

CILIA- Community Assessment

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Abstract

The main purpose of this study was to identify best practices of offering financial literacy programs to the low-income Hispanic population. Financial instability within the low-income population has only increased in recent years due to multiple recessions. Various strategies and methods to enhance this population's financial stability have become available. Of those strategies, financial literacy education, asset development, and social work financial education and intervention are researched in this literature review. The relationships between these strategies are discussed and consideration for integration of each to enhance gain is made.

In the increasingly complex cultural mix that is the United States today, social workers are called to serve a variety of clients. Each client has the right to be treated with dignity; in fact, the National Association of Social Workers (NASW) *Code of Ethics* recommends that “social workers treat each person in a caring and respectful fashion, mindful of individual differences and cultural and ethnic diversity” (NASW, 2008). One of the fastest growing minority groups in the country is the group known as Latinos (Furman, Negi, Iwamoto, Rowan, Shukraft, and Gragg, 2009). Sometimes referred to as Hispanics, this group is composed of people who speak languages as different as Spanish and Guarani, who may be anywhere on the scale from undocumented to U.S. citizen, and who may practice customs from another country or be thoroughly Americanized. To be culturally competent in serving Latino clients, today's social worker must understand and respect the diversity within the Latino population in the United States – especially diversity of culture, immigration status, and level of acculturation.

Financial Literacy Programs for Low-Income Latinos

Low-income persons comprise a larger proportion of the population in the United States than any other social class. The families in these low-income communities face greater difficulties in accessing resources to build strong finances and healthy relationships due to limited social networks, skills, and opportunities (Anderson, Min, & Scott, 2004). By offering financial management programs to low-income individuals this assessment can help to resolve issues that hinder their success in life. The organization, Temporary Assistance for Needy Families (TANF) establishes programs that would decrease the population in need of welfare, government subsidized help. These programs were designed to educate low income population with financial knowledge and financial management training. Prior to implementing the program, research was done to find out if there had been previous studies or results.

Based on the findings, financial management programs were effective. Shelton and Hill (1995) conducted a study examining how effective a first time home buyers program impacted the low income interested buyers. The results indicated that the program was successful ,and the participants were able to create a budget and acquire organization and management skills (p.85) Low-income home buyers who participated in home ownership counseling courses had lower delinquent rates than non-participants (Hirad & Zorn,2001).

While many financial management programs have emerged, little is known about the financial knowledge levels of the individuals who participate in these programs. Research proves that financial knowledge varies inversely with income levels, and many studies have measured the financial knowledge levels of the poor in a subjective manner. Another issue is that the substantive areas covered by these training programs are often limited to budgeting

behavior and credit use, which leaves us in the dark concerning the knowledge of participants in other areas, such as banking practices and public benefits. Several studies have also shown that knowledge is a contributing factor to the underutilization of public benefits such as food stamps and Medicare (Lyons, Chang, & Scherpf, 2006).

Americans, in general, are not very educated on financial matters, and financial illiteracy may be particularly acute among the poor (Min, Anderson, & Scott, 2006). New research has shown that individuals with low incomes are less likely to save or invest and are also more susceptible to predatory lending practices. One of the main factors facing low-income individuals is their limited access to financial and community institutions. Many of the individuals who attend these financial management classes are less likely to work for employers who will offer retirement benefits, are more likely to have dropped out of high school and have had little if any chance of attending school-based education programs (Min, Anderson, & Scott, 2006). Many outside factors have also had an impact on the effectiveness of these programs, such as the rise in questionable mortgage lending practices, a change in personal finances, changes in demographics, and an increase in consumer responsibilities.

The inherent complexity of mortgage lending has led many individuals into a financially devastating credit quagmire. Many of these low-income individuals are unaware of the full implications of the loan terms and become vulnerable to unethical lenders sales strategies. Many of these individuals are also foreign-born and may be unfamiliar with U.S. financial practices. Language, educational, and cultural barriers also discourage individuals from establishing a banking relationship to acquire financial services (Lyons, Chang, & Scherpf, 2006). There is a variety of literature that focuses on banking issues with low-income individuals and challenges they face when attempting to use these facilities. Recent studies have shown that foreclosures

are up 57 % over the last few years and consumer credit debt is increasing at an annual rate of 6 %, causing public and private sector groups to launch a flurry of programs aimed at promoting financial education (Palmer, 2008). Banks have joined in the effort of offering financial management programs to show their good will and enhance their client base by reaching out to these individuals.

