

Journey of Mirna and Oscar from Depression and Injury to Financial Stability and Community Leadership

By Sadie V. Williams, Financial Coach

Walking towards my new client's apartment nearly three years ago I was excited to meet this mother of a new-born baby. I am a financial coach for the Brilliant Baby project of the Oakland Promise now entering its 4th year of providing 529 accounts seeded with \$500 to eligible babies in Oakland. I noticed the condition of the area in which Mirna and Oscar lived, it was a row of apartments with debris scattered about and cars as well as trucks parked in front and around the apartment complex. In front of their apartment was a large black truck and as I knocked on the door I waited. Mirna, a 31-year-old woman from Guatemala had come here in search of a better life and to escape the poverty and violence of her home country. I saw they lived in a crowded studio with shuttered windows and with a new-born baby in the bed with them. I smelled dampness and the dark room seemed depressing and in need of some light and fresh air. Mirna said to excuse the place and invited me to sit down. I introduced myself and explained what services I was there to offer them. I could see Oscar looking at me with some skepticism as I explained that our program offered a \$500 investment into their child's 529 account and financial coaching with up to \$500, they could receive by participating. They were in desperate need of income since Oscar only 26 years old had fallen from a roof during a construction job and hurt his back. He was in terrible pain from a bulging and herniated disk. It became apparent to me this family was in real need of help. In addition, Mirna was suffering from post-partum depression and with a new-born baby support and services to help care for their baby, Aaron just 3 months old was needed. Oscar could not help, was limited from carrying more than 5lbs. and he barely could walk let alone hold a crying baby.

After hearing what the program offered, they agreed to participate and completed the necessary forms to begin. I explained that for the first three months I would be guiding them through the coaching process and that each time they would need to do some homework related to their wellness and financial goals. The first homework I gave them was to open the windows daily and let some fresh air in and to have more light in the room. I also started them on envisioning what they wanted to achieve in their lives for themselves and family and gave them homework to establish a short-term finance goal that could be achieved in six months. To get started they needed to track all their expenses until we could meet again. I left soon after and as I drove away prayed that I would be able to really help this family.

I returned two weeks later and was pleased to see that the room was alit with light as Mirna had opened the windows and it smelled fresh with air that was gently blowing. I said, "wow, it feels so much better in here with the windows open." She smiled sweetly and replied, "we did our homework." I laughed and quipped, "yes, you did, good job." We sat down and reviewed tracking of expenses form that Mirna had completed. We talked about how they had come to the U.S. In search of a dream to live free and with the opportunity to survive and overcome the poverty and violence they had experience in

Guatemala. I sensed Mirna becoming more trusting in sharing what their life was like before coming here and then how hard it had been to get a foothold on life in the U.S. both entered this country as undocumented immigrants, Oscar had been able to find work in construction and Mirna, as a domestic worker cleaning buildings and houses until she got pregnant. Tragically, Oscar fell off a roof and hurt his back and suddenly they were without income except what Oscar was able to get from workman's comp received from the accident. It was not nearly enough and as I learned what happened and how little he was receiving I coached Oscar on how to advocate for more income. He had a workman's comp attorney but as I explained to him, in this country, you must voice your needs and to persist until the attorney goes back to court to appeal for more income to help especially now with a baby. He listened intently but I could see that this was new for him. I know that most newcomers to this country do not want to call attention to themselves and are intimidated by authority.

We reviewed their expenses and how to use the budget template to see how much income they had each month compared to the expenses they had. They noticed immediately they were spending more than they were making. They also decided that their short-term goal would be to save at least three months of emergency savings. In order, to accomplish this goal, they had to reduce their expenses. This became next month's homework, to review daily expenses and ask themselves if it was a need or a want and to think about their savings goal. When I returned the next month, they had significantly cut their expenses including eliminating cable and going out to eat. Within two months they had earned \$200 in financial incentives from our program and had also signed up for the EARN saver account so they could earn the extra \$200 by committing to saving \$25 per month for 6 months and Earn would match their savings up to \$200. After the six months they had saved \$150 and Earn matched them \$150 and, also added \$50 for consistency. They were pleased to see how a few months of focusing on their financial goals had changed their outlook and were happy to see they had money in a savings account. Eventually, this money helped Mirna & Oscar get married in civil court.



Mirna y Oscar with Aaron holding pic of wedding day paid for with Earn \$200.

They also began attending financial workshop and learned basic goal setting, debt management, credit building and how to manage money beliefs and mindsets. For each workshop they attended they earned \$20 each or \$40 that was a source of income to buy diapers, milk, and other necessities. Soon they had saved enough to move, and they began to look for other housing. I continued to coach them past the initial three months since the program allows for up 8 coaching sessions. During this time, they became active in a peer group that came together with other clients with a desire to stay connected. The group was self-led as I played a mentoring role, they defined what their primary goal would be. The group applied and received a small grant from the Alameda Public Health Department and decided to present workshops on Community and Domestic Violence at the public library. This was interesting to me as we had mostly discussed financial topics but after reviewing the grant rules and areas, they elected to use the funds for education of the community. They chose community and domestic violence because each of them had been a victim of violence in their families and/or communities. As

they told their stories to me and each other I was moved by the courage and resiliency of each member and how their experience had shaped newcomer beliefs.

The group presented three workshops and brought in a guest speaker, Jose Dorado, police commissioner in Oakland who is also a long-term resident of Oakland and owns an accounting office in the Fruitvale district. He provided much needed perspective on how police commissions protect the rights of citizens and investigate all violence in the community. Discussions with community members exposed raw emotions and misunderstanding of experiences with living in mixed races communities and how frustration over language barriers and lack of income forced many of them to live in silence and poverty. I recognized how important it was for them to give voice to their stories and how just talking out loud with each other about their experiences was empowering and healing. I also realized how necessary it was to openly share their fear of the Afro-American community and saw a need for further work in this area of race relations.

This experience led Mirna to become more confident and I encouraged her to join another group, Mujeres Unidas y Activas (MUA) where she was able to take English and Women's Leadership classes. MUA is a membership organization that provides legal and education services and empowerment/leadership programs for immigrant women to build community power for social and economic justice. Mirna joined with other members in the group and she started to participate in the women's leadership group where she learned to organize and be educated on how to advocate for immigrant justice. Fast forward to April 2020 Mirna was instrumental in presenting to the California. She had to wait eight hours on Zoom legislature testimony on her experience with being exploited as a woman and undocumented. Senate Bill 1257 will provide CalOsha protection and health benefits to all domestic workers when this bill is implemented next year.



What is remarkable to me is that Mirna and Oscar within three years of becoming participants in our program were able to stabilize their financial situation despite the numerous obstacles to take charge of their lives by following guidelines for reducing expenses, saving money, seeking resources and being advocates in their lives and in the community. With the money they saved in an emergency account they are prepared for any sudden changes in their employment. Oscar was able to continue advocating for himself and family by seeking lifetime health care for his injury and training opportunity for alternate employment in another industry that he can do given his permanent back injury. What they learned has empowered their independence and their willingness to work with others in the community to support economic and social justice.

