Delaware Division of State Service Centers (DHSS)

DSSC PROGRAMS

• State Service Centers - 15 Conveniently community-based centers for delivery of public benefits and emergency services

• Weatherization – reduce energy consumption and costs by installing energy efficient upgrades in low-income housing

• LIHEAP – Low Income Heating Assistance Program – help low-income Delawareans with payment of utility bills

• State Office of Volunteerism – AmeriCorps, Senior Corps, and Volunteer Resource Center

• Community Service Block Grant – federal funding designated to support poverty alleviation through Community Action Agencies
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Background Conditions

- Priorities of the Governor -
  - Economic Development (prior to being elected Governor, as State Treasurer he was a Champion for financial literacy, EITC, and economic justice)
  - Streamline state government (leverage resources/ increase inter-agency collaboration and private sector partnerships)
  - Improve educational opportunities and increase access and attendance to post-secondary

- Natural fit with State Service Centers: service integration/community-based

- Inspired by New York City and San Francisco models
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Financial Empowerment Methodology

Integration and Enhancement of Public Services:

• Integrate Public Benefit One-Stops, DOL Employment & Training One-Stops and diverse Financial Empowerment Services under one roof

• Public/Private Partnership – Support with human and financial resources from the private sector and non-profit community-Lead local partner United Way of Delaware/Financial Stability Partnership
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Financial Empowerment Service Package

- **Financial Coaching** – Partnership with University of Delaware and New Mexico Foundation
  - Budgeting
  - Financial Planning
  - Managing Credit
- **Free Tax Preparation** – EITC Campaign (VITA) and self-help
- **Financial Services** – Develop partnerships with banks and other financial service providers to promote transaction and savings strategies
- **College Bound Program** – Increase and support post-secondary enrollment among disadvantaged students – partnership with local advocates
  - Financial planning to support post-secondary education
  - Help with filling out college applications
  - Help with FAFSA
Goals

- **Culture Change:**
  - **State:** Interagency and private sector partners
  - **Clients:** Transition from benefit dependence to economic independence
  - **DSSC Front Line Staff:** Transition client relationships from re-active to pro-active/ from directing to coaching

- **New customer base:** victims of the economy, life-transitions, working poor

- **Expand access to personal financial advising, post-secondary education, financial services**

- **Increase personal confidence in money management, goal setting and goal achievement**

- **Compliment safety net programs with personal empowerment strategies around money management, workforce development, and post-secondary education**
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Status

- Launch pilot in one large State Service Center during this quarter
- Develop partnerships with state agencies, United Way of Delaware, Intuit, Bank of America, and others
- Develop and implement training for financial coaching
- Hire Site Coordinator and partner with non-profits for coaching
- Develop strategy for College Bound program with education advocates
- Hire project manager to oversee development, evaluation, and replication strategies
- Secure endorsement from the Governor
- Partner with CFED on Innovation Partnership