

*Waves of Change in 2021*



**CIRCLES<sup>®</sup>USA**  
*Building Community to End Poverty*

# 2021 IMPACT REPORT

**BREAKTHROUGHS FOR POVERTY ALLEVIATION**



Jamie Haft, Executive Director

Dear friends,

Our theme of “breakthrough” recognizes the collective momentum of 80+ Circles chapters working toward systemic economic change. Together, we’re expanding what is possible for achieving the organization’s bold mission of ending poverty. Our theme of “breakthrough” also recognizes how 2021 was a year of acute economic insecurity, a year that highlighted just how much the Circles model is needed. Consider how those of us experiencing poverty are overwhelmed right now. Many of us often feel like we are living underwater. With Circles, we can rise above to catch our breath. This power beneath comes from a community engaged in supporting those who are struggling; through the Circles model, this support emerges boldly and with a flourish. ***The Circles network not only helps us catch our breath, it is like a wave that propels us to shore.***

My leadership breakthrough came in the form of renewed conviction: As we grapple with a public health crisis and racial inequity, we must nurture belief in our ability to make positive change. Throughout 2021, our community of practice was more engaged than ever before. Our chapters exchanged a wealth of skill and wisdom on facilitating Circles virtually and organizing pandemic-related mutual aid. We introduced our new Spanish-language translation initiative, which makes Circles materials and support networks accessible to multilingual communities. As COVID intensified, our Circles community supported each other through the crushing loss of lives. And, crucially, we used technology to uplift and amplify the joy of Circles participants as they “broke through” to achieve their goals. In a time when survival itself is most precarious, I’ve gained new appreciation for the many ways our relationships help us to thrive together.

***This report features the impact achieved by families and communities in our network.*** In their own words, our participants share about their journeys toward building financial stability. To demonstrate the efficacy of the Circles model, we include a summary of multiple years of data. Plus, we highlight key breakthroughs in poverty alleviation, such as our Big View initiatives that dismantle systemic barriers that keep people trapped in poverty. With thanks to Circles USA’s founder, Scott Miller, we are also pursuing numerous collaborations to create poverty alleviation systems and prosperity pathways.

Circles communities continue to deepen the impact of our efforts toward systemic change. Still, we aspire to do more in 2022 and beyond—more to grow the number of participants achieving economic mobility, more to equip communities to naming bold goals for poverty alleviation, and more to develop cooperative plans to achieve those goals.

Thank you for reading this report and for your support for Circles USA. We are poised to thrive, and that growth is a testament to you.

All the best,

*Jamie Haft*

Circles USA's mission is to inspire and equip families and communities to end poverty and thrive. Established in 1998 as a 501(c)3 nonprofit organization, we combine direct services with bold systematic change—one close-knit chapter at a time. Circles USA gathers middle-income and upper-income volunteers (called Allies) to come alongside people experiencing poverty (called Circle Leaders) for 18 months of support and friendship.

Chapters host weekly meetings to support all aspects of each Circle Leader's life, from practical daily needs (such as reliable transportation, job training, and financial literacy) to lifelong values and practices (such as physical health, emotional wellness, and a sense of community connectedness). Weekly meetings offer children's programming to advance a two-generation approach to poverty reduction.

At Circles, we believe that relationships are the cornerstone of any effective poverty alleviation system. To foster intentional relationships, our model provides three kinds of social capital (or valuable networks of human connection): **bonding**, in which social capital develops as participants pursue their pathways with peers; **bridging**, in which social capital expands each Circle Leader's connections to opportunities and a broader community through their Allies; and **linking**, in which social capital emerges through community organizing that pursues systemic change—like creating job pathways and educational opportunities that benefit whole communities. Bonding, bridging, and linking social capital are lifelong assets that equip community members to thrive.

