Resilience and Hope

**Community Aspirations
Hub
Stoplight Pre-Baseline
Report**

**Poverty Stoplight USA
December 2020**

Resilience and Hope

Stoplight Pre-Baseline Report

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Picture 1 Telamon Corporation (Telamon Corporation , 2019)

Executive Summary

What do families in transition prioritize during a pandemic?
Stabilizing their finances.
This is the main finding of a baseline survey developed by the Community
Aspirations Hub (CAH) of the University of North Carolina. The survey
highlights the economic vulnerability and financial stress felt by many families
during lockdowns and business closures.

Community development organizations working with the CAH facilitated 43
Aspire and COVID surveys to families in North Carolina from June to October
2020. The surveys had indicators in three levels: red (extreme poverty), yellow
(poverty) and green (no poverty). The indicators with the most reds were
savings, debt, insurance, income and credit. Subsequently, families prioritized
indicators to improve their quality of life. They focused on access to credit and
increased income as their most desired changes. The indicators most selected
as priorities were credit, income, savings, insurance and debt. Some families
committed to "look up their credit score", "go for walks", "review their
budgets", or "call family and friends for support".

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The CAH was established by the Social Innovation and Entrepreneurship Lab (SIELab) within the School of Social Work at the University of North Carolina at Chapel Hill. The CAH adapted the Poverty Stoplight survey to fit North Carolina's context with the support of the Fundación Paraguaya. Aspire is the name of the CAH's adapted Poverty Stoplight survey.

The Poverty Stoplight is a tool that seeks to activate the potential of families and communities to lift themselves out of poverty. Using a technology platform, it offers a self-assessment survey and intervention model that enables people to develop practical solutions to overcome their specific needs.

This Pre-Baseline Report shows the tendency of the survey results. Examples of other Poverty Stoplight partners with similar outcomes suggest a need to help families build their financial capabilities and resilience. CAH could conduct more surveys (100 or more) to have a better representative analysis. Following this, CAH could organize a workshop to develop an action plan for all community member partners.

We commend the community partners of CAH for their remarkable effort to reach families during the period of COVID-19 pandemic. Through digital and virtual channels like phone calls and zoom videocalls, CAH partners reached out to their clients to discuss the challenges they faced. CAH's partners conducted more Poverty Stoplight surveys than any other organization in the US during 2020. This is why the report is called "Resilience and Hope". It highlights both the resilience of the families in North Carolina and the similar character of CAH and its partners as provide hope to their families and become a reliable alternative for poverty elimination in North Carolina.

Picture 2 Salvation Army Wake County *(The Salvation Army, 2020)*

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Picture 3 Poverty Stoplight Training at the UNC – SSW (Community Aspirations Hub, 2020)

Introduction

In 2010, Fundación Paraguaya (FP) developed the Poverty Stoplight seeking to measure and take actions to improve the quality of life of its microfinance clients, through 50 indicators across six dimensions. Since then, the Poverty Stoplight (PS) Methodology has been implemented in more than 30 countries by more than 316 organizations, either directly (special projects) or through a social franchise model (Hub). Today, its reach goes beyond microfinance and is also being implemented with the target population of NGOs, communities, businesses and governments.

On September 12th of 2019, Fundación Paraguaya and the University of North Carolina at Chapel Hill signed an agreement to implement the Poverty Stoplight in North Carolina, United States. Later, the Social Innovation and Entrepreneurship Lab (SIELab) within the School of Social Work at the University of North Carolina at Chapel Hill established a Poverty Stoplight Hub with the name: Community Aspirations Hub (CAH). CAH adapted the Poverty Stoplight for the North Carolina's context and gave it the name Aspire.

CAH "collaborate with communities, organizations, subject matter experts, and people with lived experience of poverty to explore innovative community-driven solutions to multi-dimensional poverty. CAH members utilize Aspire, an application-based, interactive self-assessment tool and coaching model, to work with individuals and families to achieve their wellbeing goals and to overcome poverty" (Community Aspirations Hub, 2020).

