



United Way
of Fresno County

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Our Work in Financial Stability Serving the Hispanic Population

United Way of Fresno County



- Mobilizing communities since 1924
- Volunteer governed organization
 - Volunteer committees
 - Over 1500 community partners
 - Funded by community giving

Call to Action



- GIVE
- ADVOCATE
- VOLUNTEER
- LIVE UNITED

Strategic Agenda



- Advance the common good in:
 - Education
 - Income
 - Health
 - Building blocks to a good life

Building Blocks for a Good Life

- A quality EDUCATION that
- Leads to employment that
- Provides enough INCOME to
- Support a family through retirement and
- Access to resources to build and sustain
- Good HEALTH.

Education Building Block

helping children and youth reach their full potential

- Driven by Successful Children Impact Council
- Strategic Areas:
 - Literacy Development: *Children will read at grade level by the end of 3rd grade.*
 - High School Graduation: *Youth will graduate from high school on time; prepared for college/career.*
 - Real World Learning: *Students have opportunities to engage in the real world through experiences that link the classroom to career and community.*

Income Building Block

creating pathways to financial stability for individuals and families.

- Driven by Financial Stability Impact Council
- Overarching Goal: to reduce poverty in Fresno County.
- Strategic Areas:
 - Maximize Income
 - Build Savings
 - Gain and Sustain Assets

Health Building Block

helping youth and adults avoid risky behavior and access resources for healthy living.

- Driven by Healthy Community Impact Council
- Strategic Areas:
 - Youth and adults avoid behavior that negatively affects health.
 - Resources are available that promote a healthy lifestyle. (exercise and healthy food choices)
 - All children are covered by health insurance and have access to quality health care.

Fresno County Demographics

- Population: 915,267 (2009)
- 49 % Hispanic
- 40 % Foreign language spoken at home
- 56 % Homeownership rate (2000)
- 22 % Persons below poverty line (2008)
- \$43K Median household income (2008)

Economic Stress Indicators

- 16.9 % Unemployment
- Second highest unbanked rate
- Checkcashing/Payday lending \$34-36 million dollar industry (2006)
- West Fresno County-highest concentration of poverty (2006)
- Top 20 in foreclosures nationally (Marketwatch)

Issues Affecting Hispanic Population

- Lack of Water
- Loss of Jobs
- Barriers to Healthcare and Financial Resources
- Predatory Lending
- Disenfranchised Rural Communities

Bank on Fresno

- Joint Effort
- Increasing Access to Financial Institutions
 - Over 51,000 Accounts
 - PSAs in 13 languages
- Financial Education
 - Matchmaking of CBOs and Financial Institutions
 - 53 Workshops-Approx. 900 Participants

2-1-1 Fresno County

- Assistance by Simply Calling 2-1-1
- Connects Vulnerable Populations to Resources
- Available 24/7-365 Days
- 172 Languages
- 47% Call Volume Increase in 2010
 - 65% food assistance
 - 25% housing assistance

Volunteer Income Tax Assistance

- Free tax filing for LMI Clients
- Tax preparers available in Spanish, Hmong, Lao
- IRS Certified volunteers
- Trained to screen for all available tax credits
- Crucial launching pad for families
- Over \$10 million in refunds 2010 tax season

San Joaquin Workforce Funders Collaborative

- Public/Private Investments to support Workforce Development
- Focus:
 - Healthcare
 - Cultural competency
 - “ladders” to professional advancement
 - Manufacturing
 - Green technology

Key Partnerships

- Department of the Treasury
 - Community Financial Access Pilot
 - VITA/EITC and Tax Counseling for the Elderly
 - Housing and Urban Development
- Financial Regulatory Agencies: FDIC and Federal Reserve Bank
- Government: city, county and state
- Financial Institutions
- Institutions of Higher Education
- Community Partners: for-profit and non-profit

Key Partnerships

- Financial Institutions (Wells Fargo, Bank of America, and others)
 - SparkPoint Fresno
 - Community awareness and outreach
 - “Call Night”
 - Leveraging resources for Public Service Announcements
 - Joint funding of university study
 - Financial Education
 - Financial Education classes offered in Spanish

Key Partnerships Media

- Univision
 - Recorded Audio PSAs FREE
 - Video Vignettes
 - Banking: Save, Safe and for you
 - Interviews and news coverage
- Radio Bilingue
 - Interviews
 - PSAs

Key Partnerships

- Mexican Consulate
- Mini educational sessions in waiting areas
- Disseminated information to clients
- Promoted using Matricula to open accounts
- Acted as a trusted/credible source

Key Partnerships

- California State University, Fresno
 - Center for Economic Research & Education:
Financial Literacy in Hispanic Population
 - Surveyed Hispanic population, found:
 - 20% Unbanked
 - 45 % Wished they knew more about finances
 - 32 % Reported sending money out of US
 - 21 % Reported being very confident in financial future

Advocacy in Rural Communities



- Mendota, CA
 - No financial institution
 - Bank left years ago
 - Arranged for a workshop, filled the room with participants
 - Since then empty bank building bought by local investors

Future-Sparkpoint Fresno

- Family-Friendly Financial Services Center
- Bundled, Complimentary Services: credit counseling, homeownership/housing, financial services & education, employment
- Client Goals: Credit Score 650; Income Above Self-Sufficiency Standard; Manageable Debt; Asset Building
- Financial Coaches to help clients reach goals
- Collaborative partners: cross-training, referrals, case management

Future-Embedding Services in Rural Communities

- Financial education and coaching
- Mainstream financial services
- Train the trainer programs
- SparkPoint satellite centers

Thank you



Questions?

Yvonne Freve, Vice President Community

Impact 559-243-3668

yfreve@unitedwayfresno.org

Sevag Tateosian, Manager, Financial Stability

Services 559-243-3664

stateosian@unitedwayfresno.org