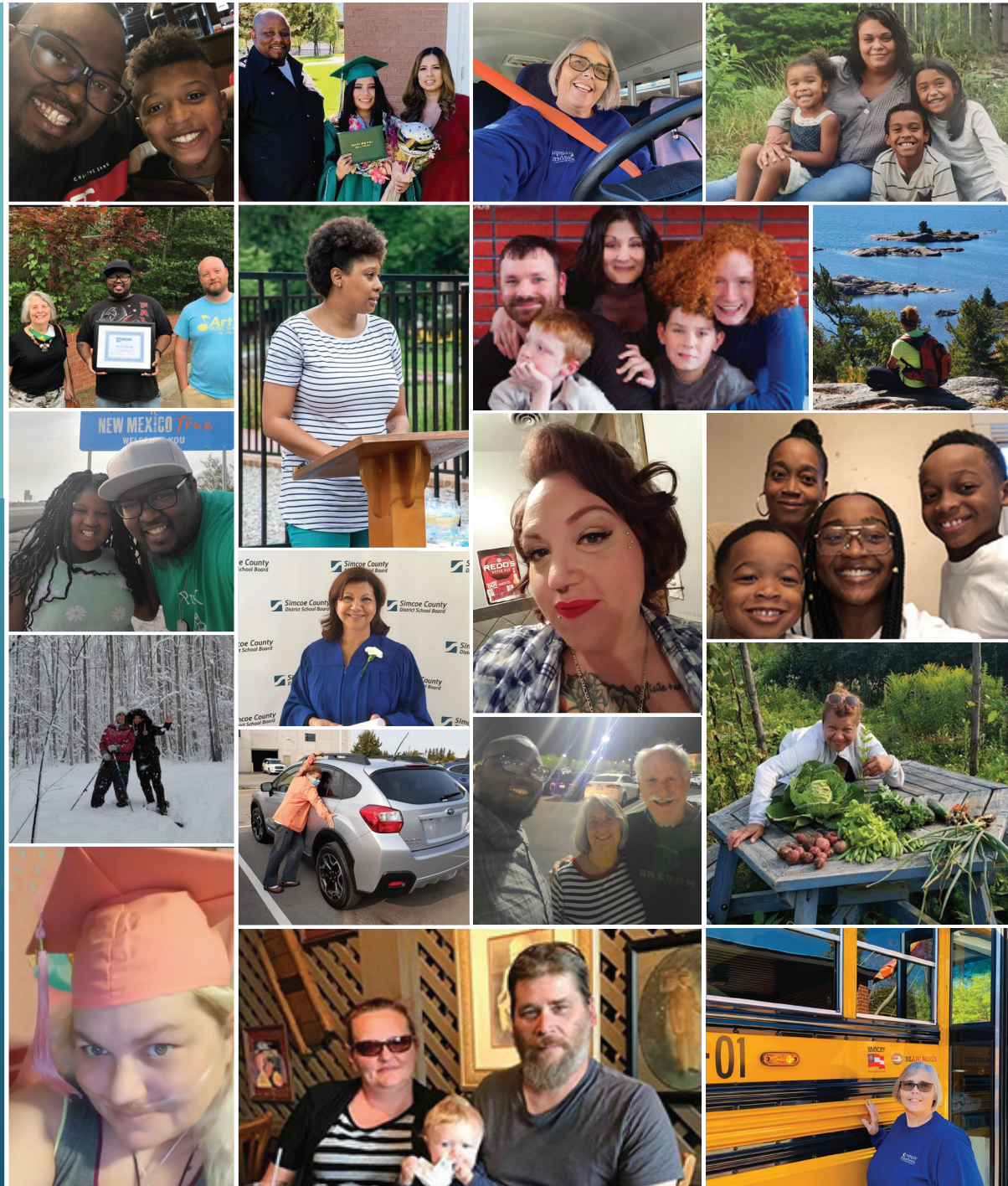




# BREAKTHROUGH STORIES

## *Celebrating the Successes*

The Circles curriculum supports each person's efforts to "break through" and expand what they think is possible: for themselves, their family, and their community. As Circle Leaders reach milestones in their journeys toward financial stability, Circles USA documents their achievements to highlight joy and hope as valuable tools in combating poverty.







"My mom was a single parent, but she always made the best of it so that it didn't appear we were struggling. We didn't have a great financial situation though—she didn't know a lot about how finances worked when I was growing up. Had there been a Circles program back then, I'm sure my mom would have loved to attend it.

I had studied business and finance in school, but for a long time I was doing a lot of warehouse work. I have epilepsy, and I was doing jobs that weren't safe for my medical condition. I had to find something that was safer, but I didn't know how to start that journey. So I gave Circles a call. Your goals aligned with my goals.

Circles matched me with volunteer Allies who were able to support me.

***The name of the organization says a lot:  
If you don't know somebody in your immediate  
circle, they know somebody in their circle.***

With the professional communications tools that I developed in Circles, I learned how to talk to different people in the workplace. It gave me the tools I needed to first gain an entry level job in a call center. Within two years, I won the job of business analyst.

And Circles is such a family atmosphere. My kids developed a strong friendship with the children of my Allies—I loved that. They would be excited to show me things they learned in the Circles youth program about saving money. Anytime I knew there was a workshop coming up, I made sure we were there. I wish I'd had someone to teach me those things when I was their age, and now I want to make sure they know.

To those considering joining Circles, or funding Circles, or volunteering with Circles, do it! This is a good thing. The education and the staff and the relationships are all life-changing."

—Khyle Martin  
Circles Columbus, GA

## BREAKTHROUGH STORIES

### *Celebrating the Successes*

"I grew up with three brothers and my parents in a one-bedroom trailer. My dad didn't want anyone to know we were poor, so we never got any help—not even free lunch at school. I got into a lot of financial difficulty with my ex-husband through the years; he broke the law and left me with no car, no money and two weeks to find a place to live. I had been driving a school bus for students with disabilities for a couple of years, but I couldn't make it on that salary. I decided to try Circles.

Making goals for financial stability was really hard. The first time we did a goal-building activity in Circles, I didn't have one. Why would I have a goal? It's not going to go anywhere, I thought. But I knew that I wanted to buy a house. So we did the pie charts to show how much you should spend, and then we did the budget. Circles helped me figure out how to increase my credit score. I started paying off my credit cards. In the summer of 2020, I bought a house!

Circles has made all the difference to my mental health. And my Circles connections have worked to help so many of my students with disabilities on the bus that I drive, it's just amazing. Some students are close to homeless. I've had kids on my bus that lived in tents. We work together at Circles so we can afford Christmas presents for them. I have shopped for every kid on my bus. I always thought that if I changed one student's life, that's a lot. But now I'm changing all of these lives.

