



LOS ANGELES COUNTY
**DEPARTMENT OF
MENTAL HEALTH**
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LGBTQIA2S+ Project Monarch Butterfly

LGBTQIA2S+ UsCC Capacity Building Project
Los Angeles County Department of Mental Health
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Project Description

The goal of Project Monarch Butterfly / Proyecto Mariposa Monarca is to reduce stigma, educate, engage, and raise awareness in local Latinx communities. Participants will engage in a program modeled after a Tanda. Tandas are short-term lending circles that encourage participants to enter an informal association to support each other financially. In a Tanda, a group of people will pour money into a “money pot”. The group will determine the amount, the frequency, and the sequence in which the money pot is distributed. Some groups will prioritize urgent or emergency needs. Traditional financial institutions often lend money within the structure of a bank. Tandas can be an option for people and communities who cannot participate in banking. These associations provide relief and access to financial structures for migrants without authorization to take part in the formal fiscal systems of the U.S. Tandas also offer considerable social benefits like skill-sharing and creating social networks. This pilot project distributes the incentives to the participants in the format of a Tanda. Tandas are culturally accessible to migrants and immigrants who cannot access traditional banking. The benefit to a Tanda: migrants can participate and build coalition and wealth with citizens despite institutional barriers. The challenge of a Tanda: consistency and trust are key. If participants leave after receiving the “money pot,” this may hurt the rest of the participants in the circle. The contractor will distribute the incentives to participants in the format of a Tanda. This can help prioritize the participants with urgent or emergency needs. These exercises will help participants learn how to care for each other and the community. The hope is that the participants of this program can continue to support one another after the program ends. Whether or not the Tanda continues, they leave with the knowledge that alternatives to financial institutions exist. Proyecto Mariposa Monarca will follow this structure and invite participants to enter a formalized social agreement to support each other. Participants will identify current barriers to mental health and financial stability.

Purpose and Justification

The purpose of the Project Monarch Butterfly / Proyecto Mariposa Monarca is to remove cultural self-imposed barriers by rendering accessible intergenerational mental health practices to intersecting migrant and LGBTQIA2S+ communities. The target population are families across generations with different migrant/citizenship statuses and diverse gender identities and sexual orientations. Often, people within these target populations face the world uninsured or underinsured. As a result, they are often unable to access mental health services, and existing resources and experts may not be familiar with culturally competent care for the Latinx community and LGBTQIA2-S communities. Migrant Latinx people survive trauma at several points: pre-migration trauma like torture, violence, and loss of friends, relatives, and loved ones; and post-displacement trauma such as departure from homelands, resettlement, current accommodations, and violence. There may be integration trauma like culture shock, assimilation, deculturation, forced repatriation, and discrimination. Community members may find their trauma compounded with abuse at home and substance use. These all may affect individuals and their chosen or biological families. Often, there is a great deal of cultural stigma against seeking mental health services. Proyecto Mariposa Monarca will

combine traditional cultural practices with self-regulation tools to create a non-traditional peer-based mental health system. Proyecto Mariposa Monarca will provide financial literacy skills and resources to help support the healing of the target population.

The entire program is bilingual in English and Spanish. All information and resources distributed will be in English and Spanish to bridge cultural gaps and share education.

Outcomes

At the end of the program, the participants will have received crucial information and resources in an accessible and culturally sensitive format. Participants will also build relationships with community members across the County of Los Angeles. These relationships will provide ongoing support for mental health and financial goals.

Objectives (Timeline)

Recruitment & Coordination (MAY 2024)

1. Recruit 10 Latinx LGBTQIA2S+ migrant community members for a 10-week long program and tanda system. 5 of the participants indicated lived experience with mental health accommodations. Participants will receive:
 1. Financial Literacy Education and Resources
 2. Mental Health Education and Resources
 3. Legal Information and Resources
2. The organizer will be responsible for the coordination of the workshops:
 1. Recruitment, application, and selection processes for participants
 2. Set up space for participants.
 3. Food accommodations

Tanda Meetings (JUNE 2024 through AUGUST 2024)

1. Participants will meet once a week and receive education and information with a curriculum on financial literacy and mental health. Participants will break out into discussions with each other to build camaraderie. Camaraderie is crucial to develop sustainable relationships between the participants after the workshops.
2. The facilitator will organize various workshops and activities.
 1. June 1st, 2024, Week of May 27th: Welcome, Introductions, Let's Talk About Money & Mental Health (Set Up Tanda Model For Incentives Discuss Amount of Incentive and Sequence of Order for Distribution) (Virtual)
 2. June 8th, 2024, Week of June 3rd: SMART Goals
 3. June 15th, 2024, Week of June 10th: Income and Expenses
 4. June 22nd, 2024, Week of June 17th: Budgeting and Saving
 5. June 29th, 2024, Week of June 24th: Emergency Funds
 6. July 6th, 2024, Week of July 1st: Rewarding Yourself

7. July 13th, 2024, Week of July 8th: Financial Security
8. July 20th, 2024, Week of July 15th: Investing and Retirement
9. July 27th, 2024, Week of July 22nd: Alternatives to Financial Institutions
10. August 3rd, 2024, Week of July 29th: Closing (Virtual)

Project Implementation

Overview

The primary objectives are to remove cultural barriers to accessible mental health and improve the well-being of the Latine community. Project Monarch Butterfly will combine traditional cultural practices with self-regulation tools to create a non-traditional peer-based mental health support system. Project Monarch Butterfly will provide financial literacy skills and resources. Project Monarch Butterfly will follow the structure of a Tanda. Participants enter a social agreement to work together towards financial health and mental health goals. The project serves a diverse cohort. The participants live in various Service Provider Areas (SPAs) of the County of Los Angeles.

Preparation

Before the recruitment began, preparation of pre and post-surveys, recruitment materials, and workshop agendas needed development.

Recruitment Materials

The facilitator developed two flyers that directed prospective participants to the application. All recruitment materials, e-mails, communications, and documents are in English and Spanish.

Recruitment Process

On May 8th, 2024, the contractor launched a flyer on social media and email. The contractor also shared the flyer with the Trans Service Providers Network (TSPN) and the UsCC's listserv to reach as many nonprofit partners and community members as possible. Those agencies, in turn, shared it with their networks. The flyer was very successful on social media with 1970 impressions and had 223 engagements. Due to the unique nature of the program speaking to many community members, social media influencers and nonprofits shared the materials.

Application and Assessment

The application and initial assessment exist on Google Forms in English and Spanish. Applicants knew the entire project would be audio-recorded to help document the research and development. All the recordings are confidential. The contractor retained recordings to collect the results at the end of the project. Participants receive \$500 in total for participation. The contractor provided food and refreshments at each meeting.

Applicant Requirements

Applicants must meet the following requirements to be eligible for the project:

1. Applicants must currently live in Los Angeles County;
2. Applicants must attend at least 9 of the 10 days of the cohort, with required attendance on the first day and last day.

Recruitment Process Continued

The recruitment process lasted until May 20th, 2024. There were 59 applicants, 50 applications in English and 10 in Spanish. While the recruitment process was a success, Spanish speakers were still underrepresented. There is not a clear answer to why. The contractor's educated guess is that this may be due to the channels where the flyers were distributed. A majority of the Spanish-speaking applicants were referred by Bienestar, TransLatin@ Coalition, Latine-based community spaces, and word of mouth. The application could have been simplified to encourage more applications as well.

Each of the applicants was eligible. There were many strong applications from local community leaders in nonprofits, mutual aid groups, entrepreneurs, and nightlife circles. However, the contractor utilized a selection process prioritizing the most marginalized applicants. These participants are least likely to access Mental Health and Financial Support in institutions.

