited **Centers for Working Families in Chicago** where families are provided with services through a framework of employment, work support and financial services and wealth building.

Out of this research, key themes emerged:

- **Job opportunities are critical.** Sufficient income is necessary for a family to succeed. MRDC, an education and social policy research organization, highlights that proven strategies are based on increasing advancement rates for low-wage workers. The Jacksonville Quality of Life Report clearly shows that employment growth is critical for our community to thrive.
- **Families need support and infrastructure in order to successfully work.** The Center for American Progress lists specific recommendations to cut the national poverty rate in half that include the need for supports in addition to jobs, specifically child care focused on early learning, coordinated benefits programs, including food stamps and housing assistance and expansion of the Earned Income Tax Credit. The Competitive Assessment of Jacksonville states that sustainable communities must invest heavily in infrastructure for families, including education, healthcare and affordable housing. The Harlem Children's Zone visit reinforced that families must be surrounded with services.

- **Continued reinforcement that Asset Building Models are most sustainable.** The Center for Economic Development has shown that poor people can successfully save and build assets with the right incentives and institutional supports. The Annie E. Casey Foundation's work highlights that people who have assets are more economically secure, have more options in life and can pass on opportunities to their children and future generations. The Economic Mobility Project, initiated by the Pew Trusts showed that assets essential for families in poverty include human and social capital, including housing, education, social networks and access to civic institution. Focusing on these assets in addition to employment positively impacts economic success.
- **Engagement and collaboration between organizations is crucial.** Efforts to create major change require perseverance, patience and sustained focus on a limited number of strategies. *Hard Lessons about Philanthropy & Community Change from the Neighborhood Improvement Initiative* emphasized that productive relationships and trust between diverse organizations must be established for community change to occur.



Pictured above: 1000 in 1000 participant Earnestine with Program Manager Jackie Thompson

POVERTY IN JACKSONVILLE

The poverty statistics for Jacksonville are compelling, with 12 – 14% of our citizens earning less than the Federal Poverty Level and 1 out of every 6 children growing up in poverty.

Out of the Pilot Program emerged a view of poverty that surprised us.

The typical family in poverty enrolled in this program was a single mother with 2 to 3 children. She has a high school diploma and works two jobs. She doesn't have any savings, so one crisis will put her over the edge. She has made some poor choices in life:

- She has a lot of debt, but from student loans, not credit cards. She wanted to get a better job so she went to an expensive trade school, financing the tuition, but the high-paying job didn't materialize.
- She got a traffic ticket, but didn't have the money to pay it off. Her license got suspended, but she continued to drive because she had to get to work. She got pulled over and now has a felony conviction for driving with a suspended license.
- She wrote a bad check – to pay the rent or to pay for food. When the check bounced, the amount was over \$100, so she now has a felony conviction.



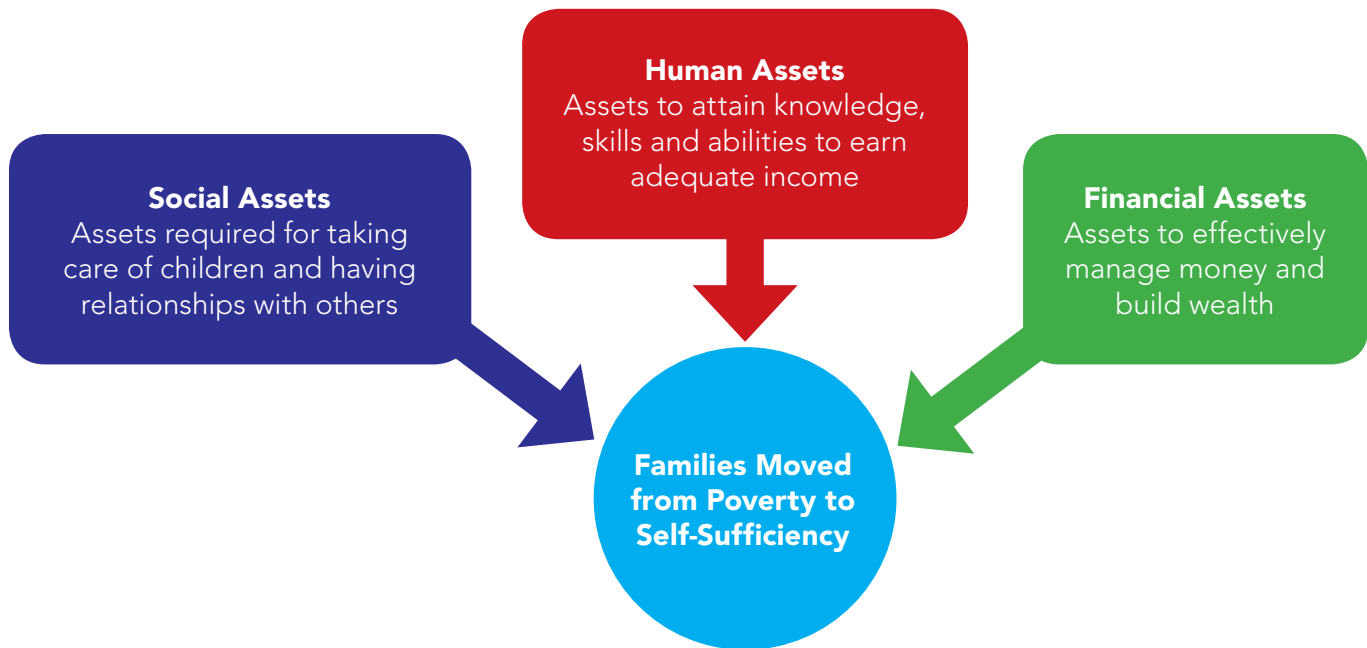
Pictured above: 1000 in 1000 program participant Lori with her son

WHY ARE YOU IN POVERTY?

- **I need a job that pays and I'm willing to work for it.**
- **I made a mistake 16 years ago and wrote a check I couldn't pay for – now I can't get a job because it's a felony.**
- **I never learned how to make a budget.**
- **No one ever taught me how to parent.**
- **I want a better life for my children, so I have to figure this out. I just don't know how.**

THEORY OF CHANGE

Through the research, the Team determined that we would test a theory of change that incorporates the approach that assets are not strictly financial in nature.