***Circles is truly circles. It comes back around and it benefits so many people.***

Circles has connected me to so many people and so many resources. Sometimes it's big, sometimes it's just encouragement, but it saved my life."

—Deb Brown  
Circles Troup County, GA





### *Celebrating the Successes*

"I grew up with my grandparents in El Salvador. When I was 18, my life took a drastic turn when I stayed with my girlfriend's family overnight, against my father's wishes. Then all the changes happened in my life because my children's father didn't allow me to do anything. I later had three children by my girlfriend's brother. He was a very abusive person. I escaped El Salvador with my three young children in 1990. We left our home country and went through Mexico and the United States with only the clothes we were wearing.

By 2018, I had been living in Canada for 25 years. I was using Ontario Works (social assistance), facing depression and anxiety, and I couldn't make financial ends meet. I met a Circles staff member, Vicki Hannan, when I was taking classes at the local library. So when Vicki called and explained the Circles model to me, I said, "okay." I was like a zombie when I started Circles classes. Little by little I started to feel more at ease with everyone there, and I began to understand: I have to get up and do

something for my life. I went back to school for additional English classes and then graduated as a Personal Support Worker; now I'm employed through the County of Simcoe and I'm doing something that I love to do—working with the elderly in hospitals and in hospice. And I was able to realize the goal of purchasing my car!

I open up to my Ally about everything, and she'll listen to me. We have fun, we spend time outdoors in the snow. And she's always there—our partnership is made in heaven.

***All my well-being now, I got it from people in Circles. It's perseverance and trust.***

We come with different problems in life; but in Circles, it doesn't matter. We've got you. We're gonna be patient with you. There is nothing in this life if we aren't together, if we're not giving a little bit of love to each other."

