



Palmyra Circles of Lebanon County

Results Summary – September 2012 through May 2014

This is summary data for 13 individuals - all currently active Circle Leaders. We began with 17 individuals who signed up for the initial Circle Leader training in September 2012. Fourteen individuals were active after 6 weeks of the program, and one Circle Leader has moved out of the area. The remaining 13 leaders have been active since then. Our Circle Leader group represents 8 family units and 15 children.

RETENTION

- 76% retention since Circle Leader training began Sept 2012
- 93% retention rate in Circles of Support segment of the program that began March 2013

Of this group – three families have a stay-at-home mom. Excluding these moms, four of the individuals were unemployed at some time during the training and Circles support program. Now, everyone except the stay-at-home moms is employed, at least part-time.

SUPPORT NETWORK

Our Circle Leaders all report that the number of people they can count on has increased. This expanded support network includes not only individuals in similar situations (bonding capital), but also a significant increase in the number of relationships with Middle and upper class friends (bridging capital)

- At least doubled number of friends in similar situation (other Circle Leaders, etc)
- Increase of at least 10 in number of bridging friends (middle or upper class) , in some cases from no bridging friends at all

EMPLOYMENT

- Progress from 60% of eligible workers employed to 100% employed
- 60% of eligible workers have moved to better paying jobs
- 30% of eligible workers have moved to team leader/management responsibilities

REDUCED PUBLIC ASSISTANCE

- Most have experienced a reduction in benefits, esp. food stamps.
- Some compensate for this gap with more reliance on the Food Bank

EDUCATION/DEVELOPMENT

Four of our Circle Leaders have been involved in some form of education or professional development. This includes job ready training through CareerLink, real estate license training, child clearances and Dress for Success programs.

- 40% eligible workers have participated in education/development activities

INCREASED ASSETS

- One family is in the process of buying their first house
- Another has invested in a second car (paid cash) to widen their employment options
- Several have moved to more stable/reliable cars

FINANCIAL LITERACY

Eight of our Circle Leaders had not been working from a budget when they began with Circles. Now, virtually every Circle Leader family has a budget and is tracking income versus expenses on a monthly basis.

- Increase from 38% to 100% of Circle Leaders operating from a budget

Our micro-loan program has helped Circle Leaders in two ways – (1) emergency loans help Circle Leaders weather a short-term cash flow issue, (2) capacity loans help Circle Leaders develop new capacity for increased income.

- 7 microloans offered - 86% repayment rate – only one default

TAPPING INTO COMMUNITY RESOURCES

We have partnered with other non-profits in supporting Circle leaders in achieving their goals.

- Three of our female CL's are working with **Dress for Success**. One has been featured in a dinner presentation and Dress for Success publications for her progress.
- **Community Action Partnership** has referred a potential Circle Leader to us, has made a presentation on available services to those striving to become self-sufficient, and has provided part-time employment to one of our Circle Leaders.
- **PROBE**, a non-profit that focuses on financial literacy for women, has made presentation to our Circle Leaders and is currently working with one of our Circle Leaders on career exploration
- **Caring Cupboard food bank** has provided referrals for our program.
- **Lebanon Family health Services** has provided programs on family nutrition and affordable health care. Three of our Circle Leaders are participating in their smoking cessation program.