November 13, 2025

Six Salient Investing in Flourishing Finance Outcomes

Investing in Flourishing (IIF) has developed a radically new approach to paying for health and social services in a way that supports child and family flourishing. First, it supplements current spending with private capital to enable significant increases of upstream investment in the factors that help create flourishing for children and their families. Then it pays off the capital (loans/bonds) with a portion of the downstream multi-sector financial returns (e.g., avoided future costs and/or savings) that progress toward thriving creates.

The IIF model is designed to produce six salient finance outcomes, six key transitions:

Transition 1: More investment in kids. In health and most sectors of social services enormous amounts of money are now spent reacting "downstream" to illness and social failure, with ratios typically ranging from 5:1 to 10:1 over prevention spending. This moves significant former downstream spending into upstream investment in flourishing.

Transition 2: Interim overall increase. Shifting spending upstream initially requires a significant temporary increase in overall health and social services spending (e.g., new upstream investments in flourishing and well-being on top of the current public and private spending on health and social problems). Accessing private capital funds that increase, without large (and highly unlikely) government appropriations.

Transition 3: The bi-product of the IIF financing method (attracting private capital to invest far more upstream) addresses the national and state concerns over exploding healthcare costs by funding that financing out of a share of the downstream savings that flourishing progress creates in acute healthcare, corrections, child welfare, and other sectors.

Transition 4: Break down spending silos. The model deliberately shifts resources out of today's downstream silos into a single overall fund for supporting flourishing (e.g., money committed to acute healthcare today can be allocated by a community to early childhood education tomorrow.)

Transition 5: Shift the risk to investors. The risks of delayed impact, ROI, or failing to achieve objectives are shifted from providers and CBOs seeking to support thriving (and from downstream beneficiary agencies/organizations paying the bills) to risk-taking investors.

The ultimate, transition 6: Widespread success with the IIF model creating flourishing should cause government, employers, and others to change policies to make high-value investments in flourishing rather than low value investments in responding to illness and social failure, leading to private funds being replaced by direct upstream investment.

Comment

Funding increases can come from one of three places: government/employers, philanthropy, or private capital. Today it is unlikely that state or federal governments are going to expand any form of social service or healthcare spending. Philanthropy isn't large enough to fill the hole of current cutbacks, much less provide for expansion. The IIF approach allows us to have significant spending for public purposes without the usually required votes or referenda.

Investing in Flourishing
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