GUIDING PRINCIPLES

The Team agreed to these Guiding Principles:

Family Focused – Address needs of the entire family versus solving individual needs

Client Directed – Personal development of plan based on choice and collaboration

Economic Way of Thinking – People cannot have everything they want, people must make choices, choices have consequences

Collaborative – Utilize existing resources and partnerships

Place Based Networks – Project based in community with existing opportunities for parent-to-parent interaction and support

Citizen Engagement – Engage participants in existing social networks or create networks. Linkage of people in a geographic area leads to increased civic engagement

COMMON PERFORMANCE MEASURES

The Team defined ultimate success as families who earn a self-sufficient income and have strong family skills. The Team recognized that we needed a robust set of measures to determine which interventions would be critical to moving families to this ultimate success.

We decided to use the model of Results Based Accountability from the book ***Trying Hard Is Not Good Enough*** by Mark Friedman, which focuses work to answer 3 questions:

- **How much will we do?**
- **How well will we do it?**
- **Is anyone better off?**

Traditionally, social service programs have done an excellent job of answering the “how much” and “how well” questions, but have not addressed “better off” well. Accordingly, the Team spent most of our work on “better off” measures, developing specific performance measures for each category of asset – Social Assets, Human Assets and Financial Assets.

We intentionally identified multiple measures, knowing that not all would be significant. We intentionally did not set goals for each measure as our design was to determine which measurements would emerge as the most powerful interventions.

For our terms, we use “client” when referring to the adult head(s) of household, “family” when we are referring to the family as a whole and “children” when referring to the children in the household.



Jacksonville Beach

THE PERPETUATION OF POVERTY
from one generation to the next is one of the most serious
and pervasive problems our global society faces.

COMMON PERFORMANCE MEASURES *(continued)*

HOW MUCH WILL WE DO?

We started the Pilot Program with 50 families. After one year, we added an additional 50 families so that we could have more robust data to evaluate the work, giving us a total of 100 families, with a total of 410 people served.

HOW WELL WILL WE DO IT?

Family retention was our key measure, with a goal of retaining 80% of the families in the program.

IS ANYONE BETTER OFF?

We intentionally did not set numeric objectives for our Better Off measures as the Pilot was designed to determine which of these interventions was most impactful.

SOCIAL ASSETS

Assets required for taking care of children and having relationships with others.

- % of children <12 years old who have quality childcare and/or afterschool care as measured by the Early Learning Coalition of Duval checklist for Quality Child Care
- % families spending <30% of income on decent housing so that children are raised in a safe neighborhood
- % families completing Parent University (*social network*)
- % families spending <15% of income or time on transportation
- % children performing at grade level
- # families enrolled in food stamps
- % Heads of Households increasing parenting skills score at Parent University

HUMAN ASSETS

Assets required to attain knowledge, skills and abilities to earn adequate income.

- % Heads of Households who demonstrate personal accountability (*added after Pilot start*)
- % Heads of Households enrolled in job training leading to self-sufficiency income
- % Heads of Households whose criminal background is not a barrier to getting and keeping a job with self-sufficiency income
- % Heads of Household with GED or High School Diploma



Pictured above: Connie Hodges, United Way of Northeast Florida and Harlan Stallings, Blueprint for Prosperity with 1000 in 1000 program participants Marshallena and Padrika

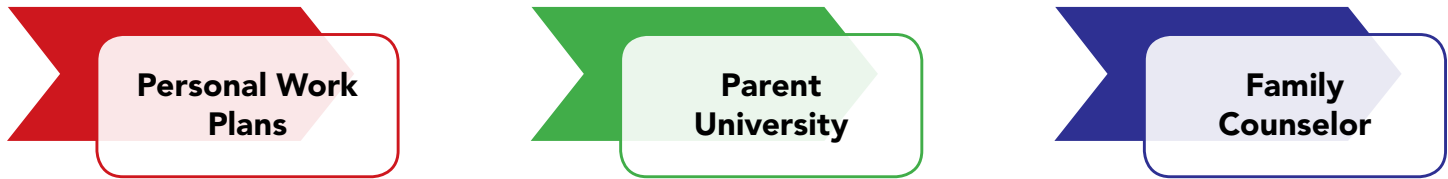
FINANCIAL ASSETS

Assets required to effectively manage money

- % families with self-sufficiency income (*self-sufficiency income is defined as increasing income by 15% or above the Federal Poverty Level, whichever is higher*)
- % families increasing their net worth
- % families increasing their income 15% or more in the first year of program
- % families maintaining self-sufficiency income for 6 months
- % families maintaining self-sufficient income for 12 months
- % families receiving EITC Benefit
- % families improving credit scores
- % families reducing unsecured debt
- % families with checking accounts
- % families with savings accounts
- % families improving financial literacy scores at Parent Univesity
- % adults with health insurance
- % children with health insurance

PROGRAM MODEL

Our Pilot implemented a Program Model with 3 distinct components:



Personal Work Plans are systematic detailed plans developed and directed by the client to outline their specific steps to move to a life out of poverty. Each Personal Work Plan must have a career goal that is attainable within 1,000 days and will lead to sufficient income. Where a past nonviolent criminal background was an issue, the Personal Work Plan included record expungement, if possible or a career path where the particular background issue would not be a problem. For example, one client pursued truck driving as a career because of a minor marijuana arrest that had happened 10 years prior.

Parent University is group education on Parenting and Financial Literacy and is designed to build community relationships, teach life management skills and establish effective family roles and routines. **Parent University** was conducted over a 5 to 8 week period and engaged the entire family in moving from poverty to self-sufficiency.

The **Family Counselor** is a Certified Financial Counselor with experience in social work. The Family Counselors guided families in completing their Personal Work Plans by linking clients to community resources, coaching clients on monthly budgets and holding clients accountable for specific tasks.



STARTING INCOME

Pilot Program participants were intentionally recruited from different income levels to identify if there were specific starting circumstances that would influence success. Five distinct income categories for participants were set:

1. Less than 100% of Federal Poverty Level,
2. 100 – 150% of Federal Poverty Level,
3. Greater than 150% of Federal Poverty Level,
4. Full Time Students,
5. Referrals from the Department of Children and Families that identified families who are at risk of having their children removed from the home due to circumstances that could be addressed by this program.