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The results from this pre-baseline report will help CAH understand the tendency and preliminary association between the indicators with the most reds (extreme poverty) and the most selected priorities. It is recommended that CAH conducts more surveys (100 or more) to have a better representative analysis. Subsequently, CAH could organize a workshop to develop an action plan for all community member partners to identify solutions. CAH can assess existing programs to enhance or design and execute strategies as solutions to pressing indicators identified by the Poverty Stoplight Methodology. Solutions have as their main objective the empowerment of program' participants and their families.
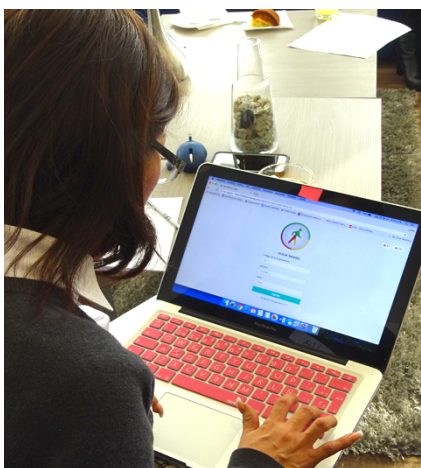
Picture 4: Poverty Stoplight Survey

Surveys

The report shows the information analysis from these three surveys:
1. Aspire Survey English (55 indicators)
2. COVID Survey English (10 indicators)
3. FP COVID Survey Spanish (15 indicators)

The indicators are listed in the Appendix 1.

The Aspire Survey provides a holistic view of the families' lives with indicators in 6 different dimensions (income and employment, housing and infrastructure, health and environment, education and culture, organization and participation, and motivation and value). The Aspire Survey has indicators such as entertainment, debt, and health insurance access. In addition, CAH and the Poverty Stoplight partnered to adapt the Aspire Survey to a shorter and easy to comprehend survey: The COVID Survey. The COVID survey has the objective to assess, plan, respond to and evaluate early impacts of COVID-19 on the well- being of vulnerable families.

Community Partners Members

CAH worked with four organizations that agreed to pilot the Aspire survey and COVID Survey with families and individuals they serve.

The Community Partners members are:

1. Cabarrus County Hubb (DSS Prevention Services and Economic Family Support)
2. The Salvation Army Wake County
3. Telamon (Workforce and Housing Programs)
4. Hope Renovations

Methodology

The Poverty Stoplight, designed by Fundación Paraguaya, seeks to activate the potential of individuals to eliminate poverty. It is a framework that improves the participants' conscientization of their situation while simultaneously providing organizations with information and tools to support those participants in affecting changes in the systems in which they live. The Poverty Stoplight is a measurement tool and a methodology. It starts with a self-assessment of 50 indicators of multidimensional poverty defined by text and visuals in three levels: extreme poverty (marked as red), poverty (marked as yellow), and no poverty (marked as green). Participants do this survey to diagnose their personal level of poverty in their local context. Using the results of the survey, both the participant and the implementing organization can look for sustainable ways to change the situation identified by the survey.

The main objective is to simplify the concept of poverty in order to visualize pressing needs and generate ownership of people and their families. Therefore, all indicators have the same weight. This helps participants diagnose their family's quality of life, self-assess their needs and identify their priorities.

At the end, their results are presented on a document called a "Life Map." The Life Map is a Poverty Stoplight tool designed to support participants in analyzing their situation and developing personal action plans. This is key to increasing participants' critical agency. For CAH, "the individual identifies up to five indicators they want to prioritize for improvement and receives ongoing coaching to help achieve the goals they outline. The tool is administered at least semi-annually to track changes over time." (Community Aspirations Hub, 2020)

Income & Employment

Education & Culture

Health & Environment

Organization & Participation

Housing & Infrastructure

Interiority & Motivation

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General Results

All four CAH community partners members were able to pilot the surveys with individuals and families they serve. Most families chose the Aspire Survey with 55 indicators. Cabarrus County DSS Prevention Services facilitated more than half of the total surveys.

