

# SparkPoint OC and Thrive Lights USA Partnership 2021-2022 Results



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# INTRODUCTION

People have the power to change their individual lives and their households. Moreover, change happens in one's mind before it manifests in one's life.

This report is about how the pilot partnership between Orange County United Way®SparkPoint OC program and Thrive Lights USA helped to highlight these insights.

SparkPoint OC helps families create step-by-step personal financial plans to tackle their specific needs – from getting out of debt to going back to school or learning how to budget. With the help of one-on-one financial coaching, attainable goal-setting plans are created in three key areas:

- **Increasing income**—free tax prep and tax credits, accessing public assistance, job training, and placement.
- **Managing credit**—improving credit scores, managing debt, creating sustainable household budgets for greater financial freedom.
- **Building assets**—savings and asset planning to help families reach goals like buying a home or paying for college.

Thrive Lights is the US leader for the Global Stoplight movement, a partnership of more than 300 organizations that utilize the Stoplight Survey tool and approach to support people on their pathways to thriving.

The Stoplight survey tool employs a multidimensional self-assessment survey combined with a process that allows those who take the survey to chart their own course to thriving.

The Stoplight survey covers six dimensions of life with 48 indicators; for each indicator, participants chose whether they are at the red level (suffering), yellow level (surviving), or green level (thriving).

Orange County United Way®SparkPoint OC used the Stoplight tool for four SparkPoint OC program cohorts in 2021 and two cohorts in 2022 in its Dana Point location, each lasting twelve weeks. From January 2021 to April 2022:

157 participants took the Stoplight Survey at the beginning of the program (baseline).

127 participants took the Stoplight Survey after the 12 weeks program.

65 participants took the Stoplight Survey six months after the baseline survey.



# SOCIOECONOMIC DATA FROM PARTICIPANTS

The typical participant is a woman from Mexico who lived in an apartment with four other household members.



**144** female

**71%**

of participants are from Mexico



**13** male

**44.6**

average age of participant



## Families

**157** households

**62%**

of households don't receive government assistance

**545** people living in those households

**62%**

of participants are undocumented immigrants

**4** is the average number of people living in the same household

**82%**

of households live in apartments or condominiums



## Education

**70%**

of children attended early childhood educational programs such as pre-school, childcare/daycare, Head Start, or nursery school

**40%**

of the households had a member who obtained a high school diploma or GED

# TOP INDICATORS

The following list indicates the percentage of participants with indicators in the red level (suffering) at the beginning of the program, out of 157.

Most participants suffered from financial difficulties while also facing additional challenges, such as the lack of access to mental health services.

**68%** Savings

**66%** Budget

**53%** Credit

**52%** Mental health services

# PRIORITIES

Participants selected financial indicators as the top priorities at the beginning of the program.

**1. Savings**

**2. Debt**

**3. Credit**

**4. Income**

# COVID-19

One of the biggest challenges for the participants was the consequences of COVID-19.

Participants mentioned:

*"We lost our jobs due to COVID-19, and we used all our savings."*

Participant No. US.RG.19860720

*"I have a lot of debts due to COVID-19"*

Participant No. US.YA.19830522

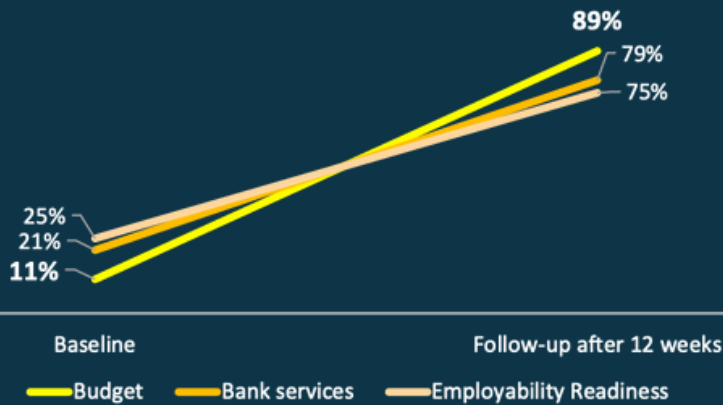


# IMPROVEMENTS

The Stoplight data shows that participants made significant improvements in their ability to manage their finances despite their challenges.

