

Project Proposal

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Executive Summary

Cohort Five of the School of Social Work Graduate Program at Southern Adventist University has partnered with The Coalition of Latino Leaders (CLILA) to plan a financial educational program to the low-income Hispanic population to reduce financial instability and enhance self-sufficiency. This program will be conducted at the CLILA facility in the city of Dalton, Georgia. Three separate educational workshops will be taught by local professionals and will focus on personal financial skills, proper utilization of community services, and developing home gardens. Evaluation of the program will follow its implementation through surveys provided to the participants and CLILA leadership to measure the application of the information learned.

The program is budgeted at \$1000 for the preparation and production of the three workshops. Individual donations will be sought to meet 50% of the total amount and the remaining 50% will be accrued through fundraising activities.

Introduction

Cohort Five of the School of Social Work Graduate Program at Southern Adventist University is composed of five students within the graduate program. This project team has reached out to and partnered with the leadership of CLILA to contribute to their mission to serve the Hispanic population of the city of Dalton, Georgia and the Northwest Georgia area.

The Coalition of Latino Leaders (CLILA) is a non-profit organization that has served the community of Northwest 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.

Problem

The families in 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). Also, Americans in general are considered to be under 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 these individuals 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). Studies have shown that low-income individuals are far less likely to use banks due to language, educational, and cultural barriers which discourage individuals from

establishing a banking relationship and acquiring financial services (Lyons, Chang, & Scherpf, 2006). Many individuals have cited demeaning experiences when attempting to use banks in which the bank personnel talked down to them due to their education or race (Hogan, Solheim, Wolfgram, Nkosi, & Rodrigues, 2004).

As of 2010, the Supplemental Poverty Measure of the U.S. Census shows that 28.2% of the Hispanic population lives below the poverty line (Pew Hispanic Center, 2011). This group now has the highest portion of its population living under the poverty line than any other large racial group in the United States. The Hispanic population is also one of the fastest growing minority groups in the country (Furman, Negi, Iwamoto, Rowan, Shukraft, and Gragg, 2009). This is especially true in the city of Dalton where the 2000 Census found that 40.19% of the population was Hispanic with an increase to 48.0% in 2010 (U.S. Census Bureau, 2011). Within this growing population, 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 Hispanic immigrants do not have transaction accounts, compared to approximately 18% of those born in the United States (Furman et al, 2009).

The process of acculturation is as complicated as the process of gaining citizenship. Acculturation is a key variable that practitioners should take into consideration when working with Hispanic populations (Furman et al, 2009). The growth of the Hispanic 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 suggest that 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). 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. Additionally Americans cannot afford to continue neglecting the educational needs of this growing population (Gonzalez, 2004).

Objectives

The proposed program has two primary objectives. The first objective is to provide educational services designed to enhance financial literacy and self-sufficiency among the Hispanic population served by CLILA. The second objective is to have at least fifteen families whose incomes are below the poverty line to attend these services by May 2012.

Once the education programs are completed, the following outcomes are expected. In the short-term, an increase in the target population's access to basic and emergency services is anticipated. Also a reduction in household bills and expenses may result after the household supplements are utilized and financial strategies learned are implemented. In the medium-term, bills may begin to be paid in full each month once financial resources have been able to increase with reduced spending. Saving plans can also become possible during this period and reliance on consistent external support may begin to decrease.

As those who rely heavily on community support in this population become more self-sustaining, multiple long-term gains may be projected for the population and community as a whole. This may result in a decrease in food bank, Medicaid, Food Stamps, TANF and other services that require tax dollar support. A decrease in case loads for the local Department of Family and Children's Services, school systems, and other related service providers are also possible. As savings increase, the likelihood for the children of these families to attend post high school education programs may increase as well.

An additional product of the increase of self-sufficiency and education for this population may lead to an improved perception this group by the local community. Those changes may 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.

Methods

Throughout the research gathered for this project, a common trend was identified. Financial education is a key requirement to enhance financial stability in the low-income population. By receiving financial education, a person is better able to access available financial services, manage their finances, make healthy financial decisions, and protect themselves from predatory financial practices (Min, Anderson, & Scott, 2006). Research supports the consideration of the target population's specific needs and circumstances when developing programs to enhance financial literacy (Furman et al, 2009). It was also found that the ability to accumulate assets, such as funds remaining after necessary bills and expenses are paid, may be necessary in some circumstances to practice and benefit from financial education programs (Birkenmaier & Tyuse, 2005). 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 (Lyons, Chang, & Scherpf, 2006). This argument supports the utilization of both financial education and asset development in programs designed to increase financial stability in low-income populations.

To determine the present needs and applicable services for the target population, interviews and surveys were completed prior to this proposal. One-on-one interviews were completed with the target population served by CLILA who also provided translation services as needed. During the interviewing process, it was discovered that the sample of the target

population had a significant interest in learning how to save money, financing their children's education, having more funds to pay bills and buy food, and gardening to supplement their food needs. Following the interviews, a survey was created to obtain more detailed information regarding the population. The survey was completed by 27 individuals served by CLILA. The results of this survey revealed that most of those in the sample group have a low degree of financial literacy. Poor spending habits and a low priority given to saving were common trends seen within sample. The detailed results of the interviews and surveys can be found in the appendix.

The findings of this research provide evidence to support that this population needs to enhance their financial literacy and asset development. This project will implement services to meet each need by producing three different education programs for the Hispanic population served by CLILA. The programs are titled 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.

