



Maria Su, Psy.D.
EXECUTIVE DIRECTOR



Edwin M. Lee
MAYOR

March 10, 2014

Ms. I-Hsing Sun
CFE Fund
1040 Avenue of the Americas, Floor 17
New York, NY 10018

Dear Ms. Sun,

On behalf of the City and County of San Francisco, I am proud to submit our response to the Cities for Financial Empowerment Fund "Youth Work and Bank" project.

City and County of San Francisco Application Information

City Name: City and County of San Francisco

Mayor: The Honorable Edwin M. Lee

Population: 825,111

Local Government Structure: Consolidated city and county government, governed by an elected Mayor and 11 member Board of Supervisors which also serves as City Council


Summer Youth Employment Program Leadership: Maria Su, Director, Dept. of Children, Youth and their Families

City financial empowerment leads: Leigh Phillips, Director, Office of Financial Empowerment; Margaret Libby, Executive Director, MY Path

Main contact: Glenn Eagleson, Senior Planner and Policy Analyst
Department of Children, Youth and their Families
Address: 1390 Market Street, Suite 900, San Francisco, CA 94102
Email: geagleson@dcyf.org Phone: (415) 554-8791

San Francisco is grateful for the opportunity to apply for this grant and for the CFE Fund's impressive leadership to advance financial empowerment work in our communities.

Sincerely,



Maria Su

Director, Department of Children, Youth and their Families

Department of Children, Youth and Their Families

1390 Market Street Suite 900 * San Francisco, CA 94102 * 415-554-8990 * www.dcyf.org

San Francisco Summer Jobs+

Proposal to Cities for FINANCIAL EMPOWERMENT Fund

1. Please provide details of your existing SYEP over the last 5 years, including the program structure, past performance, number of youth participating in the program, number of employers, recruitment strategies, program timeline, demographics of youth served (ages of youth, socio-economic background, etc.), and other relevant partners.

In 2011, President Obama made a national call-to-action to communities and employers to provide internship and youth development opportunities for “Opportunity Youth”. Mayor Ed Lee answered this call by challenging the City and employer community to provide 5000 paid training and employment opportunities for young people ages 14-24. **Summer Jobs+** was formed to coordinate and grow the various job training and employment opportunities for young people in San Francisco. Summer Jobs+ is the umbrella for all of the opportunities available in the city – whether it is a spot in one of our youth workforce programs, an internship with the San Francisco Unified School District or being hired directly in the private sector for a summer job – all of these are a part of **Summer Jobs+**.

The effort is led by the Department of Children, Youth & Their Families in partnership with the Office of Economic & Workforce Development, the San Francisco Unified School District and the United Way of the Bay Area, which works to expand opportunities in the private sector. The City of San Francisco does its part by providing or funding training and employment opportunities through various city departments and our community-based partners.

The largest program funded by the city is the **Mayor’s Youth Employment & Education Program (MYEEP)**, which serves youth ages 14-17 from low income families with their first exposure to the workplace.

If requested funding is received, the partnership will focus first year efforts on expanding the number of youth served through MYEEP and researching the challenges and opportunities to increasing financial empowerment for these young people. In addition, we will work with the United Way’s MatchBridge program which places young people into private sector opportunities to begin to explore opportunities for reaching young people hired directly by private sector employers.

In year 2, we will expand our efforts to improve the training and services offered through all programs funded by the Department of Children, Youth & Their Families, reaching over 2200 young people. In year 3, we plan to reach the over 4000 young people served through city-funded/city-operated programs, as well as those young people hired by the private sector.