Several studies have shown that low-income individuals are far less likely to use banks due to reasons such as technology, access to institutions, trust, and cultural barriers. Many of these financial programs focus on issues other than the ones that keep these individuals from using these institutions. In order for these programs to become more effective, institutions must address the real issues keeping clients from banks along with the basic concepts of financial management (Palmer, 2008).

Many low-income participants cited issues of technology as one of the leading reasons that would not use banks. Recent studies have estimated that as much as 20 % of the population or 20,000,000 people do not have bank accounts, and almost half of all African-American families are without bank accounts (Zhan, Anderson, & Scott, 2006). Many low-income individuals stated that most banking has moved online and many did not have computers or other means in which to access potential accounts. They also noted concerns over the security of online banking and not being able to keep track of their bills and not being sure if the bill was paid as opposed to putting it in the mail themselves (Nice, & Irvine, 2010). Because accounts are also under-represented in low-income and minority communities banks require high minimum balances. Many low-income families do not have the means in which to access

banks for many are not located in their community and few had a means in which to travel to get to one. Many of these individuals also had distrust for banks due to recent media attention in which bank CEOs received large salaries and bonuses and while taking bailouts from the government.

Cultural barriers were also another important topic for individuals not using banks. Many individuals stated that language barriers were an issue when dealing with banks or understanding the institutions' policies as they pertained to repayments of loans. Many American individuals cited reasons such as demeaning experiences when attempting to use banks in which the bank personnel talks down to the individuals due to their education or race (Hogan, Solheim, Wolfgram, Nkosi, & Rodrigues, 2004).

An accumulation of these barriers have led low-income individuals to turn toward alternative providers to conduct basic transactions such as cashing checks, obtaining loans, or wiring funds. Although these institutions are more convenient or comfortable, they generally charge higher per-transaction fees (Birkenmaier & Tyuse, 2005). Using alternatives such as paying bills by cash or money orders is less secure, more time-consuming and more expensive. Individuals also can be missing out on job opportunities because most companies have now gone to direct deposit as a means of paying employees and checking accounts are needed for processing automated payments. Financial literacy programs promote participation in the banking system to enable consumers to gain access to these services. An additional benefit to having a banking account is that research has showed that 51 % individuals with a banking relationship save regularly, compared with 14 % of households that do not (Braunstein, & Welch, 2002). The immigrant population in the United States has

rapidly grown in recent years. Between 1990 and 2000, the foreign-born population in the United States grew by 57 % to 31,000,000 people. Nearly half of the immigrant population arrived in the United States after 1990, and the number of immigrants grows by about 1,000,000 each year (Min, Anderson, & Scott, 2009). Hispanic immigrants are less likely than their U.S. - born counterparts to use a wide variety of mainstream financial services, which creates a complex issue when dealing with their financial needs. It is estimated that about 32 % of Latinos do not have transaction accounts, compared with about 18 % of people born in the United States. The process of acculturation is as complicated as the process of gaining citizenship.

“Acculturation is viewed as one of the key variables that practitioners need to take into consideration when working with Latino populations” (Furman et al, 2009). Padilla et al (2008) mentions the difficulty of serving clients who have not reached a level of acculturation that allows for clear communication. Organista, (2009) suggests that social workers should carefully consider their influence on clients and whether they are leading them to hold tightly to their original culture, abandon it in favor of the new one, or find a mixture that works for the clients. Furman et al., (2009) mention a study that found increased levels of distress among more acculturated young adult Latinos, suggesting the possibility of a cultural identity crisis. Assessing a client’s level of acculturation will help determine if the ethnic community can serve as a source of strength (Gutierrez, Yeakley, & Ortega, 2000).

In testimony to Congress, Dr. Antonio Flores, President of the Hispanic Association of Colleges and Universities (HACU), testified that one in every three new workers joining the American labor force today is Hispanic, and Americans cannot afford to continue neglecting the