Figure 1 Total surveys taken by CAH community partners members
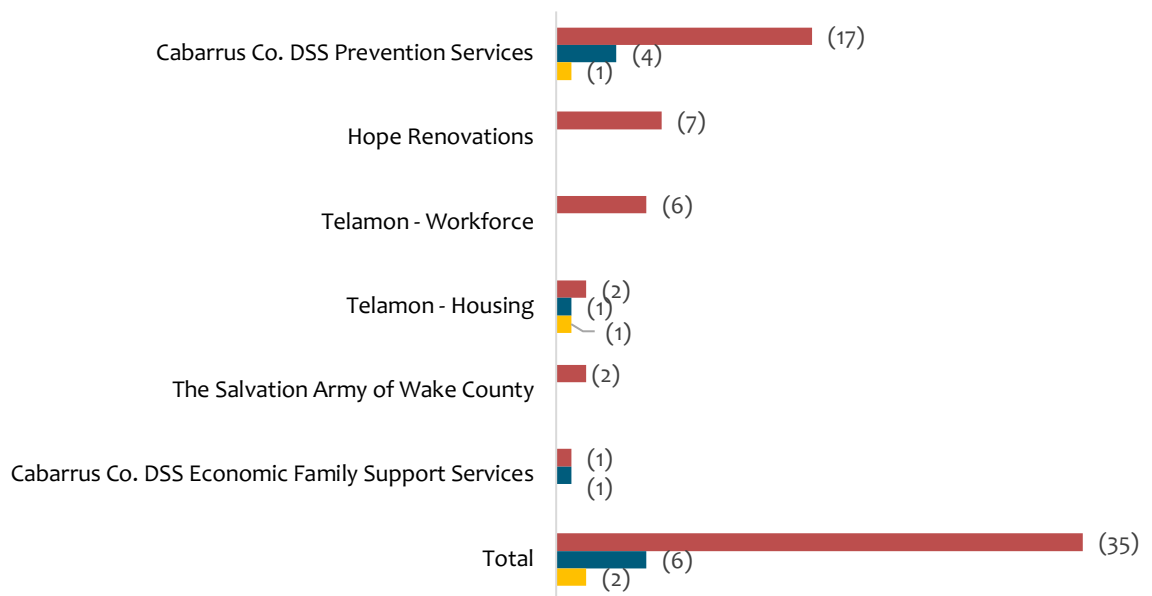
	Total	Cabarrus Co. DSS Economic Family Support Services	The Salvation Army of Wake County	Telamon - Housing	Telamon - Workforce	Hope Renovations	Cabarrus Co. DSS Prevention Services
■ Aspire Survey	35	1	2	2	6	7	17
■ COVID English	6	1	0	1	0	0	4
■ COVID Spanish	2	0	0	1	0	0	1

■ Aspire Survey   ■ COVID English   ■ COVID Spanish

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General Results from the Aspire Survey
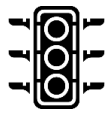
35 families
135 people

74 Female

33 Male

1 Non-binary/
third gender

10 people
have
disability

4 people are
members of the
LGTB

3 people have
veteran status

- 16 families live in a single-Family House
- 7 families live in an Apartment/Condominium
- 6 families live in a Trailer/Mobile Home
- 1 family lives in a Duplex
- 1 family lives in a Shelter
- 2 families "prefer not to say"

Most families took the aspire Survey that consists of 55 indicators. From 35 families, 10 people have disability.
From all families, 20% live in a trailer or mobile home and one family lives in a shelter.
Families were asked if they received "assistance". Most families receive "Food Stamps".