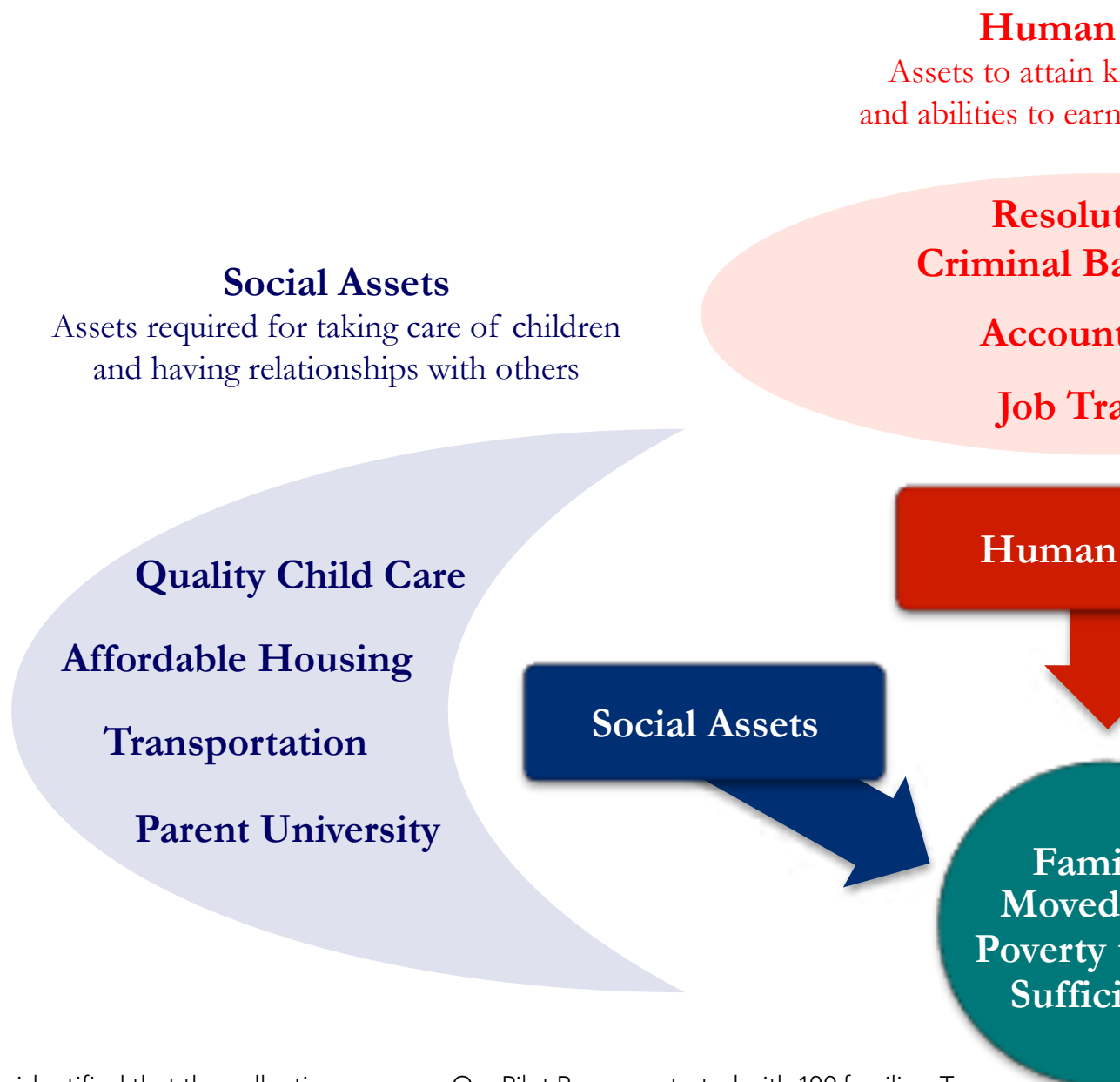
Pictured above: Padrika and Brice with their children

KEY STATISTICS ON 100 PILOT FAMILIES

- 84% are a Single Head of Household
- 2.67 Children in the family.
- 93.3% have their High School Diploma or GED
- 73% have one or more arrests or convictions for a nonviolent crime yet have never served time in prison
- 79% are banked (*have a checking and/or savings account*)
- \$28,174 in unsecured debt
- 91.22% are Minority

PILOT PROGRAM EVALUATION

CRITICAL MASS — FAMILIES WHO ATTAIN AT LEAST 7 OF THESE



Our research clearly identified that the collective effect of success in multiple interventions is statistically significant in family success. Specifically, when a family obtains at least seven of the nine identified family assets, they more than double the probability that they will succeed in attaining sufficient income to move out of poverty. When we looked at each of the variables independently, only two – Parent University and Accountability – were statistically significant on their own. However, we hypothesized that the collective effect of multiple variables would be significant, and our research supported our hypothesis.

Our Pilot Program started with 100 families. Ten families opted out of the program, leaving 90 families on which to base our conclusions. Forty of the 90 families succeeded in increasing their income by 15% or more during their 1,000 days. Our analysis focused on identifying the interventions that would lead to family success. We identified the nine interventions that were the most powerful. Then we analyzed how those interventions, taken together, affected the family's ability to succeed. Starting income did not affect a family's success.

9 ASSETS MORE THAN DOUBLE THEIR PROBABILITY OF SUCCESS.

Assets

Knowledge, skills
Adequate income

Education of
background
Stability
Training

Assets

Families
from
to Self-
sufficiency

Financial Assets

Assets to effectively manage
money and build wealth

Financial Assets

Earned Income
Tax Credit

Debt Reduction

Our results were evaluated by Ulrich Research. This chart shows the collective effect of the multiple interventions to increase a specific asset. 65% of the families who attained seven to nine of the assets were successful. For families who attained six or fewer of the assets, only 31% were successful.

	Total	0 to 6 Assets	7 to 9 Assets
Success?	(N=90)	(N=67)	(N=23)
Yes	40%	31%	65%
No	60%	69%	35%
Total	100%	100%	100%

$p=.006$

On the following pages, we will describe each asset and the success of families in attaining that asset. The graphs are designed to show the difference in attainment between families that succeeded in attaining the assets and those that did not succeed. We set the benchmark at 40% because that is the percentage of families who succeeded in increasing their income. If the result of families who attained the asset is greater than 40%, we identified that asset as important.