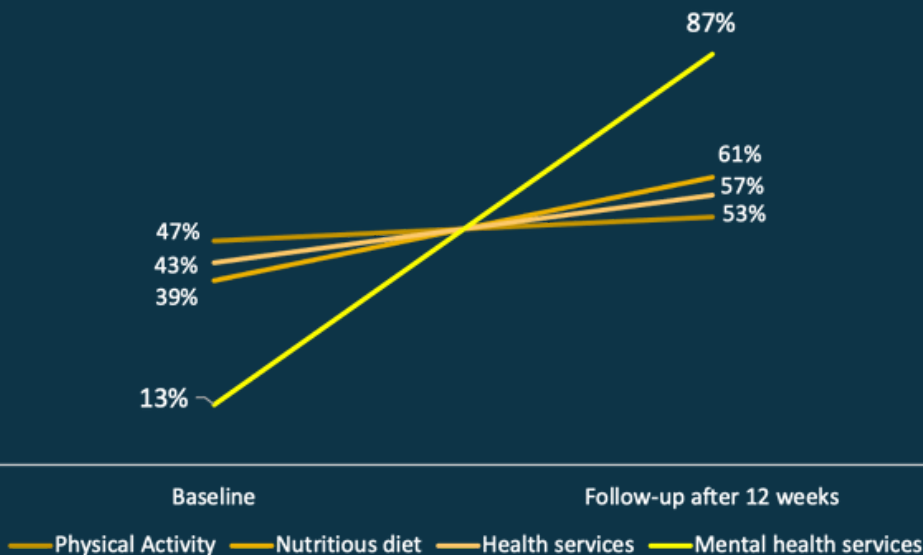
One hundred and twenty-seven (127) participants took the baseline Stoplight survey and the follow-up Stoplight Survey after they finished the 12 weeks SparkPoint OC program.

## 78% participants improved their budget skills (from 11% to 89%)



Improvements in financial management coincided with advances in many other areas of the participant's life, including access to mental health services, access to health services, a nutritious diet, and physical activity.

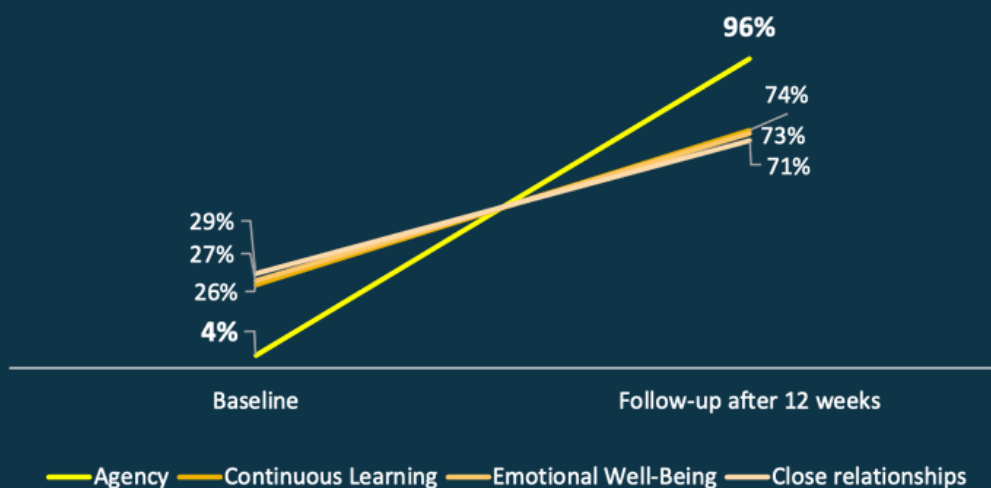
## 74% of participants improved their access to mental health services (from 13% to 87%)





In addition to health, participants improved their motivation and agency. Ninety-two percent (92%) of participants reported an increase agency (*i.e.* their ability to take action as an individual and within a group).