Selection Criteria

Only the contractor had access to each applicant's personal information. The contractor utilized a Likert Scale, other demographics, and personal questions to determine who would benefit the most from this program. The selection process took about a week. As applicants answered the questions with a Likert Scale, they would self-report their relationship with positive mental health and financial health habits. Applicants who report lower scores are more likely to be under-resourced. The contractor believes that those applicants will demonstrate the most improvement over time. If selected, the applicants (then participants) will complete weekly surveys demonstrating active improvement over the ten weeks. At the end of the program, the contractor will compile the data and present a final report to the Department of Mental Health. This final report will demonstrate and highlight the improvements of the participants. The final report will also share the outcomes and lessons learned from the program.

In the following pages, the contractor lists the demographics used to help ensure the program captured a diverse group of participants. The determining factors for selection were:

1. Diversity of Service Provider Area (SPAs) or residence.
2. Diversity of Race and Ethnicity
3. Diversity of Gender and Sex

4. Diversity of Sexual and Romantic Orientation
5. Diversity of Migration Status

As a reminder, there were 59 total applications and only ten participants were to be selected. At the end of the process, the contractor decided to expand the cohort to twelve participants to ensure diversity goals were met.

Selection Process

Though it was not explicitly on the application, the facilitator selected five participants who indicated lived experience with mental health accommodations. The applicants may have shared cultural and ethnic similarities, but racial diversity was a distinction in the selection process. There was a priority for multi-racial participants with unique lived experiences. There was also a priority for members with different documentation statuses, including DACA, asylum seekers, undocumented, naturalized citizens, and second-generation citizens. The contractor also selected parents of LGBTQIA2S+ community members. To ensure the cohort was gender-diverse, the contractor prioritized trans and gender-expansive people. In the process, the cohort expanded from ten to twelve members to achieve diversity goals.

Service Provider Area (SPAs) Location: As close to all 8 SPAs of the County of Los Angeles needed to be present.

Primary Language English-Speaking Applicants:

- SPA 1: 0 Applicants
- SPA 2: 8 Applicants
- SPA 3: 2 Applicants
- SPA 4: 22 Applicants
- SPA 5: 0 Applicants
- SPA 6: 7 Applicants
- SPA 7: 3 Applicants
- SPA 8: 6 Applicants

Primary Language Spanish-Speaking Applicants:

- SPA 1: 0 Applicants
- SPA 2: 1 Applicants
- SPA 3: 0 Applicants
- SPA 4: 6 Applicants
- SPA 5: 0 Applicants
- SPA 6: 0 Applicants
- SPA 7: 0 Applicants
- SPA 8: 2 Applicants

The final selection yielded the following results for SPA representation:

- SPA 1: 0 Applicants
- SPA 2: 2 Applicants
- SPA 3: 0 Applicants
- SPA 4: 4 Applicants
- SPA 5: 0 Applicants
- SPA 6: 2 Applicants
- SPA 7: 0 Applicants
- SPA 8: 3 Applicants

Race and Ethnicity: While the project focused on the Latino cultural group, the contractor wanted to avoid a monolithic White / Spanish-descended Mexican majority group (a norm in many institutions and media spaces). The focus was to include as many Indigenous descendants, African / Black descendants, and multi-racial/ethnic/cultural people as possible. The applicant pools yielded the following:

Note: The total number below is higher than the actual number of applicants (59). Applicants had the choice to declare multiple race or ethnic identities.

- Asian: 2 Applicant(s)
- Black / African American: 2 Applicant(s)
- Indigenous: 9 Applicant(s)
- Latine: 47 Applicant(s)
- Pacific Islander: 2 Applicant(s)
- South West Asian North African (SWANA): 1 Applicant(s)
- White: 1 Applicant(s)
- Undisclosed: 1 Applicant(s)

The contractor prioritized applicants with unique or underrepresented racial and ethnic identities.

Note: the total number below is higher than the actual number of participants (12). Applicants had the choice to declare multiple sex or gender identities.

The final applicants selected had the following breakdown of race or ethnic identities:

- Asian: 1 Applicant(s)
- Black / African American: 1 Applicant(s)
- Indigenous: 2 Applicant(s)
- Latine: 12 Applicant(s)
- Pacific Islander: 0 Applicant(s)
- South West Asian North African (SWANA): 0 Applicant(s)
- White: 0 Applicant(s)
- Undisclosed: 0 Applicant(s)

Gender / Sex Diversity and Transgender / Intersex Status: Gender diversity was a determining factor in the selection process. The contractor prioritized applicants indicating an underrepresented gender or sex identity. Here is the breakdown of the

entire applicant pool.

Note: The total number below is higher than the actual number of applicants (59). Applicants had the choice to declare multiple sex or gender identities.

Primary Language English-Speaking Applicants:

- Agender: 1 Applicant(s)
- Genderfluid: 17 Applicant(s)
- Gender Non Conforming: 1 Applicant(s)
- Man: 12 Applicant(s)
- Nonbinary: 18 Applicant(s)
- Queer: 2 Applicant(s)
- Trans Masculine: 4 Applicant(s)
- Trans Feminine: 2 Applicant(s)
- Two-Spirit: 9 Applicant(s)
- Woman: 18 Applicant(s)
- Undisclosed: 1 Applicant(s)

Primary Language Spanish-Speaking Applicants:

- Agender: 0 Applicant(s)
- Genderfluid: 0 Applicant(s)
- Man: 2 Applicant(s)
- Nonbinary: 0 Applicant(s)
- Two-Spirit: 0 Applicant(s)
- Woman: 7 Applicant(s)

Primary Language English-Speaking Applicants:

- Yes, I am transgender: 24 Applicant(s)
- No, I am not transgender: 20 Applicant(s)
- Unsure: 5 Applicant(s)
- Prefer Not to Share: 1 Applicant(s)

Primary Language Spanish-Speaking Applicants:

- Yes, I am transgender: 7 Applicant(s)
- No, I am not transgender: 2 Applicant(s)
- Unsure: 0 Applicant(s)
- Prefer Not to Share: 0 Applicant(s)

Primary Language English-Speaking Applicants:

- Yes, I am intersex: 3 Applicant(s)
- No, I am not intersex: 36 Applicant(s)
- Unsure: 7 Applicant(s)

- Prefer Not to Share: 4 Applicant(s)

Primary Language Spanish-Speaking Applicants:

- Yes, I am intersex: 3 Applicant(s)
- No, I am not intersex: 6 Applicant(s)
- Unsure: 0 Applicant(s)
- Prefer Not to Share: 0 Applicant(s)

Note: the total number below is higher than the actual number of participants (12). Applicants had the choice to declare multiple sex or gender identities.

The final applicants selected had the following breakdown of gender identities:

- Agender: 0 Applicant(s)
- Genderfluid: 3 Applicant(s)
- Gender Non Conforming: 1 Applicant(s)
- Man: 2 Applicant(s)
- Nonbinary: 7 Applicant(s)
- Queer: 1 Applicant(s)
- Trans Masculine: 2 Applicant(s)
- Trans Feminine: 3 Applicant(s)
- Two-Spirit: 2 Applicant(s)
- Woman: 4 Applicant(s)
- Undisclosed: 1 Applicant(s)

- Yes, I am transgender: 8 Applicant(s)
- No, I am not transgender: 4 Applicant(s)
- Unsure: 0 Applicant(s)
- Prefer Not to Share: 0 Applicant(s)

- Yes, I am intersex: 1 Applicant(s)
- No, I am not intersex: 9 Applicant(s)
- Unsure: 1 Applicant(s)
- Prefer Not to Share: 1 Applicant(s)

Sexual and Romantic Orientation: A determining factor in the selection process was sexual orientation. The contractor prioritized applicants who indicated underrepresented sexual and romantic orientations. Below are the demographics of the entire applicant pool.