Figure 2 Assistance received by the families

Category	Count
Food stamps and WIC	(2)
WIC and Disability	(1)
Food stamps, TANF and Disability	(1)
Food stamps and Social Security	(1)
Disability, Food stamps and Other	(1)
Social Security and Other	(1)
Food stamps and Disability	(1)
Other	(2)
Food Stamps	(7)
WIC and Food stamps	(3)
WIC	(2)
Social Security	(3)
None	(10)

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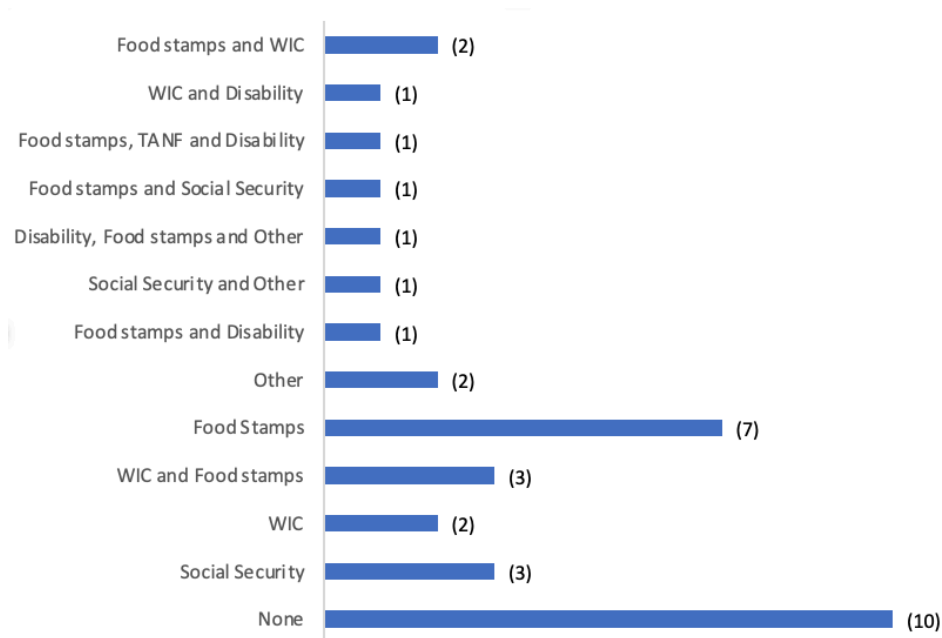
Comparison between extreme poverty indicators and priorities from Aspire Survey

Figure 3 Most reds (extreme poverty) and most selected priorities
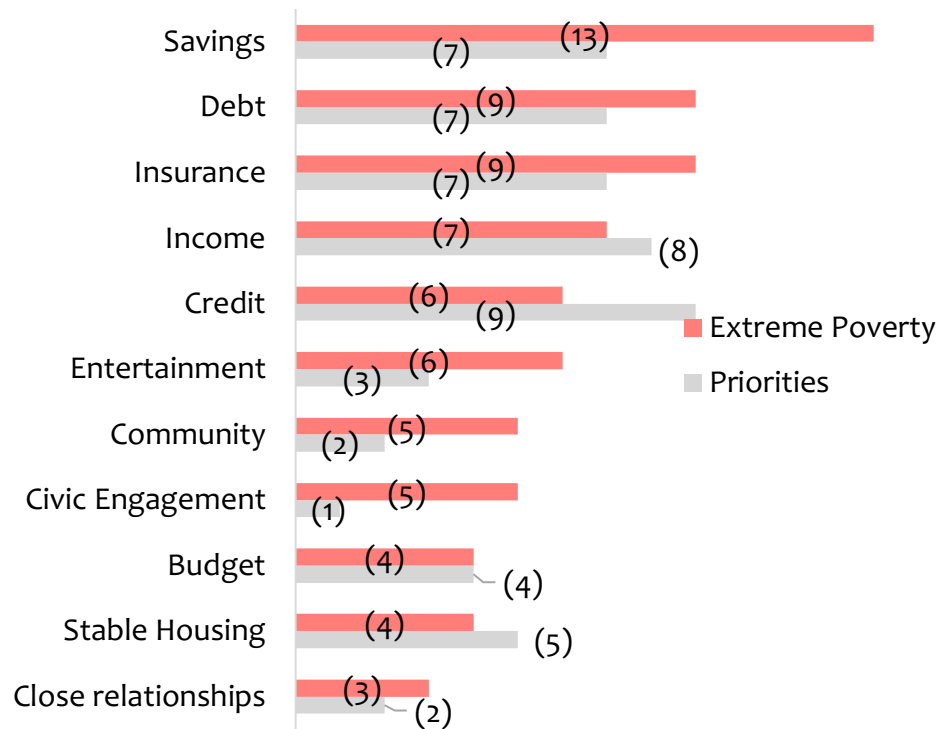
Figure 3 compares the indicators with the most reds (extreme poverty) and the indicators most selected as priorities by the families. Most families (35) completed the Aspire Survey. The indicators with the most reds (extreme poverty) were: savings, debt, insurance, income, credit, entertainment, community, civic engagement, budget, stable Housing and close relationships.