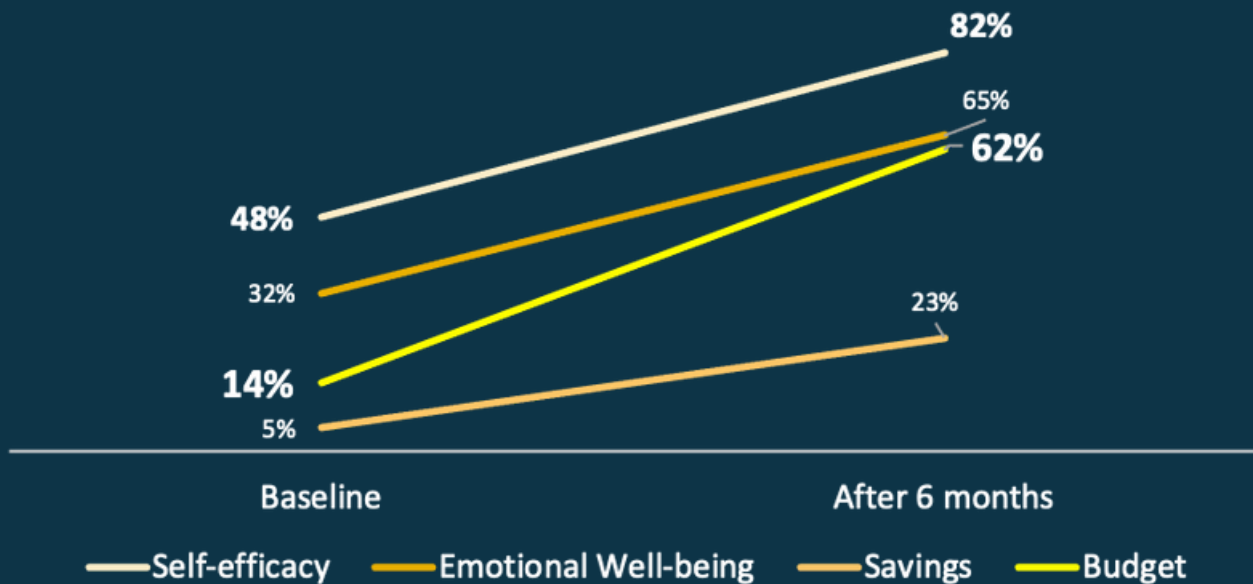
### 92% participants increased their agency (from 4% to 96%)



# SUSTAINABLE RESULTS

Participants in the Orange County United Way®SparkPoint OC Program also took an additional Stoplight Survey six months after their baseline survey. As of April 2022, 65 participants who completed the program in 2021 have taken this six month follow up survey. They report that the benefits to their financial capabilities and emotional well-being have persisted over time.

## Positive relationship between self-efficacy and budget skills after six months



Developing financial stability entails utilizing resources, competencies, and institutional supports that help families survive, grow, and thrive. Moreover, the changes required to put families on a path to not just surviving but thriving starts from within.

The conscientiousness of one's state is the beginning of the enlightenment necessary to galvanize the critical agency, self-selection, or self-governance required to change.



# How did the Stoplight process help the SparkPoint OC participants achieve these results?

1

The Stoplight links financial management with other important areas of life.

The Stoplight Survey covers six dimensions of life with 48 indicators; for each indicator, participants chose whether they are at the red level (suffering), yellow level (struggling), or green level (thriving).

Income and Employment make up one of the dimensions, and the other dimensions are *Health and Environment, Housing and Infrastructure, Education and Culture, Organization and Participation, and Motivation and Goals*.

Participants saw how these various dimensions of life interact.

2

The Stoplight process links financial management to the priorities of the participants.

After completing the survey, participants receive a dashboard that shows areas of life that are going well and areas that need improvements.

Then, participants select up to five priorities, the areas of their lives that they want to improve first. Choosing priorities allows participants to see how applying financial training can help them achieve important life goals. This self-selection of priorities empowers participants to decide how they want to manage their lives.

3

The Stoplight data allows Orange County United Way® SparkPoint OC program to organize services that help participants achieve their priorities

Based on the baseline data from the Stoplight and the priorities chosen by the participants, SparkPoint OC offers additional services that improve the participants' overall well-being.



# CONCLUSION

In conclusion, for Orange County United Way®, including the Stoplight in the SparkPoint OC program helped foster rapid changes in financial behavior and the participants' overall well-being.

For Thrive Lights, adding the Stoplight to a well-run financial training program with links to other needed resources resulted in participants reporting rapid improvements across different Stoplight dimensions.

Based on the success of this pilot, Orange County United Way® will begin implementing the use of the Stoplight across all six SparkPoint OC locations.





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