Note: The total number below is higher than the actual number of applicants (59).

Applicants had the choice to declare multiple sexual or romantic orientations.

Primary Language English-Speaking Applicants:

- Asexual: 6 Applicant(s)
- Bisexual or Bi+: 11 Applicant(s)
- Gay: 8 Applicant(s)
- Fluid: 3 Applicant(s)
- Lesbian: 2 Applicant(s)
- Pansexual: 12 Applicant(s)
- Queer: 26 Applicant(s)
- Questioning: 2 Applicant(s)
- Straight/Heterosexual: 3 Applicant(s)
- Two-Spirit: 8 Applicant(s)
- Demisexual: 1 Applicant(s)

Primary Language Spanish-Speaking Applicants:

- Asexual: 1 Applicant(s)
- Bisexual or Bi+: 1 Applicant(s)
- Gay: 2 Applicant(s)
- Lesbian: 0 Applicant(s)
- Queer: 1 Applicant(s)
- Straight/Heterosexual: 1 Applicant(s)
- Decline to State: 1 Applicant(s)

Note: The total number below is higher than the actual number of participants (12). Applicants had the choice to declare multiple sexual or romantic orientations.

- Asexual: 1 Applicant(s)
- Bisexual or Bi+: 1 Applicant(s)
- Gay: 2 Applicant(s)
- Fluid: 1 Applicant(s)
- Lesbian: 0 Applicant(s)
- Pansexual: 2 Applicant(s)
- Queer: 6 Applicant(s)
- Questioning: 1 Applicant(s)
- Straight/Heterosexual: 0 Applicant(s)
- Two-Spirit: 3 Applicant(s)
- Decline to State: 1 Applicant(s)

Migrant Community Affiliation and Migration Status: A determining factor in the selection process was migration status. The contractor prioritized applicants who indicated underrepresented sexual and romantic orientations. Below are the demographics of the entire applicant pool.

Primary Language English-Speaking Applicants:

- Yes, I am a member of migrant communities: 29 Applicant(s)
- No, I am not a member of migrant communities: 11 Applicant(s)
- Unsure: 8 Applicant(s)
- Prefer Not to Share: 2 Applicant(s)

Primary Language Spanish-Speaking Applicants:

- Yes, I am a member of migrant communities: 6 Applicant(s)
- No, I am not a member of migrant communities: 3 Applicant(s)
- Unsure: 0 Applicant(s)
- Prefer Not to Share: 0 Applicant(s)

Primary Language English-Speaking Applicants:

- I am a U.S. Citizen: 38 Applicant(s)
- I am a D.A.C.A. Recipient: 5 Applicant(s)
- I am Undocumented: 2 Applicant(s)
- I am an Asylum Seeker: 2 Applicant(s)
- I am a Permanent Resident: 1 Applicant(s)
- Decline to Share: 1 Applicant(s)

Primary Language Spanish-Speaking Applicants:

- I am a U.S. Citizen: 2 Applicant(s)
- I am a D.A.C.A. Recipient: 0 Applicant(s)
- I am Undocumented: 1 Applicant(s)
- I am an Asylum Seeker: 1 Applicant(s)
- I am a Permanent Resident: 3 Applicant(s)
- Decline to Share: 3 Applicant(s)

The final applicant pool had the following demographics:

- Yes, I am a member of migrant communities: 11 Applicant(s)
 - No, I am not a member of migrant communities: 0 Applicant(s)
 - Unsure: 0 Applicant(s)
 - Prefer Not to Share: 0 Applicant(s)
-
- I am a U.S. Citizen: 8 Applicant(s)
 - I am a D.A.C.A. Recipient: 1 Applicant(s)
 - I am Undocumented: 2 Applicant(s)
 - I am an Asylum Seeker: 1 Applicant(s)
 - I am a Permanent Resident: 1 Applicant(s)

- Decline to Share: 0 Applicant(s)

Personal Statements

Each applicant provided a personal statement for consideration. The consultant reviewed each statement in search of applicants with community-oriented leadership, development, and advocacy. Consistency, community building, and trust were crucial for this pilot program of a Tanda to work. Without trust, the Tanda is not as effective and diminishes its impact.

The following questions were included in the application:

How would you describe yourself in 3 words?

How do you currently advocate for Latine or migrant or LGBTQIA2S communities? (max 600 characters)

Tell us about a time when you creatively addressed an issue in your community. (max 600 characters)

What is something that brings you joy or that you are passionate about and why? (max 600 characters)

When people talk about Mental Health and the Latine community, what comes to mind for you? What is something you wish would transform in our community? (max 600 characters).

When you think about your own Personal Finances, what comes to mind? How do you feel talking about money with your family and friends? (max 600 characters)

Initial Assessment

In the application was an initial assessment. The assessment allowed the contractor to determine where the applicants were starting on their path toward mental wellness and financial literacy. The questions asked about intersections and nuances of mental health and financial stability. Given the unique nature of this project, the contractor sought to collect as much in-depth information as possible. The applicant asked many questions to see what the needs and demands were within the community. Many applicants self-reported a lack of confidence or understanding in accessing support for mental health and financial stability. It was evident from the many responses that there was a clear need for accessible programs like this. (Results of the Assessment and the Surveys in the **Weekly Surveys** section of the report.) There is a big gap in addressing some of the growing disparities in financial stability and mental health within the community, particularly in communities set up with disadvantages like migrant communities and LGBTQIA2S+ communities. The contractor did not consider applications that answered “Strongly Agree” to every question. The contractor wanted applicants who could benefit the most from this program and to see improvement over

the ten weeks. (More about this in the **Weekly Surveys** section of the report.)

Below are the questions asked on the application and initial assessment:

The following questions are designed to capture mental health factors, opportunities, and challenges. We will be administering these same questions after the Lab to measure its impact on the mental health of Youth Fellows. Please respond to each statement based on how you feel at this time. Your answers will remain confidential.

- What are your financial goals?
- Out of the goals selected, tell me more about one goal that is a priority for you. The answer does not have to be detailed, just tell me about your personal reasons.
- Do you believe your mental wellness is influenced by the state of your finances? If so or not, please let me know. Tell me about how you feel at this moment.

The following questions will use a Likert Scale model. On a scale of 1 to 5, 1 being the lowest at Strongly Disagree to 5 being the highest Strongly Agree.

- I am comfortable seeking mental health assistance when needed, regardless of my sexual orientation or gender identity.
- I am comfortable seeking financial coaching or support when needed, regardless of my documented status.
- If I have a concern or problem, I know what to do and who to talk to.
- I know the necessary steps it takes to arrange an appointment for myself with a mental health professional if needed.
- I know the necessary steps it takes to arrange an appointment for myself with a financial services professional if needed.
- I feel safe when accessing mental health services.
- I feel safe when accessing financial services.
- I know ways to advocate for my own mental health.
- I know ways to advocate for my own financial wellbeing.
- I know ways to advocate for my community's mental health.
- I know ways to advocate for my community's financial empowerment.
- I am comfortable talking about mental health issues with my community.
- I am comfortable talking about financial topics with my community.
- I am able to distinguish positive and negative regulating mechanisms.
- When I am in distress, I practice healthy self-regulating mechanisms.
- I see myself as a leader in my community.

Applicants Notified

On May 31st, 2024, the contractor notified the applicants. The initial goal expanded from ten to twelve applicants to help meet diversity goals. Once notified, the contractor requested the applicants to confirm attendance and commitment to the ten weeks of the program.