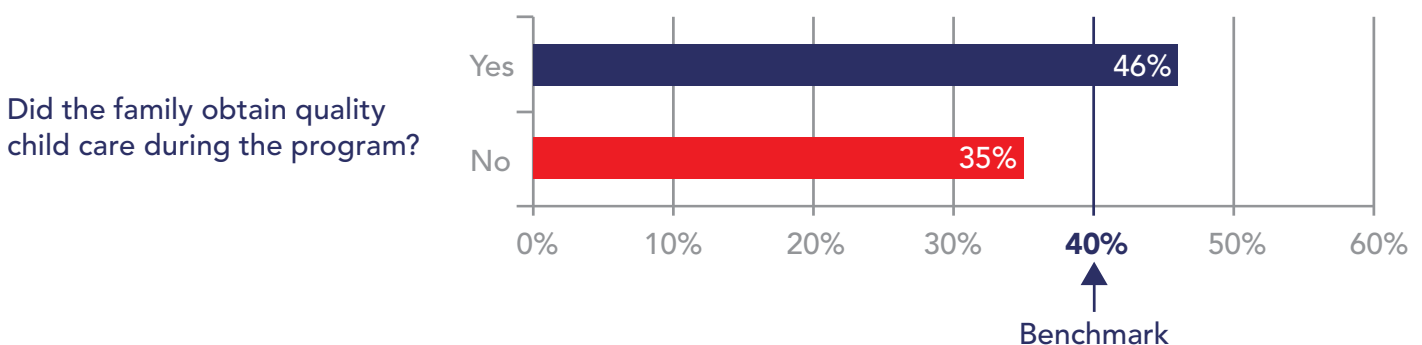
SOCIAL ASSETS

QUALITY CHILD CARE

Parents and caregivers cannot work if they do not have child care. But for the child to grow and develop, child care must go beyond simple baby-sitting. Quality Child Care is defined as preparing children to learn and experience success.

For pre-school children, the Pilot Program used the Early Learning Coalition of Duval Quality Rating and Improvement System that rates learning environment, staff qualification and professional development, staff-to-child ratio, curriculum and program administration and family involvement.

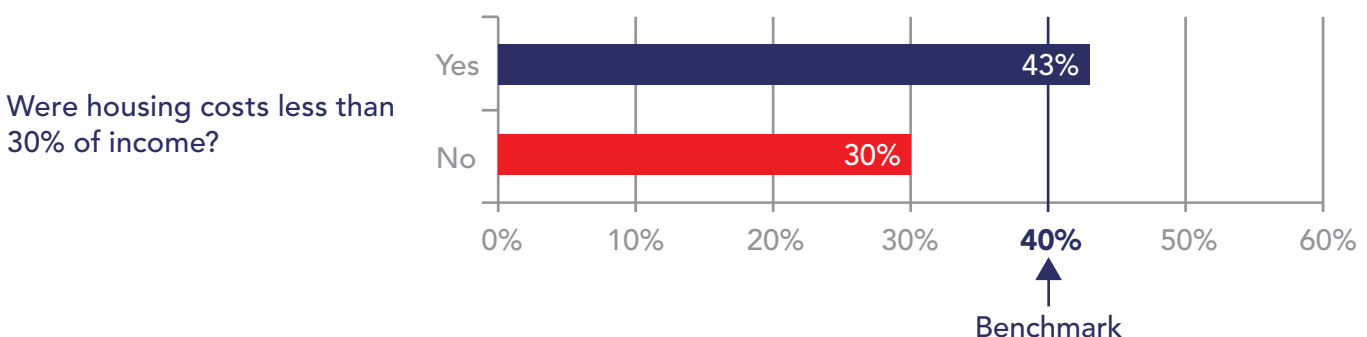
For school-age children, the Pilot Program used the Team Up program at the Duval County Public Schools, where children are provided with homework assistance and character development programs.



AFFORDABLE HOUSING

When low-income families have to devote more than 30 percent of their monthly income to housing, consequences are potentially devastating. They may not have enough money left to pay for food, health care, or child care, and a missed paycheck or an unanticipated emergency may push them into homelessness. The Jacksonville Housing Authority provides thousands of rental units and Section 8 vouchers in our community.

Affordable rent levels enable some households to accumulate savings sufficient to attain homeownership. The Joint Center for Housing Studies of Harvard University has completed research showing that children of homeowners have better home environments, higher cognitive test scores, and fewer behavior problems than do children of renters. We use the Individual Development Account Program through Family Foundations to provide matched savings accounts for families to save for homeownership. Our homeownership partners are LISC and the multiple Community Development Corporations who develop affordable housing.

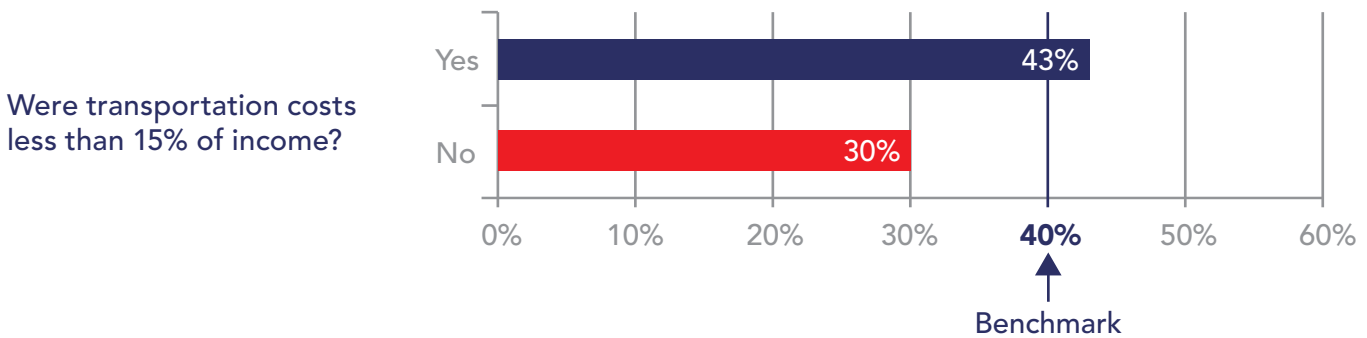


TRANSPORTATION

Jacksonville has the largest geographic footprint of any city in the United States, making public transportation solutions cumbersome and time-consuming. When families do not have reliable transportation, they cannot get to work. When families do not have reliable transportation, they cannot get their children to quality child care. Reliable transportation gives parents the capacity to participate in their children's education. Reliable transportation gives families access to healthy foods because they can travel to grocery stores.

Transportation must be affordable. If transportation costs are more than 15% of income, families cannot maintain an effective monthly budget.

Family Foundations has implemented *Ways to Work* to address this need. When participants enter the program, they are able to purchase modestly priced used vehicles with small, short-term, low-interest loans. This method gives clients immediate access to reliable, affordable transportation.

