



Seeds to Financial Success: Empowering Families to Cultivate Economic Growth and Stability



The Marathon Continues

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INTRODUCTION

Project Purpose & Description

Seeds to Financial Success sought to promote housing stability for Latinx families in El Sereno through a preventative, empowerment-based approach that addressed financial instability and systemic barriers.

Social Problem & Focus Population

Homelessness in El Sereno is a critical issue for the Latinx community, driven by a complex interplay of housing affordability, discrimination, and economic inequities.

Scope of Social Problem

Community Stakeholder Interviews

- Stakeholders indicated concerns that the lack of safety affects youth engagement and contributes to fear and instability in family environments.
- Interviewees emphasized how the growing homeless population is contributing to public health and safety issues, particularly in parks and community walkways.
- "There is lots of trash and even sometimes feces along the sidewalk." - Resident

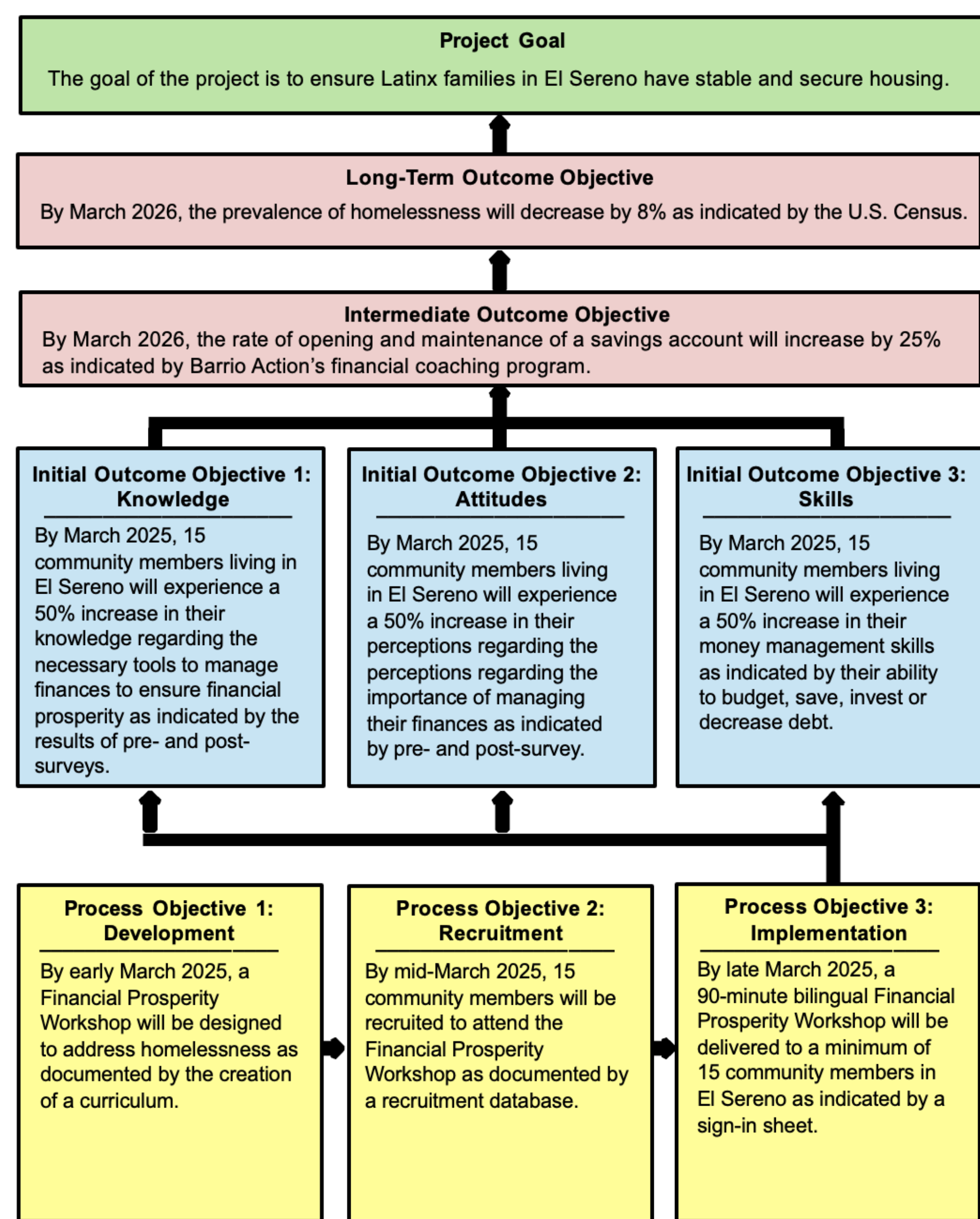
Secondary Data

- Latinx individuals make up 40% of California's population but represents 37% of the homeless population in Los Angeles County.
- In Los Angeles County, 46,260 people experienced homelessness in 2023 – an increase of 10% from the previous year.
- The average monthly rent in LA reached \$2,891 in 2024, a 2.3% increase from the previous year.