Families register preferences and priorities among the indicators with the most yellows and reds. This selection reveals an understanding of personal goals, an aspiration to achieve them, and a commitment to work towards them. Families focus on indicators related to finances (credit, income, debt, savings and insurance) as their priorities.   Some of the actions that families chose to implement their priorities include: "look up their credit score", "go for walks", "review their budgets", or "call family and friends for support".

Savings was the indicator with the most reds, meaning that 13 families identified as being in the extreme poverty level in this indicator. However, only 7 families chose savings as a priority.

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Examples of other Poverty Stoplight partners with similar outcomes suggest a need to help families build their financial capabilities. On the other side, only 6 families identified themselves in the level red in credit. However, 9 families selected this indicator as a priority. Appendix 2 provides the complete list of Aspire Survey Results.

Results from COVID Survey
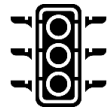
6 families
17 people

Figure 5: Results from COVID Survey

Indicator	Red	Yellow	Green	Grey
Financial Resources	(2)	(1)	(3)	
Stable Housing		(2)	(4)	(1)
Nutritious Diet		(2)	(4)	(1)
Handwashing			(6)	(1)
Access to healthcare		(1)	(5)	(1)
Internet and technology		(1)	(5)	(1)
Learning at home			(5)	(2)
Support networks	(1)	(2)	(3)	
Household safety		(1)	(5)	(1)
Coping skills		(1)	(5)	(1)

Figure 4: Priorities from the COVID Survey

Indicator	Red	Yellow	Green	Grey
Support networks	(1)	(2)	(3)	
Financial Resources	(2)	(1)	(3)	
Nutritious Diet		(2)	(4)	(1)
Access to healthcare		(1)	(5)	(1)

Figures 4 and 5 show the results of 6 families that took the COVID Survey. Families selected support networks and financial resources as the indicators with most reds. In addition, families selected nutritious diet and access to health care as a priority. The survey asked "What would you do to get it" in order for the families to pursue their priorities. The families replied that they would "Apply for DACA", "Use Cabarrus County Resources" and "Communicate with family more". The families showed commitment and willingness to work on their priorities on their own.

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Conclusion

From June to October 2020, 43 families from the CAH community partners members selected Aspire Survey in English, the COVID Survey in English and the Stoplight COVID Survey in Spanish.

Most families (35) completed the Aspire Survey. The indicators with most reds (extreme poverty) were: savings, debt, insurance, income, credit, entertainment, community, civic engagement, budget and stable housing. Families chose the most reds (extreme poverty) as a priority to improve their quality of life. Families identified several actions that they could do on their own to achieve their goals. For example, some suggested that they would "look up their credit score", "go for walks", "review their budgets", or "call family and friends".