educational needs of this growing population (Gonzalez, 2004). The growth of the Latino population in the United States calls for increased attention. Mexican and other Latin American immigrants have the highest rates of being without a bank account. Some studies further suggested that the immigrants who have negative experiences or perceptions of banks in their home country are less likely to have bank accounts in the United States (Rangel & Marquez, 2006). A range of other barriers also has been reported as limiting immigrants' use of mainstream financial institutions, and many of these indicate that financial knowledge deficiencies play an important role (Reid, Adelman, & Jaret, 2007). Studies also have examined why immigrants rely heavily on alternative financial sectors, especially check cashers, to cash checks and send remittances. It appears that immigrants may rely on these financial sectors partially because they can provide more supportive services and products than banks (Alozie & McNamara, 2008). Existing literature discusses the rich diversity of Latinos as a group made up of many subgroups and requiring sensitivity and knowledge on the part of the social worker. To be culturally competent in serving Latino clients, social workers must be aware of their clients' diversity of culture, immigration status, and level of acculturation. As immigration laws and international economic factors change, more research is needed to analyze the needs and concerns of Latinos living in the United States. Universities should offer both classes and field practice in working with Latinos as part of the social work curriculum; this addition will lead to a richer, more current body of literature on serving Latino clients, as well as better-prepared social workers.

Limitations

The limitations of these studies are that researchers often face challenges in collecting from the individuals involved with low financial literacy levels. Many of these low-income

participants are often difficult to locate ,and have high dropout rates and low survey response rates. Researchers also face challenges collecting impact data because of policies associated with the institutions that deliver these financial education programs. Many of the individuals that teach these classes are associated with small non-profit organizations that have limited staff and financial resources (Birkenmaier & Curley, 2009). As with all research, program evaluations can be expensive to conduct when using control groups and have a longitudinal component.

Within the last few years, much research has been conducted concerning low-income individuals and the use of financial management classes. However, much more needs to be obtained in order to effectively consider these classes a benefit to the individuals we say they are helping. The literature did provide evidence that financial education classes have had a positive impact on low-income individuals and their families however these studies have relied on data collected solely from program participants and not from any comparison groups.

The challenge of providing financial training to low-income individuals can be difficult in light of the wide variety of information needs arising from differences in prior experience, language and cultural backgrounds, current financial situation, and time availability, when a social worker considers work and family commitments. Most classroom-style programs take a “one size fits all” approach. However , financial educators would benefit from providing customized training based on an assessment of the individuals involved in the program.

While the first language of a client has obvious impact on the ability of a social worker to serve that client, other cultural differences have less obvious effects. Castex (1994) discusses the effect of past political interaction between the client’s country of origin and the United States, especially when the client is dealing with authority figures or pursuing citizenship. With constant changes to federal and state immigration laws and enforcement, the literature on serving

Latino clients reflects differences in laws over time. Even recent articles do not address such issues as laws passed in Arizona, Alabama, and Georgia regarding immigration status, although many refer to the different situations of documented versus undocumented persons. Castex (1994) mentions that there is a diversity of status even among documented Latinos, who may be classified as refugees, guest workers, permanent residents, citizens, or another status. There is consensus in the view that social workers must stay updated on immigration laws to provide the best service to their clients (Castex, 1994; Gutierrez, Yeakley, & Ortega, 2000; Padilla, Shapiro, Fernandez-Castro, & Faulkner, 2008). More than that, social workers must be sensitive to the fact that some clients may carry trauma from events in countries they left (Gutierrez, Yeakley, and Ortega, 2000), or from an immigration raid resulting in family separation (Padilla et al, 2008). Social workers have a responsibility to know the rights of their clients and work to match them with available services to meet the client's needs (Castex, 1994; Organista, 2009).

Conclusion

Throughout the gathered research, a common trend identified financial education as a key requirement to enhance commercial stability in the low-income population. By receiving fiscal education, a person is better able to access available financial services, manage their finances, make healthy monetary decisions, and protect themselves from predatory, and financial practices. Even though improvements in financial knowledge could be proven by participation in an education program, evidence shows that the degree of gain varies across persons with different characteristics. The research supported the consideration of the target population's specific needs and circumstances when developing programs to enhance the financial literacy of that population. It was also found that the ability to accumulate assets is necessary in some circumstances to practice and benefit from financial education programs.

Multiple resources are available for low-income persons and communities to develop these assets but to locate and utilize them correctly, a person would also need a certain degree of financial literacy. This argument supports the utilization of both monetary education and asset development in programs designed to increase financial stability in low-income populations. By applying evidence available in the research, broader gains can be achieved through the education and training of social workers to provide this intervention to low-income households. Although financial education, asset development, and social worker intervention can each assist in increasing the financial stability in a low-income household, the purposeful combination and integration of each may result in higher gains.