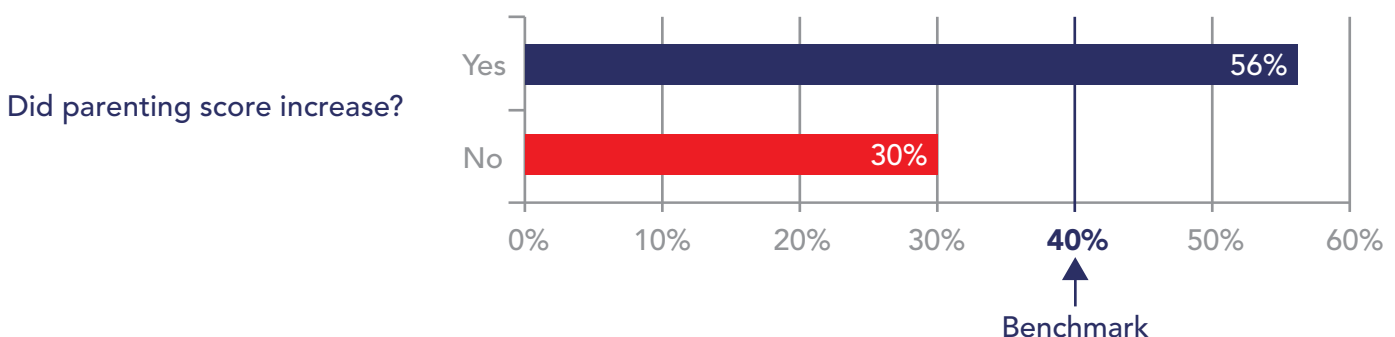


PARENT UNIVERSITY

Positive parenting skills are proven to have a positive impact on parent-child bonds and children's mental health. Too often, parents were raised in households with poor parenting skills and never learned how to effectively parent. Many families never learned good money management skills.

Parent University teaches parenting skills including understanding child development, increasing parent/child communication, establishing house rules, establishing behavior management systems, providing meaningful rewards and consequences and how to parent positively. Financial literacy education teaches the importance of monthly budget management.

Parent University is intentionally taught in a group setting so that clients form social networks and learn from each other. This approach builds community.

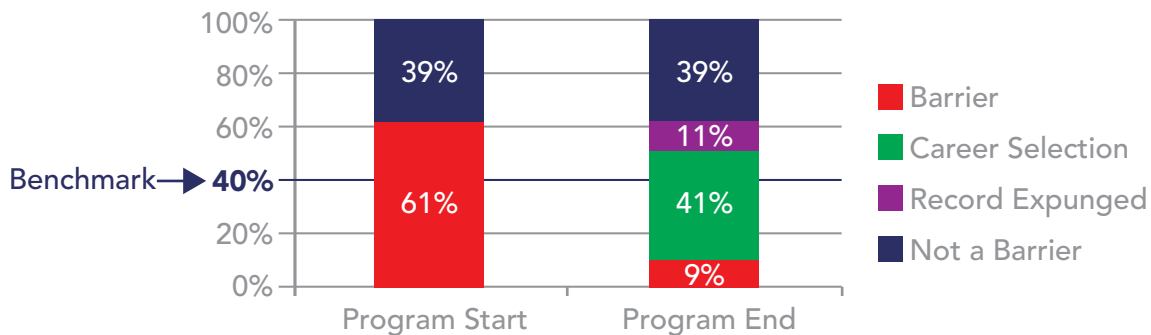


HUMAN ASSETS

CRIMINAL BACKGROUND

In our Focus Groups, we identified that a past nonviolent criminal background issue presented a barrier to the movement out of poverty. This was confirmed when we reviewed background checks for all participants, finding that over 60% had what was on the surface, a minor issue, but one that required them to check “Yes” on applications asking if they had ever been arrested or convicted. Unlike a late payment on a credit score which is ultimately removed, an arrest on a minor charge can follow someone forever.

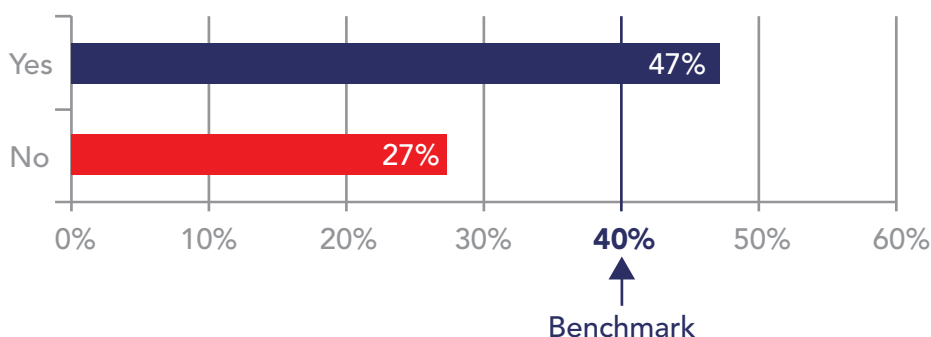
We pursued having records expunged, erased or sealed with the assistance of Jacksonville Area Legal Aid, and learned that this is an effective strategy, especially when partnered with pursuing career choices where particular criminal background issues would be less of a barrier. An example of this is a client who had been arrested with a small amount of marijuana. A drug conviction prevents employment as a Registered Nurse, but he successfully pursued truck driving as a career and is thriving.



JOB TRAINING

Our emphasis in job training was to engage clients into career paths that would lead to self-sufficient income and we identified many careers available in Jacksonville that pay a living wage. We found that many clients had completed job training that did not significantly enhance their income nor set the stage for future income growth. A recurring instance was where clients had completed training at a private college and incurred thousands of dollars in debt only to become a Certified Nursing Assistant, which only pays \$8 – \$10/hour.

Florida State College at Jacksonville provides career assessments for clients focused on jobs with a living wage and affordable job training is provided by Florida State College at Jacksonville and WorkSource.