—Patricia Zepeda  
*Circles Canada, Simcoe County, Ontario*






*Read the complete series, Lives Transformed, on our website.*

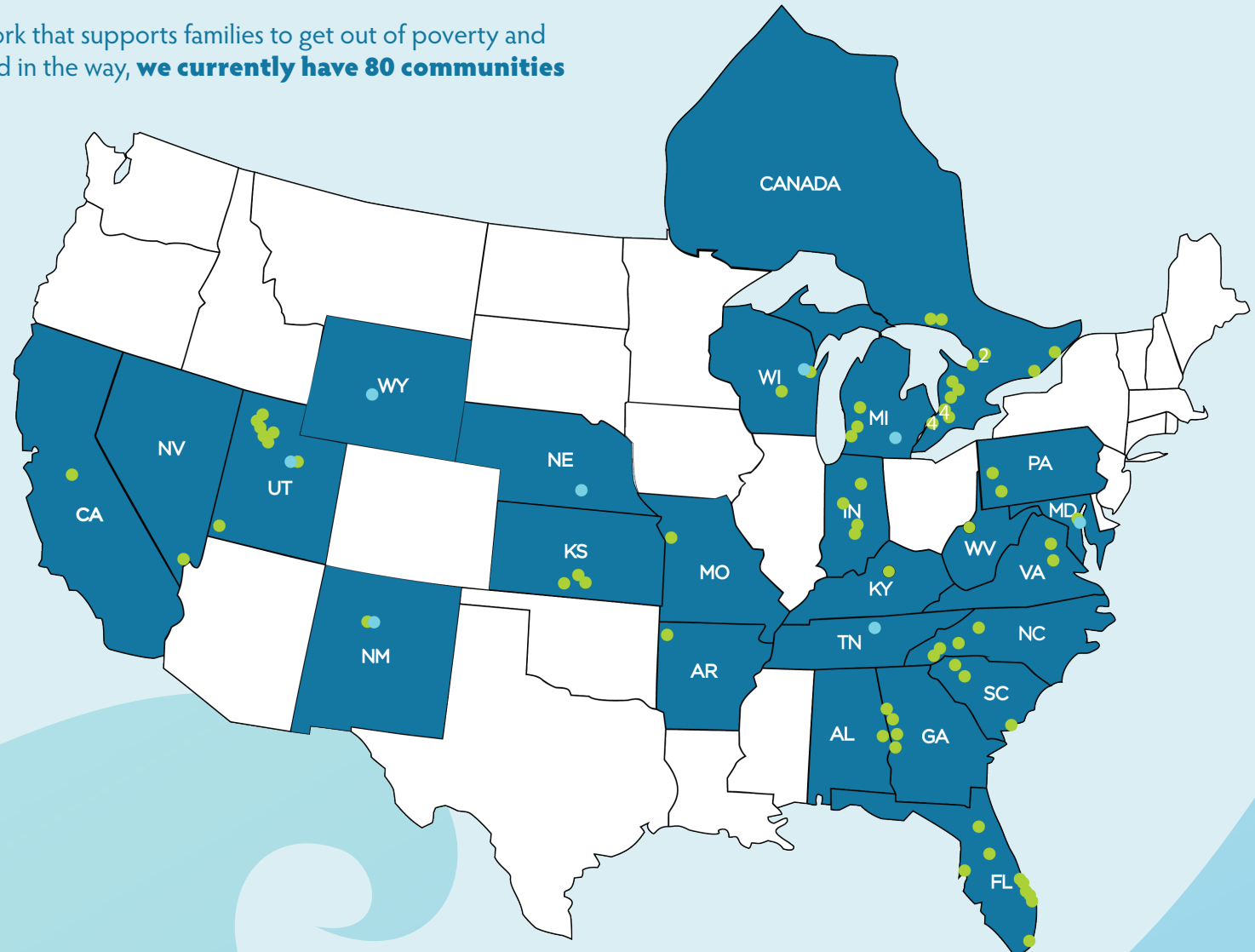
## BREAKTHROUGH SUPPORT

### *Fostering a Community of Practice*

As a growing grassroots network that supports families to get out of poverty and removes the barriers that stand in the way, **we currently have 80 communities involved in Circles USA.**

In the United States, our presence spans 22 states, 53 counties, and 21 cities with populations of 100,000+. There are 19 locations in Ontario, Canada.

-  Circles Community
-  Poverty Alleviation System
-  Circles Participating State





*Fostering a Community of Practice***NEW CHAPTERS IN 2021**

**Circles Douglasville, GA**, through First Presbyterian Church and their Community Action Agency

**Circles Las Vegas, NV**, through Circles USA Ambassador Chris Tinney

**Circles Miami, FL**, through Affirming Youth Foundation, Inc.

**Circles Palmetto in Charleston, SC**, through the Palmetto Community Action Agency

**Circles Scott County in Georgetown, KY**, through local ministry Transform Scott County

**Circles Transylvania County in Brevard, NC**, through the Pisgah Health Foundation

**POVERTY ALLEVIATION SYSTEMS IN 2021**

**Cambridge, MD**, through Dorchester Community Partnership for Children & Families

**Chattanooga, TN**, through Southeast TN Development District

**Cookeville, TN**, through Upper Cumberland Human Resource Agency

**Green Bay, WI**, through Circles Green Bay and Green Bay Community Church

**Hastings, NE**, through Community IMPACT Network of Adams, Clay, Nuckolls, and Webster Counties

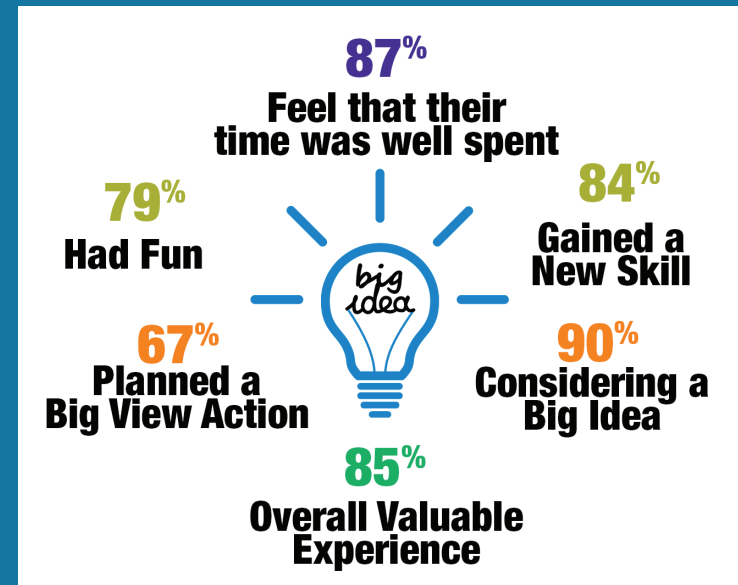
**Price, UT**, through Southeastern Utah Association of Local Governments (SEUALG)

**Riverton, WY**, through Fremont County School District No. 25

**Join our network**  
[www.startcircles.org](http://www.startcircles.org)

**2021 VIRTUAL LEADERSHIP CONFERENCE**

In 2021, Circles USA's Community of Practice came together virtually through numerous webinars and support calls. The April 2021 Conference engaged 211 participants in 44 sessions across five days, with an average of 52 attendees joining each session. The post-conference survey revealed that attendees found significant value in the gathering:



**Join our virtual and in-person events**  
[www.circlesusa.org/events](http://www.circlesusa.org/events)

## BREAKTHROUGH EXPANSION

### Circles Canada

In 2009, colleagues in Canada invited us to share the Circles model with their communities. Today, there are **19 Circles locations in Ontario, Canada**. Since inception, **522 Leaders** have participated in Circles Canada chapters, and **275 children** have participated with their parents.

#### CHAPTER SPOTLIGHT: LAMBTON CIRCLES

Of the **212** individuals who have participated in Lambton Circles:

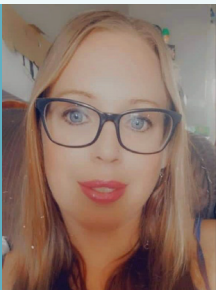
- 80% increased earnings
- 67% increased education
- 60% attended or graduated from post-secondary education

*Careers have included: Nursing, Information Technology, Developmental Services Worker, Social Services Worker, Child and Youth Counselor, Personal Support Worker, Office Administration, Maintenance, Apprenticeships and Trades*

Lambton Circle Leaders who have met their goals and reached full economic self-sufficiency = **91**

Projected Ontario Works (Social Services welfare) cost savings of Circles graduates = **\$2,678,860 (CAN)**

Allies, community volunteers, and community partners assisting with meals, childcare, educational programming, and advocacy = **217+**



"Being a part of Circles Lambton literally changed my life. It gave me a sense of belonging, being a part of the community, being able to build relationships, and having support to move forward with my education and finances. I can honestly say I wouldn't be where I am today without Circles in my life."