Meeting Arrangements and Location

Of the ten meetings, the first meeting was virtual to get acquainted with the cohort. At a later date, the final meeting shifted to virtual to accommodate some members who had emergency arrangements across the country. The remaining eight meetings stayed in person. After communicating with the participants via e-mail and virtually, the contractor determined that the group would like to meet outdoors in a public park and green space. The determining factors were accessibility and COVID safety, which saw a significant spike at the program launch. The contractor and participants chose Echo Park, a central location and significant cultural space with many street-based migrant vendors. Funds for the locations would instead augment the budget for food, beverage, and activities. As a result, the contractor provided the participants with healthy and whole meals instead of fast food.

Program Launch and Facilitation

Project Monarch Butterfly launched its first meeting on June 1st, 2024. Based on the availability of the applicants, the contractor determined that Saturdays at noon were the best time to meet every week. The program met every week without rescheduling until August 3rd, 2024. The contractor facilitated the entire program. Since the participants and the contractor agreed to meet outdoors for COVID-19 safety, providing a traditional presentation with a slide show was challenging. The contractor purchased a projector, stand, and screen. Yet, with the high noon sun, the brightness prevented the slides from being visible to the participants. As such, moving forward, the contractor printed out slides, worksheets, and resources for the activities. Project Monarch Butterfly pivoted from lecture-based to more community peer-based conversations. Two-hours weekly, the cohort met and discussed the intersections of financial stability and mental wellness. The activities proceeded while sharing a meal outdoors at a park on a lovely summer Saturday. Halfway through each meeting, there was a five to ten-minute break to move around and stretch. Each week, participants engaged in mental-health-based activities to help promote grounding exercises and self-soothing and regulation. Participants became so invested in getting to know one another. A few suggested a group text to share resources, information, and events. The contractor set up a WhatsApp group text to allow service for foreign numbers to work best. Participants had the choice to take part if they wished. After each week, with the consent of the participants, the cohort experimented with the Tanda model for the distribution of the incentive. Each week, every participant would receive \$25 for the two hours, while one would receive the “money pot” of \$300. Over the ten weeks, each participant would receive a total \$500 incentive. The Tanda distribution process allowed everyone to get to know each other and support each other's goals. Participants felt empowered knowing they could support urgent and emergency needs. Coupled with the lessons on finances, the incentive motivated some participants to invest in long-term goals.

Participant Attendance and Absences

As the weeks progressed, a significant challenge later arose in participant attendance

and absences. The contractor permitted each participant one absence. Some missed more than a week. One participant needed to drop the project after two weeks due to a new job. Another participant had a series of family emergencies out of town and could not be physically present. While a significant challenge, it did not deter the program or the impacts made each week.

Legal and Fiscal Disclaimers

The contractor reminded the participants every week that they cannot provide legal advice or financial advice. All of the information and resources provided by the contractor is informational only. None of the information should be taken as financial or legal advice. The participants were provided a resource guide which included legal, financial, food, housing, health, and mental health resources.

Weekly Presentations

The contractor developed each presentation on Canva. The contractor sourced information from various credible resources, such as the Consumer Protection Bureau, the Internal Revenue Service, Federal Credit Unions, and Credit Bureaus such as Equifax, Experian, and Transunion. The contractor provided the information in a more digestible format in English and Spanish.

The contractor also printed worksheets, such as a monthly budget and a credit report, to help participants review progress toward goals identified at onset of the program.

Summary of Day One, June 1st, Week of May 27th: Welcome, Introductions, and Let's Talk About Money and Mental Health (Set Up Tanda Model For Incentives Discuss Amount of Incentive and Sequence of Order for Distribution) (Virtual)

The contractor facilitated a virtual meeting for the participants to get acquainted. Everyone introduced themselves and shared some hopes and expectations for the group. The facilitator explained the origins of the proposal for the program. The facilitator also explained the current service gaps for migrant Latine communities in mental health and financial stability. The facilitator explained that the participants had a choice in distributing the incentives. The cohort can help the contractor conduct the experiment and research for the Tanda incentive model. The cohort can also choose a fixed incentive weekly, \$50 for each participant. If the participants chose the Tanda model, they would each "sacrifice" \$25 of their weekly incentive to put the money into a money pot, and then they would decide who would receive the money pot each week. Since the group had expanded from ten participants to twelve, the money pot would increase from \$250 to \$300. In the original concept, only one recipient would receive the money pot weekly. The proposal stated ten participants and ten weeks. Twelve participants would mean two weeks twice the participants would receive the money pot. For clarity, the contractor provided the money and incentives to the cohort. This was not at the expense of the participants. After explaining the Tanda system to the group, the group agreed to proceed with the Tanda format. The group had a choice to

predetermine the order of the recipients or conduct a lottery via a wheel spin. The cohort decided on a random spin-the-wheel. (At later meetings, participants would share emergency needs like rental assistance, and the group would agree to allow them to take the money pot.) The group also had a choice to receive the money in cash, Cashapp, Venmo, and Zelle. The contractor will track the incentives and provide proof of distribution to the County of Los Angeles. The incentive tracker will also show which participants received the money pot of “\$300” each week. After discussion, the participants agreed to the Tanda experiment. The group also decided to meet at Echo Park, which was a central location for the cohort.

Summary of Day Two, June 8th, Week of June 3rd: Talk About Money & Mental Health (Adjusted from SMART Goals)

The contractor facilitated a grounding exercise. The consultant provided participants with colored pencils, paper, and notebooks. The contractor invited the participants to find something at the park that represents them as a person and to draw it using 1-2 colors max. The participants each focused on something and began to draw it. The contractor also invited participants to make three positive descriptions or attributes for themselves. Once the participants finished, they shared their drawings and explanations. After the grounding exercise at the park, the participants expressed feeling ready to jump into the financial conversations.

The cohort shared immediate feelings when talking about money. Participants shared anxieties, fears, and stress about being poor or under-resourced. Participants also shared stories of success where they made money and had a sense of accomplishment. The participants agreed money and mental health have a significant connection.

Summary of Day Three, June 15th, Week of June 10th: Income and Expenses (Budget Worksheet)

The contractor provided the participants with a worksheet on a monthly budget. The participants started on the worksheet together and asked questions as they proceeded.

The contractor offered the participants a take-home exercise to get started on pulling a credit report and reviewing it.

Summary of Day Four, June 22nd, Week of June 17th: Credit Report (Adjusted from Budgeting and Saving)

The contractor facilitated a conversation on Credit Reports and Credit Scores. The participants brought up personal issues. One participant shared that her credit score decreased after she co-signed a car loan for a relative. The relative did not pay on time or communicate with the participant. Another participant shared her concerns about her legal name change and credit score.

These topics are overwhelming for many people. The contractor paused to hold space

and check the temperature in the cohort. The contractor provided bubble wands for an activity. The participants reflected on a stressor and blew a bubble to release the thought and stress. Participants echoed the feelings of struggle and challenges. One participant made a rhyme, "Bubbles for your troubles." Another participant said, "Each bubble represents my anxieties and stress." Once the bubbles pass and flow through, release them in meditation.

One participant thought that changing his legal name on the credit report would hurt them. The contractor provided legal information and resources to help ease the concerns.

One participant shared that credit bureaus must prove without a doubt that the claim on a credit report belongs to the individual. The individual may dispute an item that appears suspicious.

The contractor shared tips for communicating with the Credit Bureaus. Communication with the bureaus will avoid a damaged credit score due to late payment. The contractor also shared tips on managing credit card payments to help build credit over time. The contractor shared secured credit cards as an option to improve credit scores.

The group closed out by sharing one thing they were all looking forward to. Hearing that she could resolve her car loan from her credit report pleased the participant. The one participant who shared her struggle with the car loan to know she could resolve that. Another participant shared excitement about a concert coming up. A participant opened up and let the group know that they were coming up on a year of surviving a suicide attempt and were very proud of still being here. Two last participants shared that they look forward to every Saturday and appreciate the translation. They will miss the cohort when it closes.