Executive Summary:

The Coalition of Latino Leaders (CLILA) is a non-profit organization that has served the community of Northeast Georgia since 2006. CLILA acts as a voice for the local Latino community and promotes Latino's social integration, civic participation, and cultural diversity. It strives to improve the quality of life for Latinos by offering options for Latino leadership development, encouragement and support for economic advancement, as well as paths to facilitate access to equal opportunities (Coalition of Latino Leaders, 2006). As stated on the Coalition of Latino Leader's (2006) webpage, the organization's mission is to:

1. Develop competent, caring Latino grassroots leadership, with a variety of skills necessary to address the critical issues that challenge the Northwest Georgia Latino community.
2. Encourage members of the Latino community in Northwest Georgia to engage in civic activities and to participate in the political process, by voter registration, voter education and participation, and citizenship education and process.

3. Empower Latinos in Northwest Georgia to participate in field advocacy activities at federal, state and local levels to advance legislation on key issues.
4. Be an honest voice for the Latino community (p.2)

Defining the Needs Assessment:

A needs assessment is a systematic process of collection and analysis as input into resources allocation decisions with a view of discovering and identifying goods and services the community is lacking in relation to the generally accepted standards, and for which exist some consensus as to the community's responsibility for their provision (The United Way of America, 1982).

The concerns for the CLILA Latino population are that there is a lack of resources for the Latino population in Dalton, Georgia. The purpose of the needs assessments is to provide training for the following: managing finances; accessing local resources such as food stamps, Medicaid, free clinics, clothing drive, etc.; developing at home gardens for the Latino families, and to increase the Latino knowledge of how to rely less on outside resources and develop their own internal resources by increasing financial literacy. The group partnered with CLILA to help and assist with financial training for the Latino population. The group conducted an interview process to find the core concerns and needs from the Latino population in Georgia. A survey was conducted from the responses from the interview which consisted of twenty seven people to determine if the population's needs matched the information gained in the evidence based research. The survey consisted of questions such as the following: What are their financial needs, what is their financial literacy level, what their financial priorities look like, what services they are using in the community, and what interests exist in developing personal gardens to supplement some of their food needs.

Stakeholder Analysis Report

In this report, stakeholders, who are groups of individuals that will benefit from this community assessment, are mentioned along with any perceived risk to this project. In this community assessment, there are four main stakeholders that have a medium to high impact on this project and a possible fourth that has a low to medium impact. The stakeholders who will benefit the most from this community assessment are: the Hispanic individuals who use the services offered through CLILA, the staff members of CLILA, the Master gardeners from the Master Gardener Program, and the United Way of Dalton Georgia. Other stakeholders may join our project in the future, but for now, this paper will include only these four mentioned.

The first stakeholder mentioned, which will benefit greatly from this community assessment, is the Hispanic families and individuals that CLILA serves. Currently, there are twenty-seven individuals who filled out the survey; more may seek out CLILA for its services because the three-day financial literacy workshop will be held sometime in May of next year. This population will provide two things: tools to improve their financial futures and education about growing home gardens, which can help these individuals to become more self-sufficient and fulfill the “immigrant dream” of creating a better life for their families. This three-day workshop will include a day of informing the clients of CLILA about basic resources in the community of Dalton, Georgia and how they can gain access to those resources. The second day will cover basic money managing tips, such as how to open a bank account and tips for using coupons. The third day, clients will be taught how to grow home gardens in a safe and easy way.

In dealing with a prejudiced population, such as the Hispanic population that CLILA serves, there are some risks and perceived attitudes that this stakeholder may have. There might

not be an open dialogue of their problems and needs due to the language barrier and the fact that a majority of the individuals are possibly undocumented. When considering these possible setbacks, surveys were sent out in Spanish to assess specific needs, and translators will be available during the three day-long workshop sessions to allow for clear communication.

In dealing with an untrusting attitude from possible undocumented persons, a relationship is currently being created by the group, who are helping out with various activities during the English classes that are offered at the CLILA site. The group's hope that the Hispanic clients of CLILA will become more open to expressing their needs and to commit to the three day-long financial literacy workshop along with the home gardening training session. There is hope that those who choose to grow home gardens might consider mentoring others so that this population can continue to empower each other.

The second stakeholder to have a high impact on this project is the Coalition de Lideres Latinos. This is the non-profit organization that provides some basic resources to the Latino population of Dalton, Georgia. They connect these individuals with basic resources in the community, provide English classes for the adults and a daycare that doubles as homework help time with the children. A family-like environment is provided for this growing population to voice concerns and share resources.