—Rene Allison  
Circles Lambton Leader and college graduate



Youth participants in Circles Lambton. Circles children's programming focuses on activities that enhance a child's life experience, remove barriers, and foster goals and dreams—breaking the cycle of poverty.



### *Synthesizing Multiple Years of Data*

**12.8%**

of Circle Leaders  
reached **200%**  
of the **Federal  
Poverty Guideline**

**32.6%**

of Circle Leaders  
**doubled  
their income**

**70%**

of Circle Leaders  
showed **significant  
gains in mean income**  
after staying in the  
program for at least  
18 months

Public health professional students Abia Sebaka and Lenie Nguyen, along with Associate Professor Justin Denny from the University of Western Australia, recently analyzed multiple years of Circles USA data and found significant income growth for participants. The analysis compared characteristics of Circles Leaders against gains in economic progress after the completion of the 12-week class in order to inform future strategic planning efforts by Circles USA.

During both rounds of analysis, the UWA team reviewed almost 10,000 records of Circle Leader data from over multiple years, finding that the majority of Circle Leaders who stay in the program for at least 18 months show significant gains in mean income, with:

- 12.8% of Circle Leaders reaching 200% of the Federal Poverty Guideline;
- 32.6% of Circle Leaders doubling their income; and
- 70% of Circle Leaders who stay in the program for at least 18 months showing significant gains in mean income.

The students also analyzed our data to locate opportunities for Circles USA leadership to conduct continuous quality improvement analysis in order to identify subpopulations which may require additional support to achieve desired goals.



Abia Sebaka, MPH



Lenie Nguyen, MPH



Justin Denny, MD, MPH



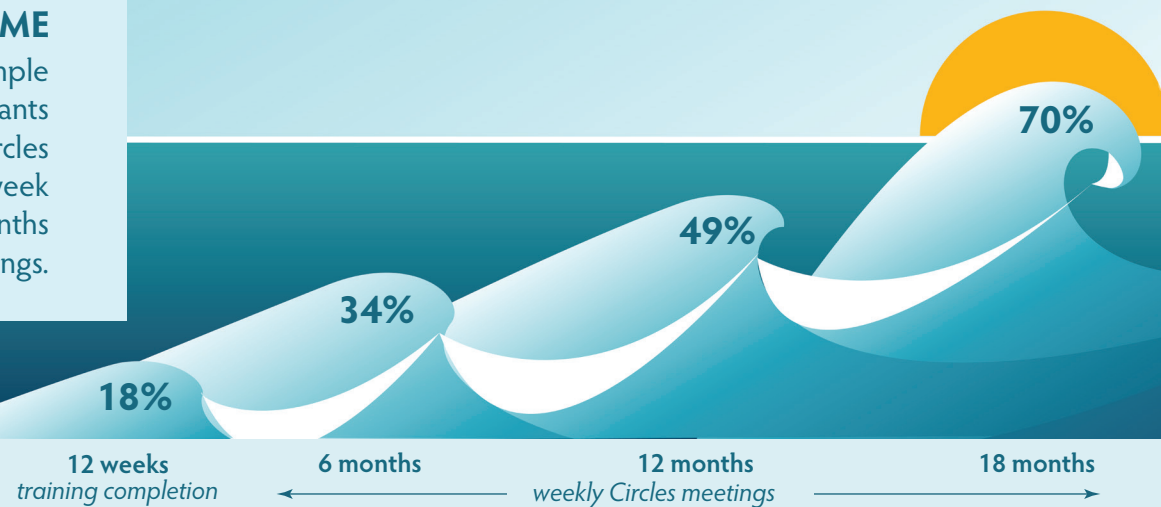
THE UNIVERSITY OF  
**WESTERN  
AUSTRALIA**

## BREAKTHROUGH RESULTS

### Analyzing a Sample

#### INCREASE IN INCOME

Here's a random sample of results from 800 participants who journeyed from Circles registration to completing a 12-week training to completing 18 months of weekly Circles meetings.



Also by 18 months, participants—on average—achieve these gains:

**73%**  
increase in **EDUCATION**  
(including 27% graduate degrees,  
12% four-year degrees, and  
34% certifications)