Besides the Aspire survey, six families completed the COVID Survey. The indicators with most reds (extreme poverty) were support networks and financial resources.

From all members, Cabarrus County was the organization that facilitated the most surveys. CAH community partners members demonstrated commitment and flexibility in reaching families and facilitation surveys during the period of COVID-19 pandemic. We would like to have CAH and its partners share this experience with other Poverty Stoplight USA and global organizations.

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Recommendations

Action Plan Workshop

CAH is encouraged to facilitate 100 or more surveys to have a more representative analysis. Following this, CAH can organize an action plan workshop with all their community partners members. This action plan will identify specifically which are the indicators on which CAH must work in the following years. It is vital to emphasize that the active participation of all parties involved in the implementation program is essential to ensure the desired success.

Priorities

Mentors are encouraged to assist families in identifying priorities. This will allow a qualitative analysis of the causes of deprivation and CAH will be better able to further explore innovative community-driven solutions to multi-dimensional poverty. In turn, families are more likely to assume greater commitment and responsibility in setting goals and taking action to achieve the desired results, increasing their agency and empowerment.

Participatory solutions

CAH community partners members are encouraged to conduct focus groups with families to identify the underlying causes of their deprivation. Through motivating family participation and empowerment, families are more likely to participate in the process of identifying possible solutions for their priorities. Families gain confidence and power as they define and implement their own solutions to their challenges. This confidence and power grows as they collaborate with other families in similar situations to share experiences and develop common approaches to their challenges.

Success Stories

It is recommended that CAH community partners members identify success stories and share them with families to motivate others. In addition, they can share the stories and lessons learned with the Stoplight Global Community and the Poverty Stoplight USA Community.

Solutions Bank

The Poverty Stoplight Platform has a section where partners can look up solutions and add new ones. For example, this solution about "Programing Savings for Employees" could be beneficial for CAH community partners members.

Programmed Savings for Employees

Partners who want a margin of formal savings with higher interest rates

📍 Paraguay

The programmed savings is an intervention for employees who want a formal savings margin with higher interests. The agricultural company Emprendimientos Rurales SA takes advantage of the mass of employees and establishes an alliance with its head bank so that all savings go to a single account for a fixed term of 14 months and thus a higher interest rate can be granted.

In the first month, the company delivers a seed incentive amount according to seniority so that each one can start saving. In the following months, the employee is debited from his salary the amount that he has decided to save in the savings account.

Thanks to this initiative, this company won the award for the Most Innovative Solution of the year 2016 at the Entrepreneur Gala organized by Fundacion Paraguaya.

The challenges are: being able to reach an agreement with the banks to increase the rates of the savings since the agreement does not benefit them monetarily.

The benefits are that the solution allows employees to have secure savings that will give them greater economic stability. They can also count on a higher interest rates as an incentive to save.