CLILA is the connection between the project persons and the main stakeholders the Hispanic population of Dalton, Georgia. This organization will gain a three-fold financial resource that has the potential to become implemented as part of the current services offered. Clients that are financially literate are more able to maintain self-sufficiency. The main perceived attitude of CLILA is that the staff is open to assistance and new resources to aid the Hispanic

clients. A possible risk could be that since the organization is a small non-profit and is therefore understaffed there could be a loss of leadership due to burnout. There is hope that this project will encourage the staff at CLILA and the Hispanic clients served there to continue to empower each other.

Next to mention is, the Master Gardener Program, which is located at many universities across the area. This project will receive assistance from the University of Tennessee at Knoxville and the University of Dalton, Georgia. This program educates retirees interested in learning about horticulture, and then once they are trained, they are then required to volunteer a certain number of hours to teach others about gardening. This stakeholder will have a high impact on this project in that their knowledge of horticulture will empower the Hispanic individuals. There is potential for risks with partnering with this stakeholder but none are currently seen. The group, is excited to partner with this stakeholder, and are moving forward with a positive and hopeful attitude.

The stakeholder with less of an impact on this community assessment and last to mention is the United Way that serves the Dalton, Georgia area. This organization has created a community resource guide that lists all areas of basic needs from food assistance to animal welfare. They also include services for Hispanics/Latinos but the services only number at three. A slight risk may be that the United Way might not want to become associated with undocumented Latinos who are possibly receiving help from CLILA. There is a possibility that after contacting United Way that they will consider partnering with CLILA. Lastly, meetings with all mentioned stakeholders will continue throughout the life of the project. (See Appendix for Stakeholder's Analysis)

Logic Model

The expectation of this project is to provide three different education programs to the Hispanic population served by CLILA. The programs are Financial Literacy, Accessing Local Resources, and Developing Home Gardens. These programs are designed to educate the population on skills and services that can assist them in meeting their immediate needs and over time decrease their reliance on community based services as self-sufficiency increases.

Various resources will be required for this project to be successful. The first of those is funding to purchase the training materials and supplies needed for the education workshops. Curriculum that has proven to be successful in teaching financial literacy for the Hispanic population will be essential for this program. Also, evidence based practice resources will continue to be required to develop a sufficient knowledge base of the population to further define the program. In addition to these, educated and skilled community partners will need to be recruited for consultation, guidance, and for teaching specific disciplines in the workshops. Lastly, in-door facility space will be necessary to house the programs and participants.

Fundraising will be utilized to obtain the funds needed for this project. The fundraising strategies will be a combination of selling refreshments at the Southern Adventist University Campus and seeking individual community support. Businesses, community groups, and community members known to support services to the Hispanic population in Dalton, Georgia will be located and contacted regarding donations for support. Local businesses that provide the materials required for the workshops will also be contacted regarding material donations. To further supplement the fundraising, donation buckets will be placed at local business with an explanation of the program. Facility space for workshops will be obtained through coordination with CLILA.

To increase the knowledge base of the project before implementation, multiple methods will be utilized to gather further information about the population and enhance the intervention methods. Evidence based practice resources will be located in electronic databases at libraries and other internet sources. Community partners experienced in serving the population will be identified and consulted. Professionals in the community which are educated and skilled in the training topics will be identified and contacted for support. Interviews and surveys will be conducted with the target population to gather information regarding interests, needs, current resources and challenges faced.

With the appropriate supports obtained and properly utilized, the education workshops can be implemented. The financial literacy program will focus on identifying the financial priorities in the home, reduce expenses, and increase the capacity to save. The accessing community resources program will educate the participants on which services in the community they can access and how to properly apply for those services. The developing home gardens program will educate the participants on how to use commonly available items to conserve space and create their own gardens to supplement their food needs. The provision of materials to further assist the development of home gardens will be explored as funding and donations are obtained.

Once the education programs are completed, the following outcomes are expected. In the short-term, an increase in the target population's access to food and services to meet their immediate needs can occur. A reduction in household bills and expenses can result after the household supplements are utilized and financial strategies are implemented. In the medium-term, bills will begin to be paid in full each month once financial resources have been able to

increase with reduced spending. Saving plans will also become possible during this period and reliance on consistent external support can begin to decrease.

