



**Hispanic Austin Leadership
2014
Financial Stability Team**

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**Greater Austin Hispanic
Chamber of Commerce**
Your Resource Your Future Your Voice



**HISPANIC
AUSTIN
LEADERSHIP**

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Executive Summary

E3 Alliance and the City of Austin Hispanic-Latino Quality of Life Initiative released the 2013 statistics that painted an alarming picture for the future financial sustainability of the Hispanic Population. Continuance on the current trend will allow for rapid growth of Hispanic families living in poverty. Some of the most impactful metrics included:

- 45 percent of Hispanics under the age of five and 41 percent of those under the age of 18 are living in poverty.
- In 2009 the median family income for a Hispanic family living in Austin was almost half that of an average resident.
- The Hispanic community is growing at such a rate that they are projected to exceed the number of whites by the year 2040.
- Only 1 in 10 low income students in Austin are completing college in 6 years post high school.

The Hispanic Austin Leadership Financial Stability Team found these statistics alarming and felt called to action. Team members began to investigate the causes by first talking with experts in the fields of financial sustainability and college retention issues. Through these conversations, we found that existing programs are not always reaching the population that need them the most. The Hispanic community in poverty is not engaging and utilizing existing programs. With further investigation, we found various reasons for this. Some have a hard time seeing how these programs apply to them because they often don't have a college going identity. Others may have some fear due to not being a legal resident or they may have other obligations and stressors that are further compounding their ability to participate. Another issue that came up in these discussions is that the marketing materials that are being used are often times directly translated from English, may not be culturally sensitive, and may be hard to read and/or comprehend.

Our team created *Éxito Austin*, or *Success Austin*, in an effort to fill in these gaps and help overcome existing challenges. Our program provides education and awareness to the young Hispanic population. Our goal is to inspire them to take action towards securing their financial future by utilizing existing programs. It is an information campaign that is culturally relevant to the Hispanic population, targeting 16-24 year olds. Our program begins by presenting the alarming statistics regarding poverty and educational attainment. Then, we present information that allows them to see ways to avoid being part of these statistics. We used a compass to represent four aspects of financial stability. The four points include:

- **North** – Your Ultimate Goal
You will need to gain a skill in order to make at least \$18/ hour to live comfortably in Austin. This is about \$50,000/ year for family of 4.
- **East** - Keeping your costs down
You can start by keeping your costs down right now. Figure out where your money is going, open a bank account, avoid payday loans and above all avoid careless spending.
- **West**- Learn More
There are programs available to teach you financial skills. You can take personal finance classes. Ask your employer, your bank, your school or your children's school or call 211 and ask for a list of personal finance classes.
- **South** - Make more money
Secure your financial future now. Local education services through Austin Community College and Texas Workforce Solutions provide programs to teach skills in high demand in Austin. Many programs even have childcare and financial assistance.

Individuals that are presented the *Éxito Austin* materials are encouraged to find a direction to financial success and a better future. We direct them to resources such as the United Way 211 line, Workforce Solutions, college resource and case management programs. Further, we encourage them to make smart financial choices, to utilize banking institutions, and pursue classes that are available to them.

Project Details

Identifying the Need

The statistics that represent the current state of affair in the Hispanic community are alarming:

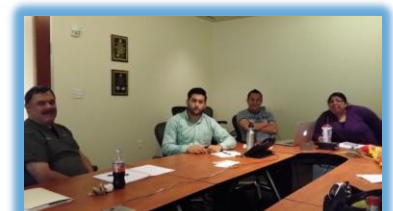
- *The median income for White families in 2012 was \$91,079, Hispanic families had a median income of \$44,710.*
- *Over a three year survey from 2009 to 2011 and based on annual income – 24% of the Hispanic people surveyed were in poverty compared to 13.6% of the total number of people surveyed over that period. White, non-Hispanic people had an average of 9.0% in poverty over this same period.*
- *According to a 2007–2011 survey poverty rates for Whites was 11.6 % and the Hispanic population had a poverty rate of 23.2 percent.*
- *In a 2010 survey , the U.S. poverty rate for Hispanic children was 32.3 % (5.5 million), an increase of 1.5 percentage points or 410,000 children over the 2009 survey. The poverty rate for Hispanic children was 15.3 percentage points higher than the rate for White children.*
- *In 2010 Hispanics made up 31% of the Austin Metropolitan Statistical Area (MSA) and Whites made up 57% of the population. It is projected that by 2040 Hispanics will make up 44% of the Austin MSA and Whites will only make up 43% of the population.*

These statistics brought to light the stark reality of the financial hardships that Hispanics must endure to make Austin their home.