Demographics of participants served through MYEEP and Summer Jobs+:

Year	MYEEP		Summer Jobs+		
	#'s served	Participant Demographics	#'s served	Participant Demographics	# of employers
2012	643	91% low income Male 44% Female 56% <u>Race/Ethnicity</u> Asian/P.I. 51% African American 30% Latino/Hispanic 10% White/Caucasian 1% Multiracial 6%	5204 Public Sector 3466 Private Sector 1738	% low income Ages 14-18: 74% 19-21: 18% 22-24: 8% Race/Ethnicity Asian/P.I. 33% African American 31% Latino/Hispanic 16% Multiracial 5% White/Caucasian 5% Other/Unknown 10%	117 private sector 43 public sector
2013	853	87% low income Male 45% Female 55% <u>Race/Ethnicity</u> Asian/P.I. 49% African American 30% Latino/Hispanic 14% White/Caucasian 1% Multiracial 5%	6817 Public Sector 4611 Private Sector 2121	87% low income Ages 14-18: 77% 19-21: 16% 22-24: 7% Race/Ethnicity Asian/P.I. 39% African American 27% Latino/Hispanic 19% Multiracial 7% White/Caucasian 6%	101 private sector 55 public sector

2. Please detail plans for your upcoming SYEP, including how you plan to fill the slots funded through this grant.

Potential youth for MYEEP are recruited through nine neighborhood-based community agencies, one agency that serves youth with disabilities citywide and the San Francisco Unified School District. These organizations outreach to community-based non-profits, schools and community centers, the juvenile justice and foster care systems and through programs serving low-income youth and those impacted by violence.

Youth receive 10 hours of pre-employment training and then are placed in primarily non-profit and public sector worksites for 20 hours per week of work experience. Recruitment for the program will begin in April with selection of eligible youth taking place by May 15th. Orientation and pre-employment training will begin June 9th. Following pre-employment training, youth will be placed at worksites and work through the middle of August.

In addition, Summer Jobs+ funded 6 “Doorway Organizations” to serve as neighborhood-based access points for young people to find out about available opportunities and receive assistance in applying. We plan to fund 8-9 Doorway Organizations for summer 2014.

3. Please describe how city staff will lead the work to answer the research component of this grant initiative, including key partners, anticipated timelines, collectible data points, and key program structural details and process flows.

DCYF will coordinate with the San Francisco Office of Financial Empowerment (OFE) to lead the research component of the Youth Work & Bank initiative. The OFE, located within the Office of the Treasurer, creates innovative pathways to support the financial success of San Francisco residents, with a focus on lower-income households. OFE staff brings knowledge and experience that is very relevant to this initiative. For example, the OFE created and leads the pioneering Bank on San Francisco program, and has extended its commitment to financial access and inclusion by launching CurrenC SF, an employer engagement initiative that partners with local businesses and nonprofits to expand enrollment in direct deposit and electronic pay.

The OFE will work closely with several public and nonprofit agencies on this research. In particular, the OFE will collaborate with Mission SF Community Financial Center, a nonprofit organization that has developed award-winning programs focused on youth employment and financial capability. Mission SF's MY Path program already provides summer youth employment program participants with access to quality financial products and support to meet a personal savings goal. In addition, Mission SF's New Era program recently launched a campaign to ensure that all youth that earn money receive accounts, direct deposit, and opportunities to get started with saving and smart money management.

Together, the OFE and Mission SF will design and implement research strategies to answer key research questions, including:

- What are best practices for SYEP participants, administrators, and partners to promote banking access and improve financial management outcomes?
- How can integration of financial empowerment programs and services into SYEP programs produce benefits to these programs, including attracting and retaining employers and youth workers and reducing administrative costs?
- How can San Francisco (and potentially other cities) manage multi-faceted public – private partnerships in order to most effectively design and implement youth financial access and education strategies?
- How can we best understand the needs and experiences of youth employees, in order to deliver financial education and access products and services that are relevant to their lives (and responsive to the challenges they may face)?

In order to help us answer these and other questions, OFE and Mission SF staff will work closely to conduct various research strategies. We have identified four primary target populations:

Youth workers: Through basic program data and focus groups, we hope to improve our understanding of how to make our financial access and education work relevant to the lives

of this, our primary audience. This includes questions around current knowledge and experience with financial products and services, feelings about money and banking, trends and practices in money management, and family interaction around banking and money. We will target youth employees in the MYEEP and MatchBridge programs.

SYEP partners: We will conduct surveys and interviews with key agency leads/administrators to understand program structures and processes in order to determine the steps needed to integrate financial access and education.