Summary of Day Five, June 29th, Week of June 24th: Financial Security and SMART Goals (Adjusted from Emergency Funds)

The contractor started a discussion on SMART Goals. The participants had a worksheet to help review their goals and make them Specific, Measurable, Achievable, Relevant or Realistic, and Timely. Only three of the participants were familiar with SMART Goals. The contractor offered this tool to help participants work towards the goals identified at the beginning of the program.

The participants shared that this simplifies the self-evaluation process. One participant shared that she never heard of it. She is very disorganized, but this will bring order to her goals. Another participant shared that they had reservations about SMART Goals since they learned about it in high school. Now that they hear it again as an adult, they can see how it can be useful.

The contractor shared that SMART Goals can see which activities do not align with personal goals. This will help one cut activities that may waste time or effort and

establish priorities.

Two participants shared that they are starting testosterone hormone therapy.

The contractor suggested participants bring extra magazines for an activity next week. The contractor will provide magazines and boards to make vision boards.

Summary of Day Six, July 6th, Week of July 1st: Emergency Funds and Vision Boards (Adjusted from Rewarding Yourself)

The contractor discussed emergency funds and vision boards with the cohort. Continuing to build on lessons shared in the last five weeks. While working on the vision boards, the group reviewed their budgets. The contractor checked in to see if people were in the negative overspending, positive with money left over, or a net zero. One participant shared that she noticed that she has bills for inactive services. Another participant shared that she will stop buying as many books. She saw buying books as building knowledge and wealth, but she could not read that many books. Another participant shared being selective about Uber (Eats) and asking for help from friends for transportation. The last participant who shared said that Disney+ and other streaming services. The contractor shared an app called Rocket Money that helps cut monthly bills.

The contractor also shared that savings accounts may not be an investment. Everyone should review financial products at a bank or credit union and use the products that benefit the user best. Oftentimes, savings accounts will not provide a return that makes sense of the restrictions. The contractor shared other options, including credit unions and individual retirement accounts. The contractor also shared a website tool to help find banking products that may align closer with their interests and values.

The participants continued to work on their vision boards. The vision boards will help make their goals more realistic. At the end of the meeting, participants shared their vision boards with the group.

Summary of Day Seven, July 13th, Week of July 8th: Rewarding Oneself (Adjusted from Financial Security)

The contractor opened a discussion to see how the participants rewarded themselves while making progress toward their goals. Participants echoed that rewards can feel impulsive and want to avoid impulsive behaviors. The contractor encouraged the participants to reward themselves only after achieving a goal. The contractor also encouraged the group to think about rewards that do not have a monetary value.

Participants shared new resources from DPSS for people receiving public benefits. One in particular is a mover's assistance program covering the first month's rent, deposit, appliance, and moving fees.

One participant shared a vulnerable moment on her journey with domestic violence and

the prison system. The group consoled her and offered emotional support. The contractor provided some more resources for mental health support and legal aid.

Summary of Day Eight, July 20th, Week of July 15th: Investing and Retirement

The contractor opened a conversation on investing to see where the group was familiar. Many participants only had experience investing in Robinhood or BitCoin, which oftentimes leads to predatory practice or misinformation. As a result, some participants become disillusioned with the idea of investing. Another participant felt more comfortable investing in a savings account, even if the APY is not the highest. He would rather be safe and comfortable than take a risk. The group all discussed different types of investments.

The contractor also shared information on the different types of retirement accounts.

Summary of Day Nine, July 27th, Week of July 22nd: Alternatives to Financial Institutions

The contractor opened up a conversation on federal credit unions, tandas, and lending circles as examples of alternatives to traditional financial institutions. The group also discussed the growth of crowdfunding. Crowdfunding and mutual aid provide immediate relief to individuals needing money to meet a goal (relocation, legal fees, or surgery recovery). The group also discussed food and water mutual aid. The need to care for one another in marginalized communities has existed for generations.

Many participants shared a sense of shame in asking for help. The group discussed how low-income people learn self-sufficiency and avoid asking for help. Many higher-income earners are very comfortable asking for help.

Participants processed these feelings with each other in the discussion.

Summary of Day Ten, August 3rd, Week of July 29th: Closing (Virtual)

The contractor asked everyone to summarize closing thoughts on the program and collected feedback. Many participants expressed gratitude and hope that programs like this continue to impact different communities. (Quotes and testimonials of the experience of participants in the **Weekly Surveys**)

The contractor provided an extra cash stipend for lunch.

Weekly Surveys

After each workshop, the contractor asked participants to complete a weekly survey. The survey featured three questions to collect active progress toward goals identified at the beginning of the project. 25 of the 28 questions used a Likert Scale of five answers from Strongly Agree to Strongly Disagree. Previous UsCC programs provided the foundation for the weekly survey questions. The contractor added several questions to

expand the research of this unique intersection. A few of the questions also collected feedback to help improve aspects of the project moving forward.

There was an extra challenge in ensuring participants remembered to finish their weekly surveys. Given that this was the first program with the UsCC for the contractor, there was a learning lesson to collect weekly surveys before dispersing the incentives to collect all data possible. But, the participants who did engage provided much information.

Progress Towards Goals:

Participants that engaged in the weekly surveys shared about their personal journeys towards their goals.

What are your financial goals?

The participants answered:

English-Speaking Participants:

- Paying off debt: 11
- Cutting off expenses: 13
- Increasing income: 17
- Building an emergency fund: 18
- Starting a business: 12
- Saving for vacation: 11
- Starting a retirement plan: 13
- Financial security: 23
- Financial Literacy: 21

Spanish-Speaking Participants:

- Paying off debt: 4
- Cutting off expenses: 3
- Increasing income: 7
- Building an emergency fund: 4
- Starting a business: 2
- Saving for vacation: 3
- Starting a retirement plan: 0
- Financial security: 6
- Financial Literacy: 5

Out of the goals selected, tell me more about one goal that is a priority for you. The answer does not have to be detailed, just tell me about your personal

reasons.

The participants answered:

- "Increase income & invest"
- "Increasing income so I can pay off debt and not be financially stressed."
- "I want to increase how much money I make monthly!"
- "I want to build an empire that sustains me and my family! Most importantly it makes me happy, whole, and excited"
- "Building an emergency fund is really important to me. I don't have direct connection to my family and can't rely on them for support in the event of an emergency. I aspire to be self-sufficient, but I'd like to have a financial safety net."
- "Building an emergency fund is the biggest priority for me. I have no family to support me. In case of an emergency, I want to be prepared for the unexpected. It's been challenging to create a safety net since I come from a low income background and am working to stay out of that financial situation."
- "Paying off debt is a priority for me. I understand better now that it will help me improve my credit score which will have benefits in the future. I also acknowledge that reducing the amount of interest that I pay is important too."
- "Cutting expenses has been a priority for me, mostly because it will help me reach other goals. I also value my time away from paid work, and want to have more leisure time. So, cutting expenses is a compromise to allow me to not be forced to earn more and have my leisure time."
- "Financial security is a big priority for me where I'm at right now, I got my Medi-Cal Peer Support Certification recently but have yet to find a position that accepts that particular certification, I've applied to 60+ jobs since February and although I feel confident in my education, experience, and credentials, I still face barriers in my field including but not limited to: the stigma of being a peer (being out about my mental illness is part of the job), not knowing how to drive, and autism I think. Ideally I'd love to grow towards business ideas I have, I've been drafting plans all year, all of these barriers to employment I face make me even more qualified for my role I know the need is there for the services I'm wanting to initiate, for now though I do just need some kind of income and stability to allow me to bring these dreams to reality"
- "Increasing income is a priority for me as I am working toward financial independence."
- "I've been seeking employment to try to increase my income so I can work towards financial independence"
- "retirement plan because i feel like I can make things work while i am able bodied and mentally capable but i want to protect my future self when that may no longer be the case"
- "I want to be debt free so I can focus on saving money for emergencies"

