**Problem assessment, the challenge or need that prompted development of program**

A dense urban area of nearly 36 square miles, with an immigrant rich population of over 440,000 residents, the City consists of a 69% Hispanic, a 19% Black, and a 12% White Non-Hispanic population. Miami may evoke images of beautiful beaches, warm weather, international flare and an exciting lifestyle, but the reality is that 32.3% of Miami families with children under the age of 18 live below the poverty level compared to 16.4% nationwide (2010 U.S. Census). In addition, 16.6% of families have an income less than $10,000 compared to 7.1% nationwide,28% of Miami residents live in poverty. Miami is 4th in the wealth gap.

In 2014, Miami launched a Strategic Plan outlining the City’s six highest priorities to specifically align resources to needs. This Plan established objectives and strategies along with performance measures and targets to assess success. One of the highest priorities, as identified by residents in surveys and public meetings, is *Education & Economic Access.* Key objectives for achieving this priority include supporting the development of a quality workforce and supporting individuals in achieving educational success.

In support of this priority and objective, the City of Miami applied for a grant to implement a summer youth employment program. In 2014, The City of Miami was chosen to be part of a national eight city summer jobs connect initiative funded by the Citi Foundation and the Cities for Financial Empowerment Fund. The City of Miami was awarded a 3-year investment to create and sustain a summer youth employment & financial empowerment program. The intent of these funds is to directly create paid summer jobs and teach financial literacy skills to teenagers and young adults who would otherwise be unemployed and more susceptible to the temptations on the streets.

**Program implementation and costs**

The focus of the grant has been on hiring low to moderate income (LMI) disadvantaged youth and engaging them in financial empowerment/education. The target group is (16‐19 years old) from area census tracts with 51% LMI. These candidates need to be City of Miami legal residents and must pass background checks and health screening tests. Candidates are matched and placed throughout City departments and select partner agencies. Positions are aligned within broad functional areas such as, administrative/clerical, computer related, customer service and outdoor field related duties. To increase retention, minimize transportation costs and improve participation, City staff assigns students to sites that are located near their homes or easily accessible thru public transportation.

We provide on-site recruitment/application assistance at each of the 4 partner high schools. Partnering with these schools further ensures the City’s diverse population is represented. There is no need for youth to have a resume, participate in an interview process, or maintain a GPA in order to participate. Each recruitment consists of providing every student with assistance in completing the City’s employment application; understanding the program’s purpose of financial education. Also made available at recruitment is a mobile DMV unit to provide free State IDs to aid in the employment and bank account opening process.

The three financial goals of the program are encompassed throughout, which are: direct deposit, starting a savings plan and opening a bank account. Students are required during the summer session to meet one-on-one with one of the financial coaches to review their budget worksheets and review their spending and savings plans. The program commences with a 1-day financial literacy and program orientation. This orientation includes such topics as, “Understanding Your Paycheck”, “Direct Deposit”, “Credit & Money Management”, “Budgeting”, “Work Schedules”, “Proper Dress Code”, “Work Ethics”, and “Life Skills”. Youth are provided a City of Miami HR overview on workplace behavior and requirements. Guest speakers are also invited to address the students in a variety of topics ranging from public speaking to college financial assistance. Program costs are mainly limited to expenses directly resulting from the hiring, employment and support of the youth.

|  |  |
| --- | --- |
| **Component** | **Program Cost** |
| *Salary (per hour $8.05 @ 35 hours/week for 9 weeks* | $2535 per participant |
| *Total Salary (135-150 participant)* | $342,225 - $380,250 |
| *Bus Passes (free for participant as needed)* | $2,250 |
| *Valid FL ids (free for participant as needed)* | $500 |
| *Orientation Day* | $1,000 |
| *Background & health screening ($100/participant)* | $13,500 - $15,000 |
| *Program Manager* | $35,000 |
| *Total cost per summer session* | $394,475 - $434,000 |

**Tangible results or measurable outcomes of the program**

The City has been able to provide this opportunity to 380 youth from disadvantaged neighborhoods. To date, the youth has worked 119,700 hours for a participant income of over $1 Million, resulting in accumulated assets in savings totaling over $53,000. Over 190 new bank accounts have been opened by our youth, with a 99% direct deposit rate. 

Participants are exposed to city business, services and programs that provide an education beyond the classroom. For most of the youth, this is the first time they are exposed to a diverse group of professionals in a variety of fields that provides positive options to their day-to-day reality. Miami employees and staff go beyond the scope of the program and many times serve as mentors to the youth.

**Lessons learned during planning, implementation, and analysis of the program**

The City administration has learned many lessons from this summer program and from hosting the youth for the summer.

* + - * We started the program much earlier – Initiating the recruitment in February allowed more time to set-up the recruitment fairs, for the students to complete the applications, open their bank accounts and for the school partners to plan for their screening process.
* Very smooth on-site recruitment events with the partner schools –School administration and students seemed to fully comprehend our intent and focus on financial empowerment and the value of the summer program. There was less pushback this year with regard to our request that many of the same students from the previous year not be reinstated again. This allowed for a new cohort of students. Site Supervisors showed a new interest in wanting to maintain many of the students beyond the summer.
* Allow youth to participate several summers -After the second year, the program permitted youth to come back to work at the City. Their long term financial behavior was influenced by a supportive environment that reiterated financial education and strong work practices.
* A new attitude - Many departments who were reluctant to host a summer youth, are now our greatest advocates for the program.
* The orientation day was shortened – Past experience demonstrated that “too much” information jammed into one 8 hour day was counterproductive. We shortened orientation day by 3 hours and focused on financial empowerment and banking fundamentals components. Our partner credit unions were present to aid in answering questions related to their new accounts.
* New coalition coaches added – Our new Financial Empowerment Coaching Coalition, provided two added Coaches. These were needed as our 2nd Coach left prior to the summer starting. This structure provides a greater support to address financial education with the summer program participants.
* General Fund was budgeted for the 2017 Summer Youth Employment and Financial Empowerment Program – The support of elected officials, City administrators, and staff was demonstrated when the 3-year grant ended in 2016 and the program was funded with general fund dollars for the 2017 summer.

**How the program raises awareness of the contributions of Local Government Managers**

Since day one, the City Manager has encouraged departments to employ Miami youth and provide them a valuable experience. They are the individuals identified in the City’s Strategic Plan *Education & Economic Access* priority and affected by the Key objectives for achieving this priority. The *City of Miami’s Mission of “Serving, Enhancing and Transforming our Communities*” is a pragmatic goal where residents, businesses, employees, and civic-entities work together to have a sustainable and livable community. Developing the financial capabilities among low-income youth by providing employment opportunities and financial education is essential in achieving the City’s mission.