Financial service providers: We will interview retail banking and community outreach staff from banks, credit unions and other companies to determine challenges and opportunities for offering safe/affordable accounts and potentially prepaid/payroll debit cards to youth employees.

Employers: We will conduct surveys/interviews with HR and payroll staff at local employers (nonprofits and private employers) to understand payroll practices, adoption of electronic pay, and time allowance for financial education for youth employees.

We anticipate that research protocols and planning will take place during April, 2014, such that interviews, surveys and focus groups can be structured over the course of the recruitment, orientation and employment process. Our research will culminate with the production of a report containing key findings, best practices, challenges, and recommendations for integration in years two and three (2015-2016).

Data points will include:

- Demographic data for youth employees
- Financial knowledge and experience (including banking relationships)
- Use/awareness of fringe financial products and services
- Attitudes and feelings about money, banking, and financial management
- Family interactions (ability to maintain/manage finances independently or with assistance from parents and family members)
- Spending habits/plans
- Goals/desires around budgeting and saving
- Public agency payment and timekeeping processes
- Current youth training incorporated in SYEP, and ability to layer additional services
- Private employer payroll and timekeeping processes
- Ability to layer services for youth in private employment

4. **Please describe how your staff will develop implementation plans for proposed future funding, including goals, partnerships, timelines, and expected outcomes leading to full integration of banking access and financial education in SYEP.**

During the first year of this initiative, the OFE and Mission SF will conduct research as described above in order to produce a report identifying best practices, recommendations and challenges for integrating financial access and money management strategies for youth employees. This research will build upon the knowledge and experience gained in Mission SF's MY Path program, as well as the OFE's agency and employer relationships. In addition, we will leverage the experience and partnerships of the OFE's Bank on San Francisco program in order to work with financial service organizations on youth banking structures and challenges.

Following the conclusion of the 2014 SYEP cycle, the OFE and Mission SF will collaborate on quantitative and qualitative data analysis, and will produce a report in fall 2014 that will be shared with DCYF and other key partners (including the CFE Fund). This paper will include recommendations for next steps that will take place during the winter of 2014 and spring of 2015 to identify financial products, account structures, and financial education strategies necessary to begin program integration in the SYEP 2015 employment cycle. This program integration will be piloted for the youth employees hired directly through DCYF-funded programs (youth who work primarily in nonprofit and government jobs).

Year two will allow further review of program integration, and revision of best practices as needed. In addition, we hope to compare the implementation of youth banking, money management, and savings strategies among public/nonprofit agency employees and a small cohort of private-sector employees, so that we may compare outcomes and understand key differences. By year three (2016) we plan to integrate banking access and financial education for all summer youth employees in San Francisco.

Ultimately, it is our goal to provide all youth employment participants with access to an affordable financial product (such as a checking/savings account or prepaid/payroll card), enrollment in direct deposit, financial education, and support to set and meet a personal savings goal.

5. Please describe your city mechanism for receiving private funds for your programs.

The Department of Children, Youth & Their Families is requesting \$473,026 from the Cities for Financial Empowerment to provide additional summer employment and research the application of financial empowerment strategies. Through our Summer Jobs+ initiative, San Francisco will use the funding from this grant to provide 200 additional summer employment slots to low-income youth, as well as address the research questions detailed in Question #3.

Following notice of the award of funding, DCYF will seek and obtain "Accept and Expend" authorization from our city's Board of Supervisors. Funding for summer employment will be granted to the Japanese Community Youth Council (fiscal agent for the Mayor's Youth Employment & Education Program). Funding for the research component of this grant will be work-ordered to the Office of the Treasurer. No administrative costs on behalf of the City or Department of Children, Youth & Their Families will be charged.

Budget Request for San Francisco Summer Jobs+

San Francisco Summer Jobs +

Participant Costs	284,085	Youth wages and fringe for 200 youth @\$10.74/hr for 116 hours, plus \$50 training stipend
Program Materials	5,000	Training materials
Personnel & Admin Costs	153,942	Program staffing @1FTE per 40 youth; administrative fees for payroll processing
Program Subtotal	443,027	\$2,215 per youth
Research Activities	30,000	Coordination with Financial Empowerment Partners
Total Request	\$473,027	