

HUMAN SERVICES
CITY OF SAN ANTONIO

Creating a Financial Empowerment City in Texas

RAISE Texas Summit
May 7, 2014

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Background

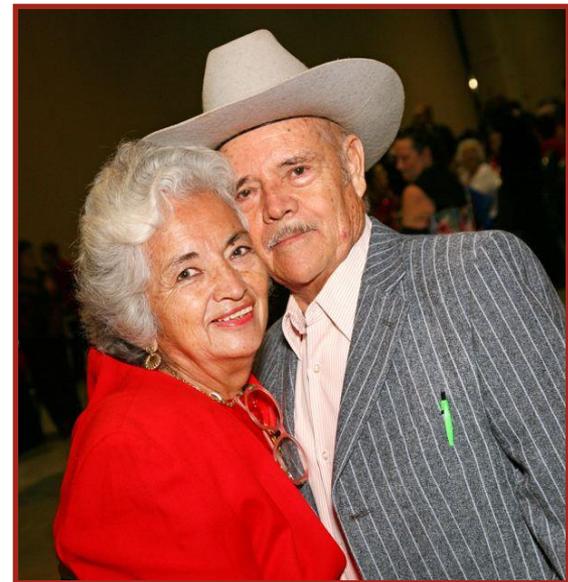
- Department of Human Services improves San Antonio residents' quality of life through targeted services:
 - Family Strengthening
 - Human Development
 - Community Safety Net

- Core Services:
 - Subsidized Early Care and Education
 - Family Assistance and Financial Empowerment Centers
 - Comprehensive Senior Centers
 - Homeless and Housing Initiatives
 - Community Funder and Coordinator



Financial Empowerment

- Having sufficient and predictable resources to meet basic family needs
- Providing for emergencies – working through crisis
- Access to opportunities for life-long learning
- Resources to build assets that grow over time, such as homeownership and retirement



Why Invest in Financial Empowerment?

- 20% of San Antonio households live below poverty level
- Per capita income is 19% lower than national average (\$22,568)
- Families struggle to achieve financial security
 - Disconnected from mainstream services
 - Under educated/under skilled for good paying jobs
 - Barriers to work including transportation and child care
 - Increasing debt



Why Invest in Financial Empowerment?

- Strategic public policy, which provides a significant return on investment
- Low income families spend more on basics – housing, transportation, child care, financial transactions
- Financial industry provides advice for people with resources to pay for service
- Financial products that serve low-income population are more likely to be predatory
- Identified need for no-cost, high-quality, financial counseling and education



Financial Empowerment Outcomes

- Reduced debt and increased savings
- Reduced disruptions in housing, utility shut-offs, and foreclosures
- Reduced dependence on government benefits
- Increased access to reasonably priced housing, consumer goods, and financial services
- More families own their homes and other assets



Integrated Services



- Emergency rental and utility assistance
- Housing counseling & foreclosure prevention



- Job training and case management
- Head Start Family Support Services
- cafécollege: college access & FAFSA guidance



- Volunteer Income Tax Assistance and Low Income Tax Clinic
- Financial Empowerment Centers

Integrated Services Improve Outcomes

- ‘Supervitamin effect’ – pair financial counseling with other services and benefit programs
- Clients gain skills to achieve long-term financial stability:
 - Building and maintaining a personal budget
 - Avoiding predatory loans
 - Establishing a safe, affordable bank account
 - Learning to problem-solve current financial crises
- Clients with stable financial situations are less likely to need ongoing government services

Impact of Integration for Clients

- Client Situation:
 - Unemployed student,
 - Lives with mother
 - Uses financial aid to pay for household expenses
- Services Provided:
 - Family Assistance Division: utility assistance, financial assistance with education costs
 - Financial Empowerment Center: help prioritizing expenses on limited budget, referrals to other community resources
- Results:
 - Maintained school enrollment
 - Continues to utilize community resources
 - Financial aid and mother's social security can be used for household and medical expenses

CONTACT INFORMATION

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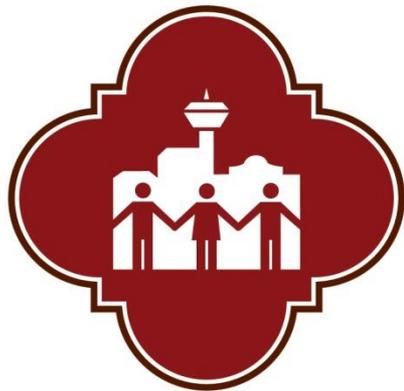
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