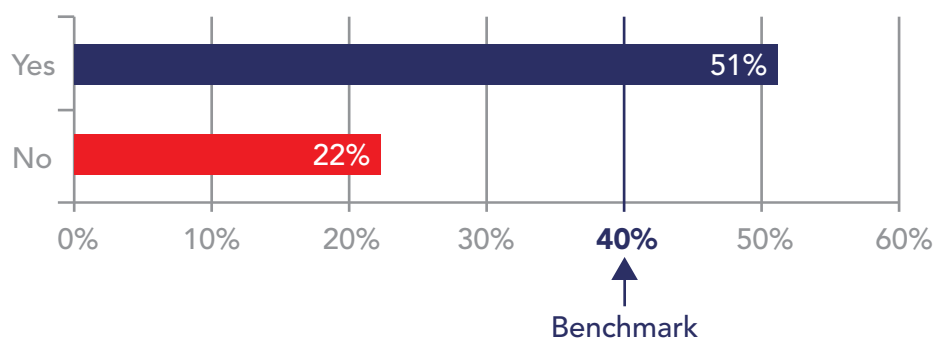


ACCOUNTABILITY

The time bound nature of this program dictates that clients only have 1,000 days to complete the difficult work of moving from poverty to self-sufficiency. This requires that clients must be accountable for meeting the specific, defined tasks that are part of their Personal Work Plan. While subjective in nature, we assigned an Accountability Score for each family, with a 1 or 2 for Motivated and a 3 or 4 for Not Motivated.

While this measure is subjective, it identifies which clients are willing to sacrifice short-term gratification to focus on long-term growth. This measure reinforces the economic way of thinking — that people cannot have everything they want, people must make choices, and choices have consequences.

Did Accountability Rating indicate participant motivation?

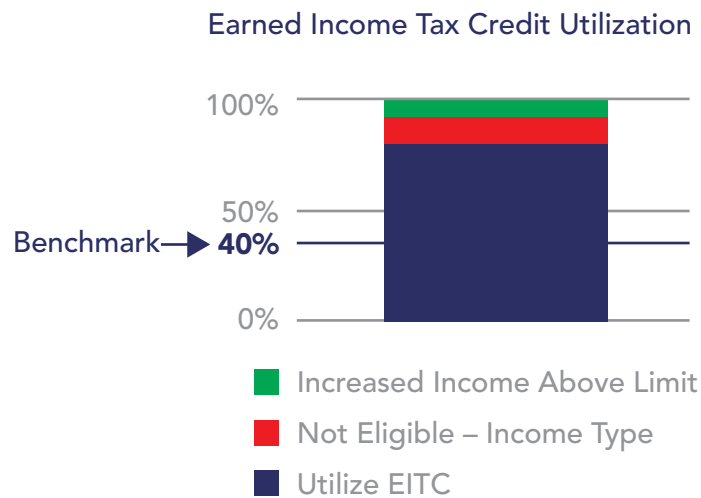


FINANCIAL ASSETS

EARNED INCOME TAX CREDIT

Through the Real \$ense Prosperity Campaign led by the United Way of Northeast Florida, Jacksonville has implemented a robust approach to deliver the Earned Income Tax Credit to eligible working families.

In our Pilot Program, almost every eligible family was already availing themselves of the Earned Income Tax Credit. These results highlight the success of the EITC campaign in our community.

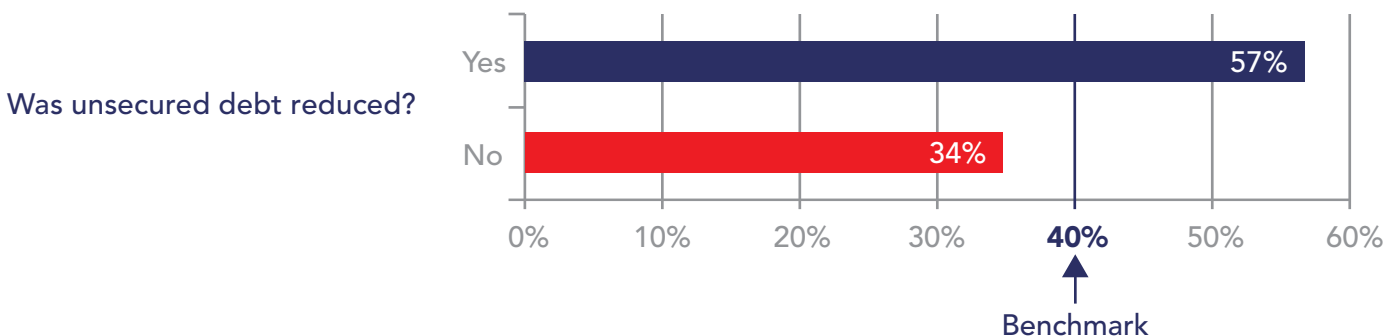


REDUCTION IN UNSECURED DEBT

Not surprisingly, most families did not have a formal budget at program start. The discipline of tracking both income and expense are invaluable to keeping families on the path to building financial assets.

Our program model utilized Certified Financial Counselors in the role of Family Counselor to ensure that families were able to access professional, objective assistance in financial decisions. Financial Counselors must complete comprehensive education as well as a minimum of 1,000 hours of counseling each year to maintain their certification.