**57%**  
increase in **EMPLOYMENT**  
(including 53% full-time  
and 4% part-time)



**36%**  
increase in **HOME OWNERSHIP**



**31%**  
increase in reliable  
**TRANSPORTATION**



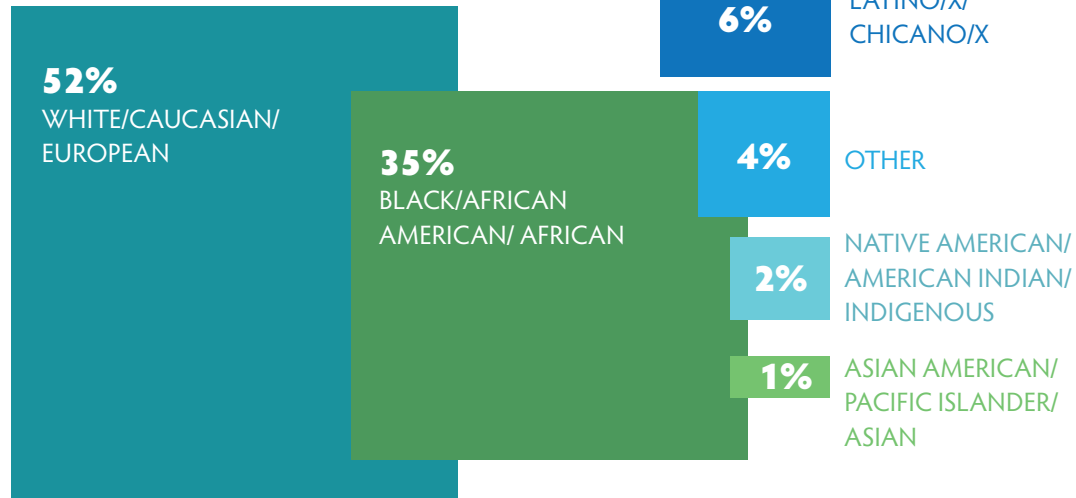
Additionally, participants dramatically expand their **support networks**. At registration, participants struggled to name an emergency contact. At 18 months, participants could name **more than three people** to call on for support.



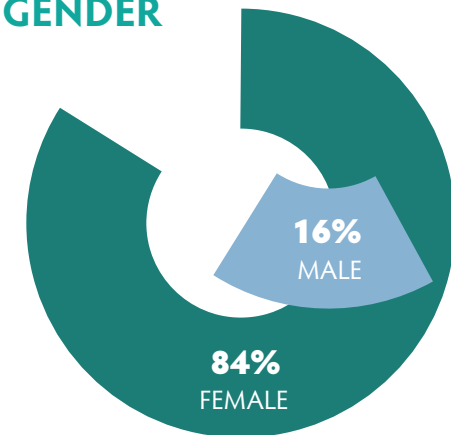


## Demographics of Participants

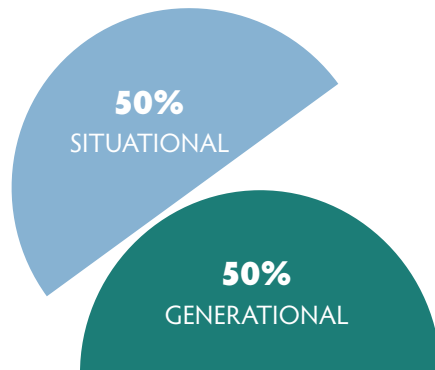
### ETHNIC BACKGROUND



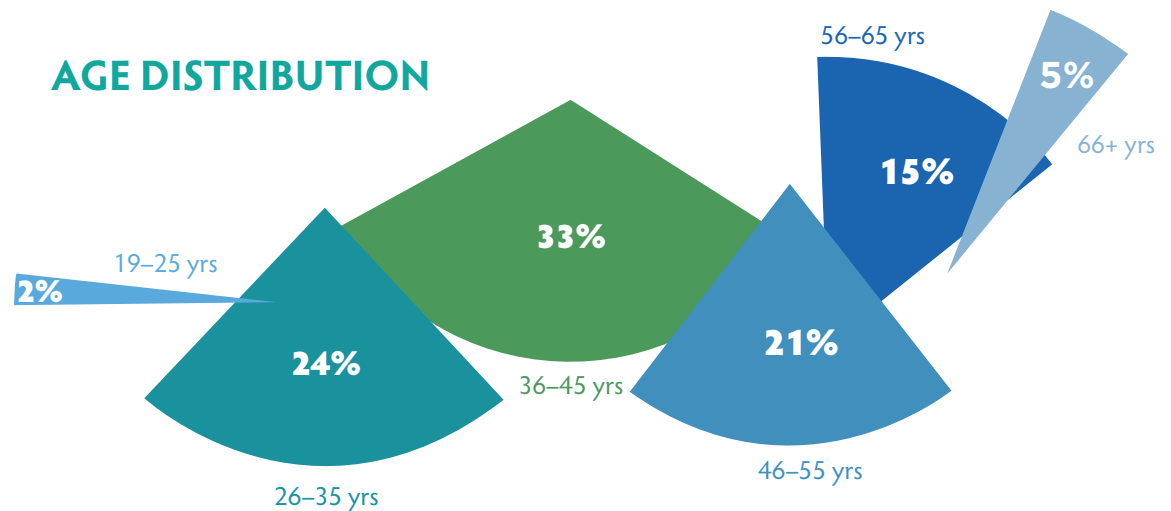
### GENDER



### POVERTY TYPE



### AGE DISTRIBUTION



## BREAKTHROUGH CHANGE

### *Removing the Barriers That Trap People in Poverty*

#### BIG VIEW TEAMS

Each Circles chapter has a Big View Team to tackle systemic change. This team includes community members drawn from government, schools, nonprofits, businesses, and philanthropies. Circles participants with first-hand knowledge of poverty share their perspectives to shape immediate, practical solutions as well as policy change.