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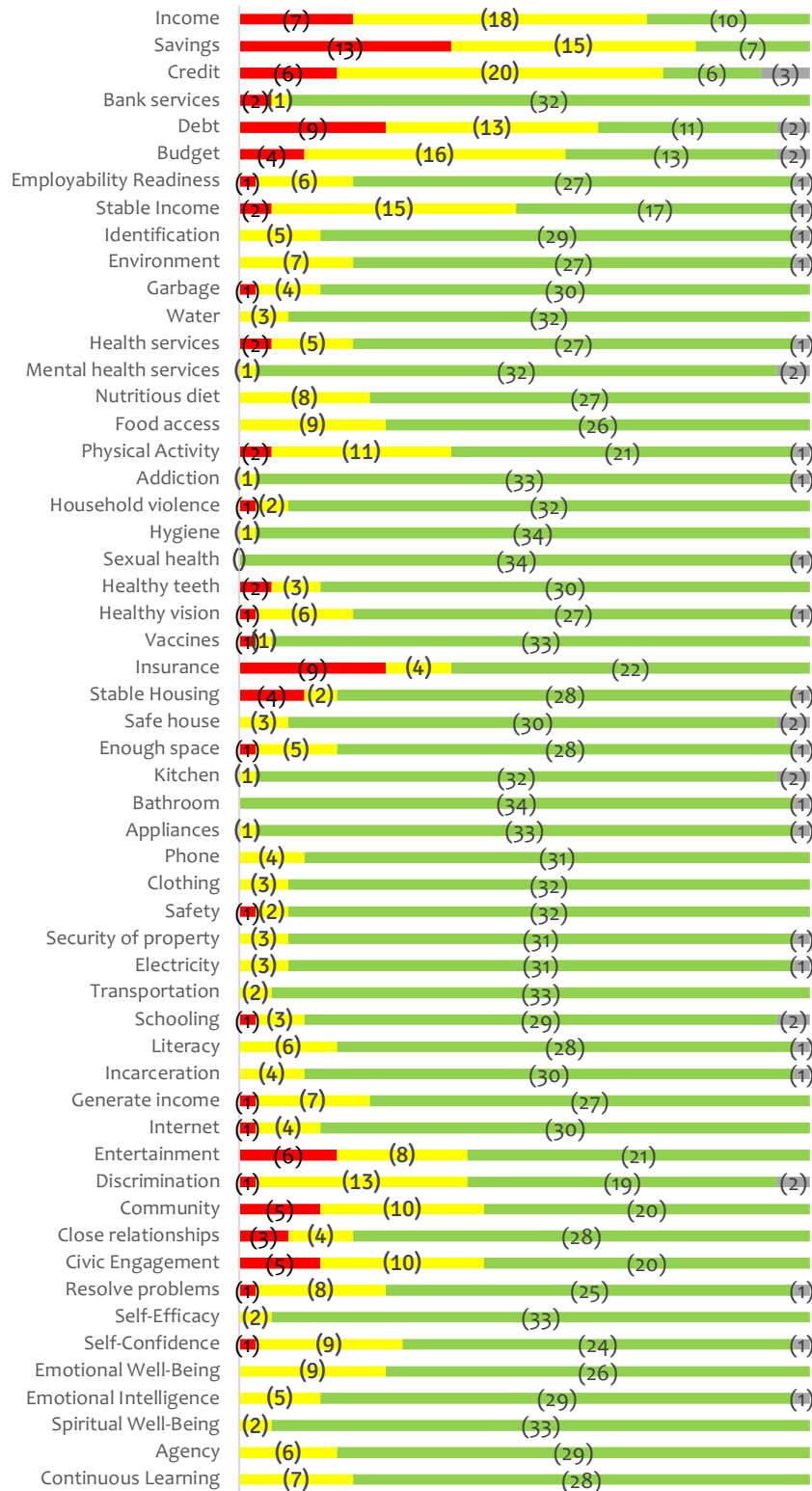The Salvation Army. (2020). Family Shelter. Retrieved December 2020, from
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https://www.salvationarmycarolinas.org/wakecounty/programs/social-
ministries/women-and-childrens-shelter/get-shelter

Appendix 1: List of the Indicators of the Aspire Survey and COVID Survey

1. Income above the poverty line
2. Family savings
3. Access to credit
4. Banking services
5. Debt
6. Budgeting
7. Employability Readiness
8. Stable income
9. Identification Documents
10. Unpolluted environment
11. Garbage disposal
12. Access to drinking water
13. Access to health services
14. Access to Mental Health Services
15. Nutritious diet
16. Food access
17. Physical Activity
18. Addiction
19. Household Violence
20. Personal hygiene
21. Sexual health
22. Healthy teeth
23. Healthy vision
24. Vaccines
25. Insurance
26. Stable housing
27. Safe housing
28. Enough Space in home
29. Kitchen
30. Bathroom
31. Home appliances
32. Phones
33. Clothing
34. Safe Neighborhood
35. Security of property
36. Electricity
37. Transportation
38. High School Completion
39. English Literacy
40. Incarceration History
41. Ability to generate income
42. Access to internet