- “I want to have an emergency fund so i can feel more at ease about my day to day”
- “Learn about tools and resources that can help me and my community”
- “Financial stability and being able to take control instead of survival mode”
- “Because I'm getting old and I don't have any retirement plan”
- “Top 2 goals in my life are to start my family and to have a successful photo studio.”
- “I've been working on starting up my photography studio, it is goal #1. It is my dream to start up and run a successful studio.”
- “I would like to start a family in the near future.”
- “The purchase of a lens for my camera is a priority, I need to be able to use my camera.”
- “Building an emergency fund is currently a top priority for me, once I've got it, it should make me feel more secure. It should relieve me of some stress.”
- “Building an emergency fund is still my top priority. I do feel much better now that I've begun to put money into my emergency fund.”
- “Building an emergency fund is still the goal I'm focusing on, I feel like I've almost done it.”

Do you believe your mental wellness is influenced by the state of your finances? If so or not, please let me know. Tell me about how you feel at this moment.

The participants answered:

- “Yes, of course but I try to not let it affect it.”
- “Yes, not having enough funds to pay off all the bills and groceries puts a major stress on mental health.”
- “I one hundred percent believe my mental health is tied to my finances. At this moment my business is relaunching because I'm more mentally stable. I started doing hypnotherapy and started seeing my second therapy and therefore things are changing”
- “Absolutely yes. I'm in a crisis right now because my career and finances are in shambles/confused”
- “Absolutely! If I feel like my financial resources are dwindling, it makes me stressed, which sometimes makes me spend money to cope, by buying food that I'm craving or items that I want.”
- “Absolutely, I become very distressed if my finances aren't in line. Right now, I feel a little overwhelmed, but it's manageable.”
- “Yes, when my finances haven't been handled well, it causes me a lot of stress. When I am financially comfortable, my stress levels are lower.”
- “Yes, while I can utilize coping strategies for some scenarios, a lot of the time, I can't control my feelings related to my finances.”
- “Absolutely yeah, I mean just a little over a year ago I was unhoused for two years before that and living in survival mode all that time really took its toll on me, I just had to get out of that house, it was worth it that decision,

but it took a damn long time to regain any sort of stability. With autism, I don't think anyone in my life ever saw me as a person who was capable of living alone or really taking care of myself, I felt so restricted by that. This year, since I've been housed again, I've been having the honor of re-parenting myself in a safe environment. I am ashamed that I still rely on my parents for financial support a lot more than I'm comfortable with. I think mainly I just want to continue to prove to myself that I am more capable than anyone(including myself) has ever seen for me."

- "Definitely. I feel more capable and confident when I am financially secure."
- "Absolutely, I find that I struggle with relying on others for support. Needing financial support from my family makes me feel guilty and ashamed"
- "Yes, instability leads to anxiety and insecurity"
- "Yes it is. i feel okay today but financial anxiety keeps me up often"
- "Yes. I feel good right now!"
- "Yes, living in survival mode creates a loop that is hard to achieve goals in. Being poor is expensive"
- "Yes, when the despo meter is high, rash and irresponsible actions are taken."
- "Yes,I'm tired,but if your ok, you can continue working"
- "Yes, one of the most stressful areas is seeking permanent housing, this is directly influenced by my finances. This has very negatively affected my mental health."
- "Just talking about my finances stresses me out. I feel like I'm so far behind others in my age range, this stress drives me nuts."
- "Yes, I feel proud and happy when I am able to look at my savings growing."
- "Much stress comes from not knowing who to ask about financial issues I may be having."
- "Yes, lack of finances keep me from being able to relax, I am constantly stressing about the next payment."
- "My mental wellness is influenced more by my finances than anything else at this time."
- "Yes, finances are good, I'm good. Finances are not good, neither am I."

The following questions were asked in the application and initial assessment, which surveyed all applicants (59). The questions were asked again to all accepted participants (12) every week after each meeting for ten weeks. Participants had their initial assessment scores tracked and evaluated until the program ended.

Question: I am comfortable seeking mental health assistance when needed, regardless of my sexual orientation or gender identity.

- Average English Speaking Applicant Answer: 3.9
- Average Spanish Speaking Applicant Answer: 4

- Average English Speaking Pre Program Answer: 3.44
- Average Spanish Speaking Pre Program Answer: 4
- Average English Speaking Post Program Answer: 4.25
- Average Spanish Speaking Post Program Answer: 4.11
 - English Speaker Participant Likert Scale Increase: **+0.81**
 - Spanish Speaker Participant Likert Scale Increase: **+0.11**

Question: I am comfortable seeking financial coaching or support when needed, regardless of my documented status.

- Average English Speaking Applicant Answer: 3.96
- Average Spanish Speaking Applicant Answer: 3.33
- Average English Speaking Pre Program Answer: 3.66
- Average Spanish Speaking Pre Program Answer: 3.66
- Average English Speaking Post Program Answer: 3.83
- Average Spanish Speaking Post Program Answer: 3.77
 - English Speaker Participant Likert Scale Increase: **+0.17**
 - Spanish Speaker Participant Likert Scale Increase: **+0.11**

Question: If I have a concern or problem, I know what to do and who to talk to.

- Average English Speaking Applicant Answer: 3.14
- Average Spanish Speaking Applicant Answer: 2.88
- Average English Speaking Pre Program Answer: 2.66
- Average Spanish Speaking Pre Program Answer: 3.33
- Average English Speaking Post Program Answer: 3.58
- Average Spanish Speaking Post Program Answer: 4.22
 - English Speaker Participant Likert Scale Increase: **+0.92**
 - Spanish Speaker Participant Likert Scale Increase: **+0.89**

Question: I know the necessary steps it takes to arrange an appointment for myself with a mental health professional if needed.

- Average English Speaking Applicant Answer: 3.8
- Average Spanish Speaking Applicant Answer: 3.11
- Average English Speaking Pre Program Answer: 3.55
- Average Spanish Speaking Pre Program Answer: 2.66
- Average English Speaking Post Program Answer: 4.6
- Average Spanish Speaking Post Program Answer: 3.88
 - English Speaker Participant Likert Scale Increase: **+1.05**
 - Spanish Speaker Participant Likert Scale Increase: **+1.22**

Question: I know the necessary steps it takes to arrange an appointment for myself with a financial services professional if needed.

- Average English Speaking Applicant Answer: 2.32

- Average Spanish Speaking Applicant Answer: 2.66
- Average English Speaking Pre Program Answer: 2.22
- Average Spanish Speaking Pre Program Answer: 2.66
- Average English Speaking Post Program Answer: 3.04
- Average Spanish Speaking Post Program Answer: 4
 - English Speaker Participant Likert Scale Increase: **+0.82**
 - Spanish Speaker Participant Likert Scale Increase: **+1.34**

Question: I feel safe when accessing mental health services.

- Average English Speaking Applicant Answer: 3.74
- Average Spanish Speaking Applicant Answer: 3.33
- Average English Speaking Pre Program Answer: 3.755
- Average Spanish Speaking Pre Program Answer: 3.33
- Average English Speaking Post Program Answer: 3.91
- Average Spanish Speaking Post Program Answer: 4.11
 - English Speaker Participant Likert Scale Increase: **+0.16**
 - Spanish Speaker Participant Likert Scale Increase: **+0.78**

Question: I feel safe when accessing financial services.