To inspire Circles chapters to think big, Circles USA published a poverty-reduction platform with policy recommendations at the local, state, and national levels. This platform, authored by Board Chair Joan Kuriansky, addresses six issues our chapters flagged as high priority: quality jobs, the “cliff effect,” broadband access, healthcare, housing, and transportation. Critically, the platform also lays out Circles USA’s commitment to addressing the structural biases that unjustly affect people of color and other historically marginalized communities. Over the years, some powerful Big View actions have included:



**Circles Salt Lake, UT,** spearheaded the drafting and passing of the “truth in renting” bill. The bill protects renters from undisclosed hidden fees by requiring landlords to declare any rental restrictions against people with criminal records or poor credit histories before pocketing their application fees. Circle Leader Jeanna Nieberger, pictured here, and other Circle Leaders instrumental in the bill met with nine state senators and representatives, as well as landlords and human services officials, to discuss the regional housing shortages and predatory eviction processes.



## Removing the Barriers That Trap People in Poverty

### BIG VIEW TEAMS

(continued)

Poverty Solutions Group, the lead organization for **Circles Central Florida** (below), developed the Circles Credit Restoration Loan Initiative in collaboration with a local bank. This program provides low-interest financial assistance for Circles participants to consolidate debt, improve credit scores, and access affordable financing for major purchases. The Loan Initiative aids Circle Leaders in acquiring goods or services designed to increase household income or reduce debt, improving their overall financial stability.



**Circles Dorchester County, MD** (above), interviewed local manufacturers, trade contractors, and hospitality companies to locate the best job opportunities for residents experiencing poverty. They also interviewed job seekers to understand the obstacles limiting entry-wage workers. With what they learned, they positioned their chapter to support Circle Leaders for success on these job pathways.

**Circles Carbon County, UT** (below), reported that a local utility company places an undue burden on families—some of whom are facing homelessness—with exorbitant late and reconnection fees. The Circles chapter is currently working to get the utility to relax its penalties. Other chapters have organized laptop donations during COVID and provided tech support to help families join weekly Circles virtual meetings.

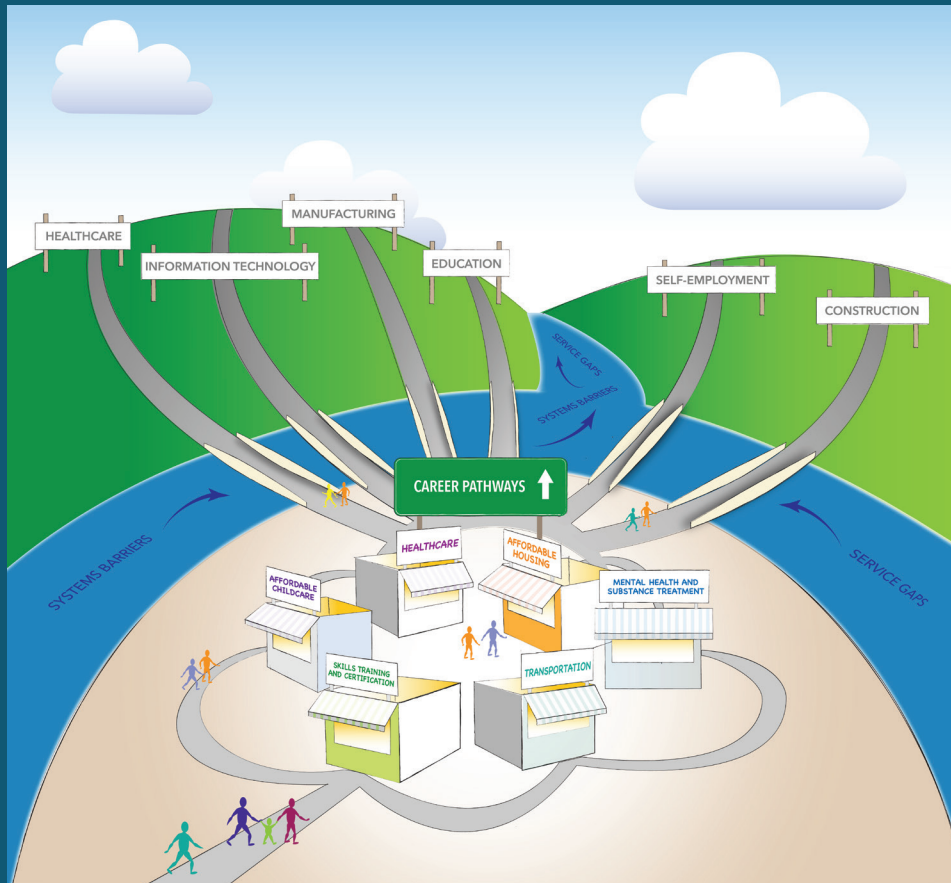




# BREAKTHROUGH SYSTEMS

## Linking Poverty Reduction with Economic Development

### POVERTY ALLEVIATION SYSTEMS



In 2021, seven communities worked with us to create poverty alleviation systems. This is an evolution of the Circles model that expands the Big View into a radical collaboration across sectors.