Alignment to Specialization

The project aimed to promote stability through economic empowerment by targeting financial stressors that often lead to housing instability. The workshop supported the well-being and long-term outcomes of both children and their caregivers.

PROJECT OVERVIEW, OBJECTIVES & OUTCOMES



METHODS

The evaluation of the financial prosperity workshop was exploratory and descriptive, aiming to understand the changes of participants' knowledge, attitudes and skills. A pre-experimental design was used, which involved the administration of pre- and post-surveys to measure those changes. Convenience sampling was used, and a total of 20 participants completed both surveys. The data was manually transferred to a spreadsheet for analysis, which examined shifts in responses.

RESULTS

Demographic Information

Table 1. Demographic Information (N=20)		
Variables	n	%
Language		
Spanish	12	60%
English	8	40%
Age Range:		
25-34	3	15%
35-44	5	25%
45-54	3	15%
55-64	4	20%
65+	5	25%
Race/Ethnicity:		
Hispanic/Latino/a/Latinx	18	90%
Black or African American	1	5%
White	1	5%
Gender:		
Female	17	85%
Male	3	15%



Results

Table 2. Post Survey Responses

As a result of this workshop...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I know how to check my credit score.	0.0% n=0	5.0% n=1	35.0% n=7	15.0% n=3	45.0% n=9
I know three ways to save money.	0.0% n=0	5.0% n=1	25.0% n=5	25.0% n=5	45.0% n=9
I know about budgeting tools that can help me manage my money.	0.0% n=0	5.0% n=1	15.0% n=3	25.0% n=5	55.0% n=11
I am comfortable with managing my money.	0.0% n=0	0.0% n=0	20.0% n=4	20.0% n=4	60.0% n=12
I am confident in my ability to monitor my credit score.	0.0% n=0	0.0% n=0	25.0% n=5	30.0% n=6	45.0% n=9
Saving money is necessary for my future goals.	0.0% n=0	0.0% n=0	0.0% n=0	15.0% n=3	85.0% n=17
I feel comfortable creating a budget.	0.0% n=0	0.0% n=0	5.0% n=1	30.0% n=6	65% n=13
I am aware of the documents I need to open a savings account.	0.0% n=0	0.0% n=0	5.0% n=1	35.0% n=7	60.0% n=12
I feel ready to make changes to improve my finances.	0.0% n=0	0.0% n=0	15.0% n=3	10.0% n=2	75.0% n=15
This workshop was useful.	0.0% n=0	0.0% n=0	0.0% n=0	10.0% n=2	90.0% n=18

RESOURCES

Chinchilla & Gabrielian, 2021

Kang, 2024

LAHSA, 2023

Scan for additional resources:



CONCLUSION

Analysis of Findings

An analysis of pre- and post-tests scores revealed a significant increase in participants' knowledge, attitudes and skills related to financial management. Notably, 90% of participants strongly agreed that the workshop was useful and 75% reported feeling well-prepared to make financial changes.

Limitations & Improvements

- The evaluation of The Marathon Continues Financial Prosperity workshop revealed two main limitations:
 - its one-day format limited the depth of financial education
 - its small reach excluded many community members in need
- While attendees received valuable information, the limited time and scope restricted long-term impact.
- To address these issues, the workshop could be expanded into a multi-session series with follow-up support such as one-on-one coaching or digital resources.
- This approach would enhance participant engagement, reinforce learning, and increase accessibility, ultimately supporting the program's sustainability and broader community impact.

Recommendations & Implications

Practice

- The one-day format of the Financial Prosperity workshop limited the depth of engagement with participants, which may hinder the development of long-term financial habits.
- By offering multiple sessions and individualized support, participants have more opportunities to apply what they learn and ask questions as new financial situations arise, increasing retention and long-term behavior change.

Policy

- Structural inequities, such as limited access to financial literacy resources in low-income communities, contribute to cycles of poverty and homelessness.
- Embedding financial education into public policy ensures that workshops like Financial Prosperity are not one-time efforts but become part of a long-term strategy to address economic disparities and housing instability.

Research

- There is limited data on the long-term impact of short-term financial literacy workshops on economic stability within marginalized communities.
- Demonstrating measurable outcomes increases credibility and support for scaling and replicating the program in other communities.

COMMUNITY PARTNER

Barrio Action Youth and Family Center

Barrio Action was established to empower young people to succeed both academically and socially, working with people of all ages, with a special emphasis on helping high-risk and at-risk youth, young adults, and their families. The staff of Barrio Action works in partnership with youth and their families, seeking to increase the youth's understanding of the life choices available to them.

Name of Collaborator	Contributions
Membreno, Tammy <i>Executive Director</i> Barrio Action Youth and Family Center tmembreno@barrioaction.org	<ul style="list-style-type: none">Provided the space for intervention implementation.Collaborated with financial coach and other case managers.
Aldana, Michael <i>Financial Coach</i> Barrio Action Youth and Family Center maldana@barrioaction.org	<ul style="list-style-type: none">Provided incentives for participants.Assisted with identifying participants for the workshop.Offered additional services to participants.

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