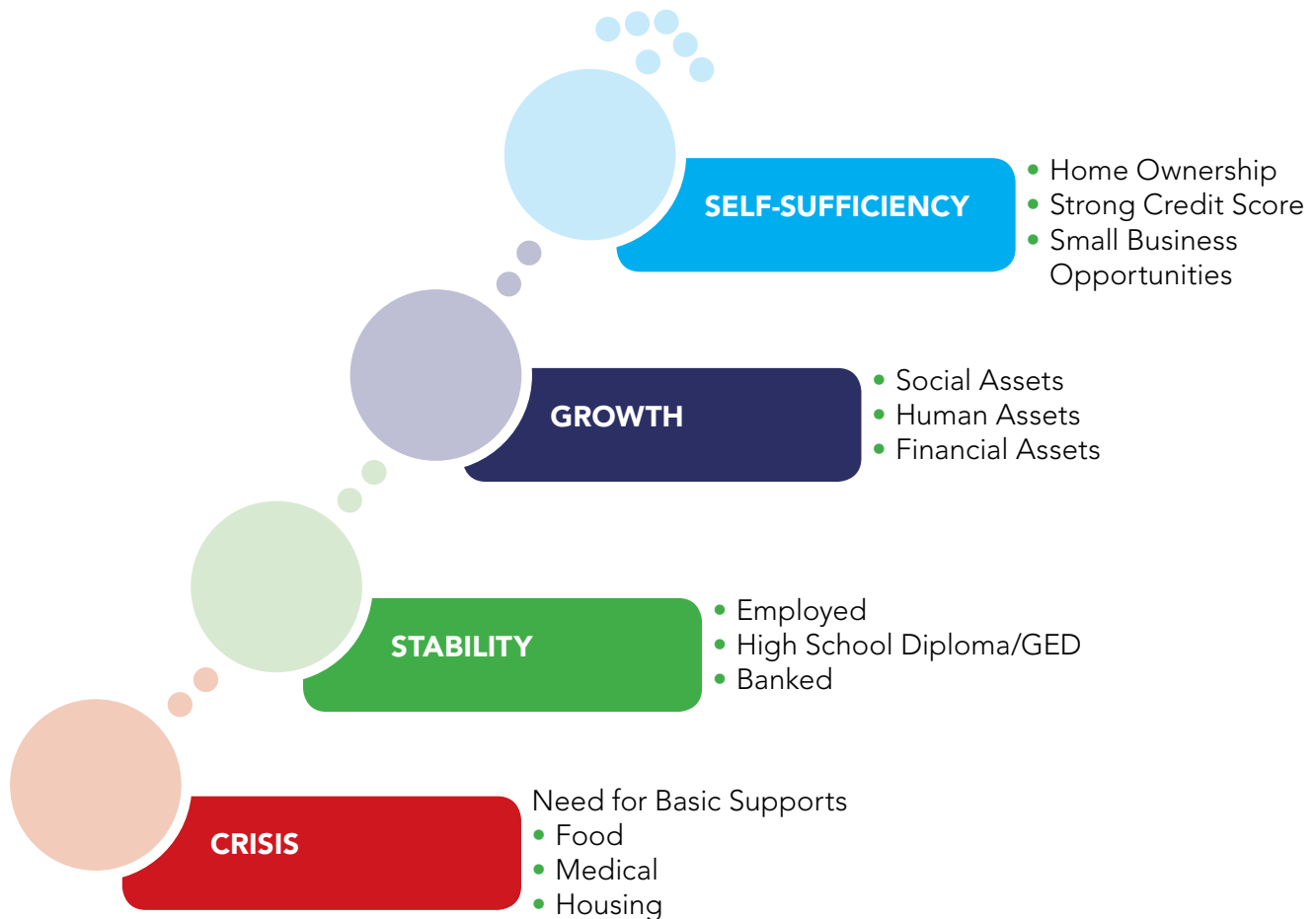
This outcome shows that families used their increased income to pay off past debts, so that families would build financial stability for the future.



FAMILY READINESS FOR PROGRAM

Because 1,000 in 1,000 is a time-bound program with each family having 1,000 days, about 3 years, to complete their work, families must be ready.

Our work identified that families must be at the stage of Stability, which is defined as having obtained basic education, demonstrating employability by having worked for at least 6 consecutive months in the last year and showing basic financial literacy by managing a checking and/or savings account.



Families who are in crisis, without basic supports such as food, medical care and housing, are not able to focus on long-term planning. Our community must support families who are in crisis through assistance that moves them to stability. At that point, the family is ready for the investment of the 1,000 in 1,000 program.

During their 1,000 days, families exhibit growth in social, human and financial assets. Successful families can then individually manage their path to full self-sufficiency by buying their own home, significantly increasing their credit score by continuing to pay off debt and starting their own business.

ECONOMIC SENSE FOR OUR COMMUNITY

Poverty is a complex issue. Human behavior and social services cannot conform to the stringent standards that we would require for FDA approval for a new cancer treatment. But our work clearly demonstrates that a systematic approach to surrounding families in poverty with key interventions is a successful method to move a substantial number of people out of poverty within a defined period of time.

Even with the uncertainties inherent in social services work, metrics matter. A goal of our program was to identify a methodology to evaluate the benefits of this program.



Pictured above: Program Manager Jackie Thompson with family participant

THE KEY METRIC

A key metric is increased earnings. But simply looking at the increased earnings for a single year is not valuing the full benefit. We found the best work had been done by the Robin Hood Foundation, who funds poverty programs in New York City. We have adopted their method of valuing increased earnings, which is

*Earnings Boost * Present Discounted Value (PDV) of \$1/year for 30 years = Present Value of Lifetime of Increased Income*

Our clients' ages are clustered in their early 30's, so assuming that they will work for another 30 years is very reasonable. The Present Discounted Value calculation is a method to determine today's value of the future value of those earnings. The PDV of a dollar per year for 30 years is approximately 18.

Here is the calculation for a typical family:

*\$4,500 Earnings Boost * 18.442 (Present Discounted Value of \$1/year for 30 years) =*
\$82,989 Present Value of Lifetime of Increased Income

The increased income substantially impacts that individual family's quality of life. But the community also benefits by the taxes paid by the family, the economic impact of the increased spending and by reduced subsidy costs.

We also calculated the approximate costs of keeping families in poverty. Again, our calculation uses the Present Discounted Value.

*Cost Decrease * Present Discounted Value (PDV) of \$1/year for 30 years = Present Value of Lifetime of Decreased Benefits*

We identified the defined measurable costs of social supports for the 100 families in the Pilot Program, which totaled \$857,213, or approximately \$8,600 per family. We only calculated costs associated with public assistance programs as these are readily accessible. We know that families depend on other community donations, such as food pantries, to make ends meet, but we could not definitively identify these costs. We calculated the reduction in the cost of these supports when a family increases their income either to Federal Poverty Level or by 15%, whichever is higher. We identified the specific cost reductions in each support. The support costs are reduced by 30.32%, from \$8,572 to \$6,062, for an annual savings of \$2,509 per family.

*\$2,509 * 18.442 (Present Discounted Value of \$1/year for 30 years) = **\$46,271 Present Value of Lifetime of Decreased Benefits***

Poverty is expensive – for each family in poverty as well as for our community at large. Our Return on Investment calculation rounded our costs for ease of understanding.

This work shows that it is smarter to invest in a proven program that works than to maintain the status quo.



Pictured above: 1000 in 1000 participant Angela with her son

TOTAL BENEFIT:

Increased Income: \$80,000

Decreased Support Costs: \$45,000

\$125,000

TOTAL COST:

\$7,700

RETURN ON INVESTMENT:

\$16.23 *return for every \$1 invested*

A FEW OF OUR SUCCESS STORIES



"I couldn't have made these professional gains without the support of this community. 1000 in 1000 helped me connect with so many resources!"

Teron and Ebony

LIFETIME VALUE OF INCREASED EARNINGS: \$198,000

Teron and Ebony Brown have 2 teenage children. Their personal goals focused on their children as they want both to finish college. They knew they had to serve as examples to show that a better life is possible.

Ebony was a Certified Nursing Assistant when she started, attained her Licensed Professional Nurse certification and is now studying to become a Registered Nurse. Teron is finishing up his GED and studying automotive repair.