- Average English Speaking Applicant Answer: 3.1
- Average Spanish Speaking Applicant Answer: 2.88
- Average English Speaking Pre Program Answer: 2.66
- Average Spanish Speaking Pre Program Answer: 2.33
- Average English Speaking Post Program Answer: 3.25
- Average Spanish Speaking Post Program Answer: 4.01
 - English Speaker Participant Likert Scale Increase: **+0.64**
 - Spanish Speaker Participant Likert Scale Increase: **+0.64**

Question: I know ways to advocate for my own mental health.

- Average English Speaking Applicant Answer: 3.94
- Average Spanish Speaking Applicant Answer: 2.66
- Average English Speaking Pre Program Answer: 3.77
- Average Spanish Speaking Pre Program Answer: 3
- Average English Speaking Post Program Answer: 4.41
- Average Spanish Speaking Post Program Answer: 3.88
 - English Speaker Participant Likert Scale Increase: **+0.64**
 - Spanish Speaker Participant Likert Scale Increase: **+0.88**

Question: I know ways to advocate for my own financial wellbeing.

- Average English Speaking Applicant Answer: 2.78
- Average Spanish Speaking Applicant Answer: 2.55
- Average English Speaking Pre Program Answer: 2.55
- Average Spanish Speaking Pre Program Answer: 2.66

- Average English Speaking Post Program Answer: 3.37
- Average Spanish Speaking Post Program Answer: 2.66
 - English Speaker Participant Likert Scale Increase: **+0.82**
 - Spanish Speaker Participant Likert Scale Increase: **+0.00**

Question: I know ways to advocate for my community's mental health.

- Average English Speaking Applicant Answer: 3.84
- Average Spanish Speaking Applicant Answer: 2.66
- Average English Speaking Pre Program Answer: 3.88
- Average Spanish Speaking Pre Program Answer: 3.33
- Average English Speaking Post Program Answer: 3.91
- Average Spanish Speaking Post Program Answer: 3.55
 - English Speaker Participant Likert Scale Increase: **+0.03**
 - Spanish Speaker Participant Likert Scale Increase: **+0.22**

Question: I know ways to advocate for my community's financial empowerment.

- Average English Speaking Applicant Answer: 3.1
- Average Spanish Speaking Applicant Answer: 2.22
- Average English Speaking Pre Program Answer: 3.11
- Average Spanish Speaking Pre Program Answer: 1.66
- Average English Speaking Post Program Answer: 3.20
- Average Spanish Speaking Post Program Answer: 2.77
 - English Speaker Participant Likert Scale Increase: **+0.09**
 - Spanish Speaker Participant Likert Scale Increase: **+1.11**

Question: I am comfortable talking about mental health issues with my community.

- Average English Speaking Applicant Answer: 4.14
- Average Spanish Speaking Applicant Answer: 3.33
- Average English Speaking Pre Program Answer: 4.33
- Average Spanish Speaking Pre Program Answer: 3.33
- Average English Speaking Post Program Answer: 4.58
- Average Spanish Speaking Post Program Answer: 4
 - English Speaker Participant Likert Scale Increase: **+0.25**
 - Spanish Speaker Participant Likert Scale Increase: **+0.67**

Question: I am comfortable talking about financial topics with my community.

- Average English Speaking Applicant Answer: 3.56
- Average Spanish Speaking Applicant Answer: 2.55
- Average English Speaking Pre Program Answer: 3.22
- Average Spanish Speaking Pre Program Answer: 2.33

- Average English Speaking Post Program Answer: 3.70
- Average Spanish Speaking Post Program Answer: 3.11
 - English Speaker Participant Likert Scale Increase: **+0.48**
 - Spanish Speaker Participant Likert Scale Increase: **+0.78**

Question: I am able to distinguish positive and negative regulating mechanisms.

- Average English Speaking Applicant Answer: 3.84
- Average Spanish Speaking Applicant Answer: 2.55
- Average English Speaking Pre Program Answer: 3.11
- Average Spanish Speaking Pre Program Answer: 3.33
- Average English Speaking Post Program Answer: 3.62
- Average Spanish Speaking Post Program Answer: 4
 - English Speaker Participant Likert Scale Increase: **+0.51**
 - Spanish Speaker Participant Likert Scale Increase: **+0.67**

Question: When I am in distress, I practice healthy self-regulating mechanisms.

- Average English Speaking Applicant Answer: 3.76
- Average Spanish Speaking Applicant Answer: 2.44
- Average English Speaking Pre Program Answer: 3.33
- Average Spanish Speaking Pre Program Answer: 2.66
- Average English Speaking Post Program Answer: 4
- Average Spanish Speaking Post Program Answer: 4.11
 - English Speaker Participant Likert Scale Increase: **+0.67**
 - Spanish Speaker Participant Likert Scale Increase: **+1.45**

Question: I see myself as a leader in my community.

- Average English Speaking Applicant Answer: 4.04
- Average Spanish Speaking Applicant Answer: 2.66
- Average English Speaking Pre Program Answer: 4.11
- Average Spanish Speaking Pre Program Answer: 3.66
- Average English Speaking Post Program Answer: 4.54
- Average Spanish Speaking Post Program Answer: 4.33
 - English Speaker Participant Likert Scale Increase: **+0.43**
 - Spanish Speaker Participant Likert Scale Increase: **+0.67**

Overall Observations:

There is an improvement from before and after the program. The most impressive increase was in the Spanish-speaking portion of the cohort. We saw a +1.34 and a +1.45 increase in areas of financial services procurement and healthy self-regulating mechanisms with Spanish-speakers.

- **I know the necessary steps it takes to arrange an appointment for myself with a financial services professional if needed.** Spanish Speakers saw an +1.34 increase.
- **When I am in distress, I practice healthy self-regulating mechanisms.** Spanish Speakers saw an +1.45 increase.

Both English and Spanish Speakers saw an increase over +1 on the question: **I know the necessary steps it takes to arrange an appointment for myself with a mental health professional if needed.**

- English Speakers +1.05
- Spanish Speakers +1.22

Weekly Survey Additional Feedback Likert Scale Questions

Question: I learned something new/useful to me and my community.

- Average English Speaking Post Program Answer: 4.66
- Average Spanish Speaking Post Program Answer: 4.33

Question: I was able to connect with others at today's program.

- Average English Speaking Post Program Answer: 4.66
- Average Spanish Speaking Post Program Answer: 4.33

Question: I discovered something new about myself/my community at today's program.

- Average English Speaking Post Program Answer: 4.62
- Average Spanish Speaking Post Program Answer: 4.33

Question: Having spaces designed by and for the community is important for my mental health.

- Average English Speaking Post Program Answer: 4.83
- Average Spanish Speaking Post Program Answer: 4.66

Question: The event was hosted at a convenient time.

- Average English Speaking Post Program Answer: 4.75
- Average Spanish Speaking Post Program Answer: 4.55

Question: The event was hosted at a convenient location.

- Average English Speaking Post Program Answer: 4.875
- Average Spanish Speaking Post Program Answer: 4.77

Qualitative Data from Weekly Surveys

The weekly survey also presented qualitative data and feedback on their experience. Here are some excerpts from their feedback.