As this population begins to utilize fewer community supports and rely on internal means to provide for themselves; multiple long-term gains can be assumed for the population and community as a whole. This can result in the decrease in food bank, Medicaid, Food Stamps, TANF and other services that require tax dollar support. This could also cause in a decrease in case loads for the local Department of Family and Children's Services, school systems, and other related service providers. As savings increase, the possibility for the children of these families to attend post high school education programs can increase as well. A product of the enhancement of self-sufficiency and education for this population can be an improved perception of the local community toward this group. Those changes can also facilitate an increase in the Hispanic Population's capacity to purchase taxed items and services which would boost tax revenue for the community as a whole.

Budget

The total budget for this project, as shown in the chart below, is \$1000. These funds will supply training materials, gardening equipment for practical exercises, appreciation gifts, advertising, transportation, and refreshments. All of these items are necessary for a successful and enjoyable training experience, so that attendees will have positive associations with the newly learned financial strategies. Funding will not be necessary for venue or personnel, because CLILA has an appropriate facility for the training, and the workshops will be conducted by the members of the No Drama Cohort and other volunteers.

References

Coalition of Latino Leaders. (2006) *About Us*. Retrieved from http://www.lidereslatinos.org/about_us

Appendix

Interview Questions 1

1. What are you most interested in learning about to help your family?
2. What are your three (3) most urgent needs right now, in order of importance to you?
3. What are your financial priorities, in order of importance?
4. Have you ever had any financial training?
5. Which areas are big concerns to you? (Check all that apply)
6. Which of these sources of income does your family have? (Check all that apply.)
 - Salary/Wages
 - Social security
 - Food stamps
 - Interest from investments or savings
 - Income from rental properties
 - Commissions on sales
 - Payment for odd jobs (mowing the grass, babysitting, cooking, etc.)
7. Do you have a bank account?
8. What specific resources does the Hispanic population already have access to? (Names of food banks, clothing closets, transportation services, etc.)
9. What services in the area have been helpful to you in the past?
10. Are you interested in gardening to have more food?
11. If yes, are you more interested in having a small garden at home or one large garden to share with others?

12. Does your family have available land and time to invest in starting a garden?

Interview Results 1

9 Participants

1. What are you most interested in learning about to help your family?

- Help my children learn Spanish and English
- How to save money for college
- Learn English
- How to help my children find scholarship/funds for college
- Help my children do their homework
- Learn computer skills

2. What are your three (3) most urgent needs right now, in order of importance to you?

- How to buy and save money/ Scholarship for college/Job/Food
- Transportation/Help my children in school/Financial education
- Safety/Dream-Act/Health

3. What are your financial priorities, in order of importance?

- Education/buy food/pay rent
- Buy food/pay rent/pay credit card debt & bills
- Pay rent/ buy a car/buy food

4. Have you ever had any financial training?

 1 Yes

 8 No

5. Which areas are big concerns to you? (Check all that apply)

 5 Need to earn more income

5 Need to spend less

 5 Need to pay debt

 9 Need to save money

6. Which of these sources of income does your family have? (Check all that apply.)

 8 Salary/Wages

 0 Social security

 1 Food stamps

 0 Interest from investments or savings

 0 Income from rental properties

 0 Commissions on sales

 0 Payment for odd jobs (mowing the grass, babysitting, cooking, etc.)

7. Do you have a bank account?

 8 Yes

 1 No

8. What specific resources does the Hispanic population already have access to? (Names of food banks, clothing closets, transportation services, etc.)

- Church
- Salvation Army
- WIC
- “We cannot receive anything because we are not documented.”

9. What services in the area have been helpful to you in the past?

- Medicaid (children)
- First Baptist Church free clinic

- Family and Friends
- WIC

10. Are you interested in gardening to have more food?

 7 Yes

 1 No

11. If yes, are you more interested in having a small garden at home or one large garden to share with others?

 7 Small private garden at home

 0 Large community garden

12. Does your family have available land and time to invest in starting a garden?

 6 Yes

 3 No

Survey 1

CLILA Support Survey

1. How often do you buy groceries?

- Daily Weekly Every 2 Weeks Monthly

2. Where do you shop for groceries?

- Kroger/BI-LO Wal-Mart Save-A- Lot/Dollar Store La Tienda/La Michoacana

3. Do you use coupons or plan your shopping around sales?

- Yes No

4. Please put these things in order of importance for spending. *For example, if paying for food is the most important expense, put a "1" by groceries.*

- | | |
|-------------------|------------------------------|
| ___ Savings | ___ Car/Transportation |
| ___ Groceries | ___ Medical/Health Insurance |
| ___ Entertainment | ___ Paying off Debt |
| ___ Rent/Mortgage | ___ Send money to family |
| ___ Power/Water | ___ Other |

5. Are you interested in learning how to make a garden to add more food for your home?

- Yes No

6. If you answered yes to question 5, which would you be more interested in?

- Making a small garden for your home.
- Making a community garden to share with other households.