Key Successes:

- Increased Annual Income from \$32,000 to \$43,000
- Balanced their monthly budget and are saving regularly
- Ebony is training to become an Registered Nurse, which will increase her income even more when she completes her degree in 2016.



"I loved Parent University because I learned new skills and made new friends, who encourage me to keep on going, even when I get discouraged."

Valerie

LIFETIME VALUE OF INCREASED EARNINGS: \$212,076

As a divorced mother of 2, Valerie knew it was up to her to improve her life and the lives of her children. During the program, she completed her teaching certificate and obtained a promotion from a para-professional to Teacher.

One of her biggest concerns was that her children had become "latchkey kids", spending time alone in their apartment every day until Valerie got home at 6:00. She was connected to the TeamUp program for afterschool care. She reports that the kids love the program and are improving their study skills and their grades.

Valerie has peace of mind knowing that her children spend their after school hours in a positive, productive environment.

Key Successes:

- Increased Annual Income from \$28,600 to \$40,300
- Increased her Credit Score from 454 to 504 and is still working to improve her score
- Increased her Parenting skills at Parent University
- And is saving for a down payment for a home.



"Financial Literacy was key for me. Even though I had a college degree, I wasn't practicing the basics of spending less than I made. I am now on track to buy my own home and never pay rent again!"

Earnestine

LIFETIME VALUE OF INCREASED EARNINGS: \$97,668

Earnestine has long had a dream of owning a home of her own, but as a single mother she struggle to make ends meet every month. She has finished her education and has been promoted to Assistant Principal. She tracks her spending every month and is saving regularly. She is working with affordable housing providers and knows that she will be able to move into her own home within two years.

Key Successes:

- Increased Annual Income from \$36,500 to \$41,500
- Paying down debt by \$300 every month, and plans to be debt-free by 2017.
- Saving \$200 every month



"Until I participated in this program, I had given up hope of ever finding a good job."

Tiffany

LIFETIME VALUE OF INCREASED EARNINGS: \$172,800

Tiffany had lost her job when she was pulled over for a traffic violation. Because her license was suspended for failure to pay a traffic ticket and she was driving without a seat belt, she was arrested and convicted of a felony. When she came to 1000 in 1000, we immediately referred her to Jacksonville Area Legal Aid for assistance with expunging the eligible offense from her criminal record.

While her record was being expunged, she worked multiple part-time jobs and used her personal savings. After almost 12 months, her patience and diligence paid off and the offense was removed from her background. She is now working full-time and is pursuing her education.

Key Successes:

- Enrolled in Florida State College to gain an Associate's Degree
- Career goal of owning her own child care center.
- Replenishing her savings account by saving \$100 every month

(continued on next page...)

A FEW OF OUR SUCCESS STORIES *(continued)*



"My Resource Advisor showed me how to find resources to tackle my barriers."

Chimere

LIFETIME VALUE OF INCREASED EARNINGS: \$432,000

Chimere exemplified motivation throughout this program. When she entered, she was struggling financially and going deeper into debt every month. Her financial problems kept her from focusing on work and being a good parent. She worked diligently to follow a strict monthly budget.

Once she knew she was paying all her bills on time, she turned her attention to good parenting and career planning. Her family consists of her and her son, so Chimere wasn't following a set schedule for meal times and homework. In the parenting class, she learned the importance of routine.

Her supervisors at work noticed her effort towards improving her work performance and rewarded her with a much-deserved promotion.

Key Successes:

- Enrolled in college to gain a Bachelors Degree
- Increased her income from \$10 per hour to \$47,000 annually
- Paid off all her debts.



"My Resource Advisor got me connected with WorkSource and Florida State College at Jacksonville. They helped me get a great-paying career where I can support my boys without depending on my Mother for help every month."

Maurice

LIFETIME VALUE OF INCREASED EARNINGS: \$214,560

Maurice is a single father with sole custody of his two children. He had been convicted of a minor charge while he was in his teens. Even with a Bachelor's Degree, he found it almost impossible to find work.

Through 1,000 in 1,000 he enrolled in the Commercial Driving Program at Florida State College at Jacksonville. We assisted him in identifying potential employers and he was frank about his background in all his interviews. His initial certification helped him gain employment that almost doubled his income from \$13,080 to \$25,000. He is on track to receive his final certification in late 2013 and anticipates his income will increase to at least \$35,000.

Key Successes:

- Attained an affordable apartment for his boys and himself.
- Found a career path where his criminal background would not be a barrier.
- Increased his income from \$13,080 to \$25,000, anticipating income of \$35,000 by 2014.

COLLABORATION OF COMMUNITY PARTNERS

While program participants enroll in 1,000 in 1,000 through Family Foundations, this work is a commitment of resources from numerous partners in our community.

SOCIAL ASSETS

- Quality Child Care:
 - Early Learning Coalition of Duval
 - Team Up
- Affordable Housing:
 - Jacksonville Housing Authority
 - LISC (Local Initiatives Support Corporation)
- Transportation:
 - Family Foundations Ways to Work
- Parenting Skills:
 - Family Foundations Parent University

HUMAN ASSETS

- Criminal Background Expungement:
 - Jacksonville Area Legal Aid
- Job Training:
 - Work Source
 - Florida State College at Jacksonville
- Accountability:
 - Family Foundations

FINANCIAL ASSETS

- Earned Income Tax Credit:
 - RealSense Prosperity Campaign
 - United Way of Northeast Florida
- Debt Reduction:
 - Family Foundations



Pictured above: 1000 in 1000 program participants with staff and community leaders

JOIN US

We are taking our work to scale. Our program is launched and we are expanding our enrollment to meet our goal of moving 1,000 people out of poverty every 1,000 days. With your support, we will accomplish that goal by 2015. Here are a few of the ways that you can help:

- **Invest** – Jacksonville needs to invest in grants and program investments to bring this program to scale.
- **Invite** – If you know a family in poverty who wants to improve their family's future, send them to us.
- **Advocate** – Help us rally support for all the services provided by our collaboration of community partners. Support legislative change to decriminalize minor offenses.

1,000 in 1,000 is a recipe for community change that can be used by every city in the United States to directly reduce poverty.

This work is developed for Jacksonville, by Jacksonville leaders, for Jacksonville citizens.

Join us.



SPECIAL THANKS



STEERING COMMITTEE:

The Honorable Michael Corrigan, Chair
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Nancy Dreicer
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Randy Evans
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1,000 IN 1,000

Moving 1,000 people out of poverty every 1,000 days



Growing strong, money-wise families