

What is \$0\$

and why is it so important?

A little bit of backstory

- I'm not from a good place
- Orangeburg was at one point both the “**crack capital**” and the “**murder capital**” of the United States... **simultaneously**.
- Crime rate is **higher** than **99%** of all US cities.
- Columbia, South Carolina was recently listed in the **top 25 most dangerous** cities in the country by the **FBI**.
- I went to more **funerals** in high school than most people go to in their entire lives. They call it “**Killumbia**” for a reason.
- I would **much** rather spend a **whole night** on the streets of **Oakland** than a **few hours** on the streets of **Columbia**.

CRIME INDEX

1

(100 is safest)

Safer than 1% of U.S. Cities

In Orangeburg

- Many of my friends are **poor**
- **Drug abuse** is rampant
- I make **much** more money than most of them
- I want to **help** people

This is a bad combination.

In the Bay Area

- Many of my friends are **poor**
- **Drug abuse** is rampant
- I make **much** more money than most of them
- I want to **help** people

This may sound familiar...







**Poverty, injustice,
and racism** continue

I could show pictures of
anywhere in America and
they would look **identical**.

Poverty is **systemic**.

Poverty will not **stop**.

Poverty will get **worse.**

More money does not solve the
problem. It makes the problem
worse

\$O\$ is my response

What I did

- I found opportunities to help as many people as I could and never turned down chances to help even if I thought it might not work.
- Believing in people is free.

What I did

- Gave away my entire savings account and more
- Put 15 people (including children) into homes
- Helped 7 people get off meth or heroin
(with mixed results)
- Trained people in tech, acting as a mentor or a coach, sometimes playing tech support to help them get better jobs than they would have been able to otherwise.
- Guided people toward making healthier life choices

None of these were bad ideas.

What I did

- When I ran out of money I decided to form an organization to start addressing poverty as a system instead of a symptom.
- Created a series of proofs of concept for an automated system to collect data.

None of these were bad ideas.

**Systemic problems call
for systemic responses**

What I learned about **poverty**

- Parts of my social circle had almost **no view** of poverty while other parts had virtually **no access** to people who were *not in poverty*.

Wealth gaps *are* social gaps.

What I learned about **poverty**

- Poverty creates a mindset, a way of thinking. It can be learned and it can be unlearned.

Social gaps *are* wealth gaps.

What I learned about **poverty**

- Social relationships are worth cash money. When someone's back is against the wall any social relationship that can help is worth using even if it costs the relationship.

“Running out of money
is running out of trust.”

Killu Sanborn, Managing Director of Oxford Finance

What I learned about people

- Most people are honest most of the time, even dishonest people.
- A little goes a long way. The less I give the more grateful they feel. Conversely, the more I give, the less grateful they feel.

Homeless people want homes

Helping **helps**.
If it *doesn't* help,
it **isn't helping**.

What I learned about addiction

- Relapses happen. They should be forgiven.
- Shame does not help recovery
- It is absolutely my responsibility to secure my own stuff around addicts. They are not in control of their decisions

If someone is addicted do not give them money.

What I learned about homelessness

- Almost all of the people you see on the streets are “visibly” homeless
- Most homeless people are **not** visibly homeless.
- Invisible homelessness is **invisible**. It happens on couches, in squat houses, in shelters, in tents, hotels, vans, cars, boats, illegally parked RVs, etc

What I learned about the government

- 84% of people don't believe that government services currently meet the needs of the people.
- Fraud is perceived to be rampant and accountability is low or often misdirected.
- “If they give it to rich people, they call it a subsidy. If they give it to poor people, they call it a handout.” MLK



I USED TO
BE YOUR
NEIGHBOR

What I learned about the system

- If your home was **repossessed**, your credit is shot and you can't buy another house, so you rent an apartment.
- If you then get **evicted** from that apartment, you can't get another apartment.
- What are you **supposed** to do?

What I learned about **rich people**

*100k - 200k income bracket

- They give **very little** to their friends, family, church or really anybody until something similar happens to them.
- They feel **justified** in doing this, sometimes even **virtuous**
- Many know they're not doing the right thing and feel that they should be doing **more** to help people but the previous slides talked them out of it.

Poverty is scary.

Money reduces
empathy