Here are some examples of these enterprising communities who collaborated with Circles USA and Scott C. Miller Consulting:

In **Hastings, NE**, the United Way and the Community Impact Network invited us to help them establish a poverty alleviation system to accomplish their bold goal of reducing poverty by 30% by 2030.



In **Riverton, WY**, the school district is committed to partnering with the community to build a system that supports families who are working to get out and stay out of poverty. The Circles model will be modified to create workforce pathways in partnership with businesses, secondary schools, and government agencies.



In **Cookeville, TN**, a community action agency focused on economic development has asked Circles USA to help the agency prepare for a large innovation grant opportunity being offered by the state. The approach will combine work pathways through the Circles model with a collective-impact backbone organization to drive prosperity into the region's 14 rural and semi-rural counties.



### *Finding Synergy*

To build capacity and innovate, Circles USA has fostered intentional relationships with mission-aligned allied organizations. Our newest partners have deepened our thinking and enhanced our approach with meaningful mindsets and powerful tools to create more breakthrough victories for our chapters.



Bread for the World is a non-partisan, faith-based advocacy organization focused on ending hunger through a variety of actions such as educational activities and legislative campaigns. Their Racial Wealth Gap Learning Simulation, which explores how federal policies have affected communities of color, has been facilitated at Circles USA's quarterly Hands-On Training for new staff and volunteers since February 2020. To date, 275 people have experienced the simulation.

The Federal Reserve Bank of Atlanta created an online planner for individuals to compare different jobs and create a long-term budget to overcome the "cliff effect" (a phenomenon that occurs when a pay raise at work triggers a disproportionate loss of government assistance). As a career comparison and budgeting tool, it shows how different career choices impact public assistance over multiple years of a worker's career. In 2021, Circles chapters piloted the use of the tool.

Ideos is a nonprofit organization dedicated to the work of Empathic Intelligence (MQ) and its application to empathy-based reconciliation, conflict transformation, and redemptive leadership. In 2021, Ideos piloted a program with Circles Troup County in LaGrange, GA, which hosted four dialogues about the impact of poverty using empathy-based communication skills.

Leap Fund created a calculator for recipients of public benefits to determine if they will hit a benefit cliff, when it will happen, and when they can expect to surpass it. In 2021 a small group of Circles chapters successfully tested the pilot program, which included onboarding, training and resources, with coaches and Circle Leaders. Leap Fund is including people who are most affected by the cliff effect in improving and iterating on the program.

# BREAKTHROUGH COLLABORATION

## Working Together

### CIRCLES USA LEADERSHIP TEAM



**Jamie Haft**  
Executive Director  
(Berkeley, CA)



**Kamatara Johnson**  
Chief Learning Officer  
(Albuquerque, NM)



**Gena Atcher**  
National Membership  
Coordinator  
(Rapid City, SD)



**Courtney Cowan**  
Information Systems  
and Design Manager  
(Lowell, AR)

### CIRCLES USA BOARD OF DIRECTORS



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Board Chair and Former  
Executive Director of Wider  
Opportunities for Women  
(Washington, DC)



**Jim Masters**  
Board Treasurer and  
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**Jennifer Pelling**  
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of Tsuha Foundation  
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**Christy Vines**  
Board Member and  
President & CEO of Ideos  
(Westlake Village, CA)

### CIRCLES USA CONSULTING AND TRAINING TEAM

**CELab Economic Development:** Birga Alden,  
Program Director; Deborah Burns, Board President;  
Sarah Critchlow, Executive Director; and  
Mark Lautman, Founder (Albuquerque, NM)

**Amy Brooks**, Content Writer & Editor (Lexington, KY)

**Jeannie Chaffin**, Poverty Alleviation System Consultant  
(Washington, DC)

**Lisa Doyle-Parsons**, Coach for Circles USA Chapters  
(Parkersburg, WV)

**Lynette Fields**, Expansion Advisor, Director of Poverty  
Solutions Group (Orlando, FL)

**Vince Gonzales**, IT Director, Perinatal Associates of  
New Mexico (Albuquerque, NM)

**Jenny Lipfert**, Graphic Designer (Cornish, NH)

**Sherri Nee**, Curriculum Development (Portland, OR)

**Jen Nibley**, Expansion Advisor and Director of  
Arrive Utah (Provo, UT)

**Lise Porter**, Mental Health Specialist (Glendale, CA)

**Chris Tinney**, Sales Ambassador (Las Vegas, NV)

**John Wilson**, Liaison to Community Action Network  
(Chalk Hill, PA)



At Circles, we celebrate milestones and give appreciation to our colleagues. Here, we wish to acknowledge the visionary leadership and decades of service by **Founder Scott Miller**. "It's not a retirement, but a graduation." This was the sentiment among board and staff as Scott recently completed his term on the Circles USA Board of Directors. Going forward, Scott will retain the title of Founder, and Circles USA already has big plans to continue working with Scott as a consultant.



## BREAKTHROUGH SUPPORT

### *Appreciating Our Funders and Partners*

**AARP Foundation**  
For a future without senior poverty.



Charles and Janice Miller  
Leadership Fund



MARY CATHERINE  
BUNTING



Stanford | SPARQtools



TROVER FAMILY  
FOUNDATION



Workman Wacker  
Family Foundation



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