7. What is your gender?

- Male Female

8. What best describes your marital status?

- Married Single Widowed Divorced Separated Engaged Other

9. How many children are living in your home in the following age groups? *For example if you have 2 children between 6-11 years old you will mark "2 6-11".*

___ 0-6 years old ___ 7-12 years old ___ 13-19 years old No children

10. Which of the following do you have at this time?

Savings Account Checking Account Credit Card

Survey Results 1

27 Participants

1. How often do you buy groceries?

 0 Daily 21 Weekly 1 Every 2 Weeks 3 Monthly 2 No Answer

2. Where do you shop for groceries?

 1 Kroger/BI-LO 18 Wal-Mart 1 Save-A-Lot/Dollar Store 1 La Tienda/La Michoacana 2 No Answer*Written answers by participants* 1 *Kroger/BI-LO & Save-A-Lot/Dollar Store* 2 *Save-A-Lot/Dollar Store & Wal-Mart* 1 *Kroger/BI-L & Wal-Mart*

3. Do you use coupons or plan your shopping around sales?

 10 Yes 15 No 2 No Answer

4. Please put these things in order of importance for spending. For example, if paying for food is the most important expense, put a “1” by groceries.

Expenses	Number of Each Level Assigned										Total
	1	2	3	4	5	6	7	8	9	10	
Savings	1	1	-	1	1	-	2	3	-	-	9
Groceries	12	9	3	1	-	-	-	-	-	-	25
Entertainment	-	1	1	-	-	-	-	-	3	2	7
Rent/Mortgage	11	8	3	1	-	-	-	-	-	-	23
Power/Water	3	5	11	4	-	-	-	-	-	-	23
Car/Transportation	-	-	-	7	1	4	-	-	-	-	12
Medical/Health Insurance	-	-	1	1	5	3	2	-	-	-	12
Paying off Debt	1	3	4	4	2	2	1	1	-	-	18
Send money to family	-	1	3	3	2	1	2	2	-	1	15
Other	-	1	-	-	-	-	-	-	2	2	5
(-) = No value given											

5. Are you interested in learning how to make a garden to add more food for your home?

25 Yes

2 No

6. If you answered yes to question 5, which would you be more interested in?

8 Making a small garden for your home.

12 Making a community garden to share with other households.

6 No answer

Written answers by participants

1 Both

7. What is your gender?

6 Male

17 Female

4 No answer

8. What best describes your marital status?

13 Married 2 Separated

11 Single 0 Engaged

0 Widowed 0 Other

0 Divorced 1 No answer

9. How many children are living in your home in the following age groups? For example if you have 2 children between 6-11 years old you will mark “ 2 6-11”.

Age Range of Child	Number of Children in Home	Range Checked But No Number Given
0-6	4	4
7-12	4	4
13-19	9	4
No Children	11	
No Answer	1	

10. Which of the following do you have at this time?

2 Savings Account Only

2 Checking Account Only

0 Credit Card Only

1 Checking Account, Credit Card, & Savings Account

1 Checking Account & Credit Card

1 Savings Account & Checking Account

4 No answer

Written answers by participants

7 No Accounts

1 Cash

8 Others

Stakeholder Analysis 1

Stakeholder	Stake in the project	Potential impact on Project	What does the Project expect the Stakeholder to provide?	Perceived attitudes and/or risks	Responsibility
Leadership at CILIA (Coalition de Lideres Latinos) Contact is America www.lidereslatinos.org	Connection to the Hispanic Families	High	Facilities, information about the Hispanic population, translation, other resources, advertising	Very open for assistance Risks: change of leadership , no requirement to continue to implement this	Keep us in contact with the families – making sure the families stay involved
Hispanic Families	Their quality of life will improve Have access to a self-sustaining resource	High	Be open about their needs and support, participation, investment/follow-through	May not share their specific needs	Participate once they have invested their time, Mentor later participants
Master Gardener’s Program (University of Dalton & University of Chattanooga) Mastergardener.tennessee.edu	Advertisement/publicity	High	Information about creating community gardens	Association with illegal immigrants	Provide this project with needed information and resources
United Way	Advertisement / publicity	Medium - low	Information about resources	May want to know what is in it for them.	Provide information on basic resources in Dalton, GA.