To support the implementation and the success of this project, multiple resources will be needed. Funding to purchase the training materials and supplies for the education workshops will be raised. Curriculum proven to be successful in teaching financial literacy for the Hispanic population will be located and acquired. Additional evidence based practice resources will be necessary to continue developing a sufficient knowledge base of the population and further define the program. In addition to these, educated and skilled community partners will be recruited for consultation, guidance, and for teaching specific disciplines in the workshops. Lastly, in-door facility space will be arranged to house the programs and participants.

Fundraising for this project will involve multiple strategies. This will include 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 spoken to regarding donations for support. Local businesses that provide the materials required for the workshops will also be spoken to regarding material donations. To further supplement the fundraising, donation buckets will be placed at local businesses to encourage community support. 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. 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 who are educated and skilled in 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.

Stakeholder Analysis

The possible benefits and risks each stakeholder may experience have been considered. There are three primary stakeholder groups present that have a medium to high impact and a possible fourth that has a low to medium impact on the proposed project. The stakeholder groups include the Hispanic individuals who utilize services offered through CLILA, the staff members of CLILA, the Master Gardeners Program, and potentially the United Way of Dalton Georgia.

The Hispanic families and individuals served by CLILA are projected to gain the most from the services provided. Presently this group includes over twenty separate families. This population will receive various tools through the education program to improve their financial futures. Additionally this group may present some barriers that hinder their participation and overall gain. These may include a language barrier and a lack of trust resulting from prior negative experiences with service providers.

To address this concern, surveys were sent out in Spanish to assess the population's specific needs, and translators will be made available during the workshop sessions to facilitate clear communication. Additionally the project team will foster supportive relationships with the group by assisting in the services already provided by CLILA for a period of three months before the project implementation date. The desired result is for the Hispanic clients of CLILA to be able to express their needs, invest in the workshops provided, and ultimately receive a greater return from their participation.

The second stakeholder anticipated to have a high impact on this project is the Coalition of Latino Leaders (CLILA). This non-profit organization provides multiple services to the Hispanic 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 for the children. A family-like environment is provided for this growing population to voice concerns and share resources.

This organization is the primary connection between the project team and the Hispanic population of Dalton, Georgia. CLILA will be offered the opportunity to implement the program as a future service. A possible risk for this stakeholder is burnout due to understaffing. This will be addressed by the project team by recruiting volunteer support to assist in implementing the program.

The Master Gardeners Program is the third stakeholder and is present at many universities across the area. This project will receive assistance from the University of Tennessee at Knoxville and the University of Dalton, Georgia. The Master Gardeners Program educates retirees interested in learning about horticulture. Those trained are then required to volunteer a certain number of hours to teach others about gardening. This stakeholder will have a great impact on this project because their knowledge of horticulture will be passed on to empower the target population.

The final stakeholder 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 but the services are limited to only three at this time. A risk considered with this group is that they may not wish to become associated with the Hispanic individuals among the CLILA group who are undocumented. It is

also possible that the opposite may occur and the United Way may consider partnering with CLILA if the relationship is well supported.

Additional stakeholders may join the project in the future. In the event that this occurs, those stakeholders will be assessed for their service, benefit, and possible risk. Further information regarding this stakeholder analysis can be found in the appendix.

Evaluation Plan

Once the project is completed an evaluation process will be conducted to determine the success of the services implemented. This will begin with a short series of interviews similar to those conducted before implementation. The interviews will concentrate on the degree of success the project had on meeting the participants' expectations of the services, if the result met the goals of the project itself, and if an interest is present for services to be provided again in the future. The information gained from the interviews will be used to develop a survey to be given to the remaining portion of the participants. The data obtained will then be analyzed and discussed with the CLILA leadership to determine if the services should be provided again in the future and if so, how they can be improved for future participants.

Budget

The total budget for this project 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. The goal is that the attendees will have positive associations with the newly learned financial strategies. Funding will not be necessary for venue or personnel due to CLILA providing an appropriate facility for the training, and the workshops will be conducted by the members of the project team and other volunteers.

To raise part of the funding for the project, the group will hold two fundraising breakfasts. The target audience for these breakfasts will be MSW students and the faculty at Southern Adventist University. These breakfasts will be promoted through emails and announcements in class.

The first breakfast fundraiser will be held on Monday, December 5, 2011. For \$5.00, each customer will receive one large cup of Brazilian coffee, one muffin, and Brazilian cheese bread. Group members are donating some of the ingredients and supplies, and part of the cost will be covered by the proceeds. All of the baking, brewing, serving and cleaning will be done by the group. The second breakfast fundraiser will be held February 12, 2012 and will offer a greater variety of breakfast foods. The total of the profits of both breakfast events is expected to reach \$300.

Proposal Summary

Financial instability within the low-income Hispanic population can be related to a lack of financial literacy and asset development education. The Hispanic population within the Dalton, Georgia area that is also served by the organization CLILA has been found to need assistance in this area to enhance their financial stability and self-sufficiency. The project proposal outlined here has presented a program to serve this population through financial literacy workshops designed to meet their specific needs. The outcomes anticipated for this program is the increased ability of the members of this population to develop their finances, save for the future, and ultimately contribute more to their communities. The success of this program will be evaluated to determine if it should be repeated and whether any changes would be beneficial. Lastly, the financial support to implement the program will be developed through fundraising and private donations.

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