What is something you learned or found interesting about today's program? Please share:

- “Today we talked about investing not just in money but in other things. Investing in ourselves is the most important one!”
- “Folks’ hesitancy to try something new with their finances”
- “The power of visualization”
- “It was enlightening for me to learn about other people’s relationship with income generation, credit, and debt. I’m amazed at what my colleagues shared today.”
- “I found it interesting that people had never looked at their own budget before. Their plan had been to just make ends meet, but I recognize that there’s power in understanding where things match up financially and how we can adjust our lifestyle to meet our goals.
- Learning how to read and interpret a credit report was interesting. I follow my credit score pretty regularly, but I don’t think I’ve dug into my credit report until now.”
- “The group offered many helpful saving strategies that I plan to implement in the near future.”
- “Learning about Tandas today was so revolutionary for me! It’s really empowering to learn more about how mutual aid has been/can be implemented in community spaces like these”
- “It was really enriching when we were discussing what came up for us in budget-planning, to share our experiences in that.”
- “I learned about apps that can support me in budgeting and how to prioritize my expenses”
- “I learned about tandas. i also got to familiarize myself with my cohort and practice spanish skills”
- “I didn't know you can dispute your credit report without a lawyer”
- “We talked about community care and mutual aid. it was nice to process our feeling about asking for help”
- “Connection with mi community”
- “Many of us have very limited financial wisdom. The concept of a "tanda" is new to me.”
- “Items that we should include in a budget.”
- “I learned budgeting theories that I may want to implement into my life.”
- “I learned how to pull a credit report, what I should do if anything looks wrong with it.”
- “I learned different ways to better my credit”
- “The importance of rewarding myself”
- “We all stress out for very similar reasons.”
- “Tengo que enfocarme en mis pasiones y no destruir mis sueños por no tener dinero” (I need to focus on my passions and not destroy my dreams

just because I don't have money.)

- “Lo de los ahorros y la importancia de ello” (The importance of savings.)
- “Las diferentes opiniones de los demás compañeros, sus experiencias” (The different opinions of the others in my cohort and their experiences.)
- “Sobre cómo se sienten mis demás compañeros en cuanto a salud mental y las finanzas” (I learned about how my colleagues feel about themselves in regards to their mental health and finances.)
- “La importancia de checar el crédito una vez al año, y también cómo actúan los diferentes burós de créditos.” (The importance of checking your credit score once a year and also how the different credit bureaus act.)
- “Crear prácticas financieras fáciles y rápidas para la solución de dificultades financieras al momento” (I learned quick and easy money habits for solutions to difficult money problems at moment.)
- “Estuvo muy interesante, y pues seguir aprendiendo de cada uno de Los participantes del proyecto mariposa monarca, escuche Las diferentes opiniones de cada uno muy interesantes” (It was very interesting, and I keep learning from each of my colleagues in the project, I heard different opinions from each one that was very interesting)
- “Que todos tenemos problemas de dinero, finanzas” (That we all have money problems.)
- “Como ahorrar mas con el app, y bancos” (How to save with the use of applications and banking products.)

How can we improve programs like this in the future? Please share:

- “Maybe have a visual of the stocks & resources to go to someone and talk about your own plan.”
- “Visuals. Tables/graphs for breaking down more technical procedures like the hands”
- “I think the program is very helpful. I like the idea of an outdoor space, but it does come with distractions and additional noise interference, which makes it challenging to share sometimes.”
- “Loving everything about it, I'm excited for in person next week, I do so many virtual meetings and groups, but I still have very few in real life engagements, I love the accessibility of Zoom it's just that I only moved here last year and it'll be nice to get to spend like structured time in community in person”
- “A dedicated translator would be helpful!”
- “Doing more programs like mariposa monarch”
- “By sharing it with more people in different communities.”
- “Have more cohorts, introduce the newer cohorts to those that have completed them in the past, share what worked and why.”
- “Make them larger, involve more people.”
- “Provide them more often.
- “Share them with more members of the community”
- “Haciendo proyectos como este en donde la comunidad esté involucrada”

- (Make more projects like this where the community can get involved.)
- “Seguir en la lucha de empoderar a la comunidad, enseñando a la comunidad, proporcionando herramientas para alcanzar las metas financieras y de salud Mental, crear más programas con incentivos como este para animar a las personas de nuestra Comunidad por supuesto con más talleres como éste que nos enseñan mucho para empoderarnos.”
(Keep fighting for the empowerment of the community, teach the community, provide tools to meet the goals of finances and mental health, create more programs with incentives like this program to motivate the people of our community, of course with more lessons and workshops like this which teach us a lot and help us empower ourselves.)
 - “Haciendo estos proyectos que ayudan a la comunidad latina y LGBTQ+”
(Making more projects like this that help the Latina community and the LGBTQ+ community.)
 - “Con reuniones como esta para mejorar, también ofrecer incentivos y a sí motivar a las personas a participar y ayudar a la comunidad” (With meetings like this for self-improvement, also offer incentives and that will motivate the people to participate and help the community.)
 - “Por ahora todo bien” (For right now, everything is good.)
 - “Capacitar más gente y compartir con la comunidad, ayudarnos unos con otros” (Help more people and share with the community, help us help ourselves and each other.)
 - “Educándonos más, con estos programas” (Teach us more, with these programs.)
 - “Educándonos y compartiendo” (Teach us and share.)

Any additional feedback? Please share:

- “Thank you.”
- “I’m grateful!”
- “I don’t have any feedback at this time.”
- “I really appreciated the check in that we had today, after talking about a challenging topic. I think moments like those are important. I would love to have explored that tension a little more with the group.”
- “I love that the program is bilingual! Being mixed, my mom never spoke spanish at home, actually most of my cousins in my generation never learned either, the cultural assimilation left us “no sabo kids” behind, and I struggle to connect as a result of it, I am learning, and I already know more than I think, but anyways thank you for translating in real time and going out of your way to get a translator because it’s helping me learn a bit more spanish and feel more connected to community 🤗”
- “I am very thankful that I was chosen to be a part of this cohort. The people I’ve met have been very nice and supportive.”
- “Thank you for taking the time to help us deal with some topics that are rarely spoken about in my community.”
- “Thanks for all the hard work.”

- “Gracias”
- “Gracias por el apoyo”
- “Gracias”
- “Todo excelente”
- “Todo muy lindo gracias”
- “Todo muy bien gracias”

Conclusion & Next Steps

Despite some challenges in attendance and collecting survey data, the experiment of a Tanda-based program was a success. As outlined in the **Day One Summary**, participants were involved in every step of the execution of the Tanda. The participants were empowered to move money in a way that helped each participant the most. Each week, 10 participants received \$25 for attending the workshops and 1 or 2 lucky participants received \$300. Some participants opened up to the group and shared urgent or emergency needs, like rent payment past due or investing in professional photography equipment. Some of the participants were able to use the \$300 to help support with rent, or a car payment, or to invest in their passions. The impact of the incentives were able to provide relief or support directly to the goals of the participants. Participants were able to bridge mental health and financial literacy to help them work towards their goals. The surveys and feedback show overwhelmingly positive results from the participants.

As a new contractor, there is pride in successfully conducting an experimental non-traditional arrangement for this project. A bilingual English-Spanish project focused on migrant communities broke many barriers. Migrant communities remain underserved by state and federal grants/programs. The unique nature of the topics, ranging from mental health and self-regulation techniques to financial assessments, explored an intersection rarely seen. This project was truly innovative in every sense. Replicating and promoting similar services at other community-based initiatives would be highly encouraged. Now more than ever, as the economy reaches new challenges and in an ever-shifting political climate, projects like these represent hope. Now, People of Color and migrant communities continue to face marginalization. Now, LGBTQIA2S+ People are denied opportunities for employment, health, and (in turn) upward mobility. People at the intersections of Race, Gender, Sexuality, and Migration Status face marginalization on two or more levels. A undocumented transgender Latina woman is more likely to be under employed and live paycheck to paycheck than a cisgender heterosexual white American man. This is likely to affect her mental health and contribute to stressors that in turn affect her physical health and overall wellbeing. This is only an example of the marginalization that affects these underserved communities. This project represents hope for a future that will address these barriers and empower the community to help care for one another. By building a Tanda-based community system, the participants and the contractor saw the power of community care firsthand.