					area
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Logic Model 1

Logic Model: Hispanic Population Served by CLILA		
Problem: Population lacks skills needed to manage limited finances and assets.		
ASSUMPTIONS	RESOURCES	ACTIVITIES
<p>The reasons for using the approach used by the program are</p>	<p>To be successful, the program needs the following resources</p>	<p>The following activities will be accomplished to meet the program’s goals</p>
<p>If the population is provided training for the following skills:</p> <ul style="list-style-type: none"> - Managing finances - Accessing local resources - Developing at-home gardens <p>Their ability to be self-sustaining can increase.</p>	<ul style="list-style-type: none"> - Funding for materials - EBP resources to support development of knowledge of population and intervention methods. - Skilled volunteers to teach courses. - Educated and experienced community partners for consultation and guidance. - Facility space. 	<ul style="list-style-type: none"> - Grant options for materials will be explored and pursued. - Community members known to support the Hispanic Population will be identified and contacted for support. - Businesses that sell the materials required will be contacted regarding donations or discounts for items. - Donation buckets will be placed at local businesses. - EPB resources will be identified and analyzed to enhance knowledge of population and development of intervention methods. - Interviews with members of the target population will be interviewed to develop survey. - Survey for population will be developed and distributed. Information collected used increase knowledge base. - Community partners will be identified and consulted regarding development of knowledge base and intervention methods. - Professionals in the community which are educated and skilled in the training topics will be identified and contacted to request volunteer support. - Final training program criteria will be designed. - Coordination with CLILA will be performed to schedule facility space and volunteer support.

Logic Model: Hispanic Population Served by CLILA		
Problem: Population lacks skills needed to manage limited finances and assets.		
OUTPUTS	OUTCOMES	IMPACT
<p>Evidence of service delivery</p> <p>These products are accomplished</p>	<p>The program activities will lead to the following changes in individuals</p> <p>(Short & Mid-Term)</p>	<p>The program will lead to the following changes in the community</p> <p>(Long Term)</p>
<ul style="list-style-type: none"> - Training program to increase financial literacy. - Training program to increase knowledge of available community resources. - Training program for developing at-home gardens. - Provision of materials required for at-home gardens. 	<p><u>Short-term:</u></p> <ul style="list-style-type: none"> - Increased access to healthy food and services to meet immediate needs. - Regular expenses and bills will be lowered. <p><u>Medium-term:</u></p> <ul style="list-style-type: none"> - Bills will be paid in full each month. - Saving plans will be initiated and maintained. - Reliance on consistent community support will decrease. 	<ul style="list-style-type: none"> - Use of food pantry services within the community will decrease. - Higher degree of education within the Hispanic Community as next generation is supported through education savings. - Improved communication between schools and county programs with Hispanic population. - Improved community perception of Hispanic population regarding self-sufficiency. - Less work hours required from community service organizations focused on educating clients on appropriate services to apply for. - Lower case loads regarding Food Stamps, TANF, and Medicaid. - Decreased taxes focused on community stabilization programs. - Increased tax revenue as Hispanic Community increases capacity to purchase taxed items and services.

Budget 1

REVENUE			
Contributions--Individual		\$500	
Fundraising Breakfast		\$300	
Change Bucket		\$200	
	SUBTOTAL		1,000.00
GRAND TOTAL REVENUES			1,000.00
EXPENSES			
Workshops (Finacial Literacy & Commuty Resources)			
Training Manuals (paper, flipcharts, folders, pens, etc)			
Gift cards to show appreciation		100.00	
	SUBTOTAL		100.00
Garden			
Containers		200.00	
Tools		130.00	
Seeds		50.00	
	SUBTOTAL		380.00
Other Expenses			
Advertising		50.00	
Gift Cards		200.00	
Snack foods for training day		100.00	
Transportation		100.00	
<i>Miscelaneas</i>		70.00	
	SUBTOTAL		520.00
TOTAL EXPENSES			1,000.00
EXCESS REVENUE OVER EXPENSES			\$0