43. Entertainment & Recreation
44. Discrimination
45. Part of a community
46. Close relationship
47. Civil engagement
48. Ability to resolve conflicts
49. Self-efficacy
50. Self-confidence
51. Emotional well-being
52. Emotional Intelligence
53. Spiritual Well-being
54. Agency
55. Continuous learning

UNC COVID SURVEY (English)
1. Financial Resources
2. Stable housing
3. Nutritious diet
4. Handwashing
5. Access to healthcare
6. Internet and Technology
7. Learning at home
8. Support Networks
9. Household Safety
10. Coping Skills

Stoplight COVID Survey Spanish
1. Destrezas para generar ingresos
2. Fondos para imprevistos
3. Acceso a internet
4. Acceso a la tecnología
5. Rutina en casa
6. Maestro en casa
7. Distribución de las tareas del hogar
8. Higiene permanente
9. Lugar para aislar a la persona
10. Atención médica
11. Alimentación
12. Vivienda estable
13. Red de apoyo
14. Contención del hogar
15. Bienestar emocional

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Appendix 2: Results of the Aspire Survey

	Red	Yellow	Green	Grey
Income	(7)	(18)	(10)	
Savings	(13)	(15)	(7)	
Credit	(6)	(20)	(6)	(3)
Bank services	(2)(1)		(32)	
Debt	(9)	(13)	(11)	(2)
Budget	(4)	(16)	(13)	(2)
Employability Readiness	(1)(6)		(27)	(1)
Stable Income	(2)	(15)	(17)	(1)
Identification	(5)		(29)	(1)
Environment	(7)		(27)	(1)
Garbage	(1)(4)		(30)	
Water	(3)		(32)	
Health services	(2)(5)		(27)	(1)
Mental health services	(1)		(32)	(2)
Nutritious diet	(8)		(27)	
Food access	(9)		(26)	
Physical Activity	(2)(11)		(21)	(1)
Addiction	(1)		(33)	(1)
Household violence	(1)(2)		(32)	
Hygiene	(1)		(34)	
Sexual health	()		(34)	(1)
Healthy teeth	(2)(3)		(30)	
Healthy vision	(1)(6)		(27)	(1)
Vaccines	(1)(1)		(33)	
Insurance	(9)	(4)	(22)	
Stable Housing	(4)(2)		(28)	(1)
Safe house	(3)		(30)	(2)
Enough space	(1)(5)		(28)	(1)
Kitchen	(1)		(32)	(2)
Bathroom			(34)	(1)
Appliances	(1)		(33)	(1)
Phone	(4)		(31)	
Clothing	(3)		(32)	
Safety	(1)(2)		(32)	
Security of property	(3)		(31)	(1)
Electricity	(3)		(31)	(1)
Transportation	(2)		(33)	
Schooling	(1)(3)		(29)	(2)
Literacy	(6)		(28)	(1)
Incarceration	(4)		(30)	(1)
Generate income	(1)(7)		(27)	
Internet	(1)(4)		(30)	
Entertainment	(6)	(8)	(21)	
Discrimination	(1)(13)		(19)	(2)
Community	(5)	(10)	(20)	
Close relationships	(3)(4)		(28)	
Civic Engagement	(5)	(10)	(20)	
Resolve problems	(1)(8)		(25)	(1)
Self-Efficacy	(2)		(33)	
Self-Confidence	(1)(9)		(24)	(1)
Emotional Well-Being	(9)		(26)	
Emotional Intelligence	(5)		(29)	(1)
Spiritual Well-Being	(2)		(33)	
Agency	(6)		(29)	
Continuous Learning	(7)		(28)	

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