The Financial Stability Team with these statistics on their minds then reached out to local leaders and individuals that were in tune with the needs of the Austin Hispanic community. The team received valuable information from these individuals that eventually helped to guide them toward their goal to inspire young Hispanics to take action towards securing their financial future. The feedback that the team received indicated that there were gaps that needed to be filled in the following specific areas:

- Educating the young Hispanic population of the minimum amount of income required to comfortably live in the City of Austin.
- Providing information to young Hispanics on ways to budget and to keep their expenses down.
- Presenting young Hispanics with information regarding resources available to them that could increase and improve their financial knowledge.
- Providing young Hispanics with the options available to them for acquiring a vocational skill or receiving further education from a college or university that would eventually lead to an increase in their income.

Éxito Austin Planning Sessions



Project Details

Vision:

Éxito Austin envisions an Austin Hispanic community that is financially stable and empowered to take ownership of their financial future.

Mission:

Éxito Austin educates individuals and families about the financial realities of the Austin community and what is necessary to achieve a healthy and sustainable quality of life. Éxito Austin will empower young Hispanics to take the necessary steps towards securing their financial future.

Project Scope:

- Éxito Austin is an educational campaign focused on short term and long term financial sustainability that will target the Hispanic youth in Austin.
- Éxito Austin created a video Public Service Announcement (PSA) with local Hispanic leaders, along with educational handouts that can be used by local organizations.
- We provide presentations to groups in schools and in the community.
- We will provide training to partner organization staff members to teach them how to present the educational handouts and the PSA. Through our community partnerships, we will reach young Hispanic individuals and strategically deliver our educational message.
- We will use social media, television and radio to broadcast our Public Service Announcement. Participants will complete exit assessment surveys to provide feedback on the effectiveness of program.
- Our program begins by presenting the alarming statistics regarding poverty and educational attainment. Then, we present information that allows them to see ways to avoid being part of these statistics. We direct them to resources such as the United Way 211 line, Workforce Solutions, college resource and case management programs. Further, we encourage them to make smart financial choices, to utilize banking institutions, and pursue classes that are available to them.

Project Details

Taking Action

Once the four focus areas of the program were identified, Éxito Austin created visual and audio program deliverables to teach our targeted audience about Financial Stability. Creation of these project materials required funding and team management to completion.

▪ **An informational handout and Power Point presentation were created...**

- The informational handout contains community statistics and basic financial information culturally relevant to young adults. This format was chosen as a means to present our material to our target audience with maximum effectiveness. (Informational Handout see Appendix a-1 and a-2) A PowerPoint presentation was also created to serve as a comprehensive, detailed lesson which includes the Éxito Austin PSA video described below and a thorough outline of the informational handout that was produced. (PowerPoint Presentation see Appendix a-5 and a-6)

▪ **A Public Service Announcement (PSA) video was created...**

- The Éxito Austin PSA video was created with the help of staff at Univision Radio. Local Hispanic leaders were enlisted to participate in the creation of the PSA video. The script for the video was conceived by members of the Financial Stability Team. Upon completion the video was posted on Facebook and YouTube in an effort to disperse our message of financial responsibility to greater number of individuals than what was possible with our focus groups. The video was also embedded in the program that would be eventually presented to the student groups.

With the help of social media it is our hope that project material will reach more of the individuals that truly need the help.

- The Éxito Austin PSA can be viewed at...

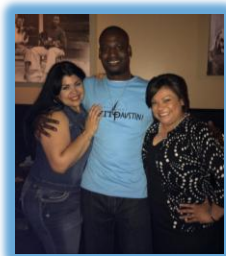
<https://www.facebook.com/exito.austin>

<https://www.youtube.com/watch?v=O6epgadX-QY>

▪ **Fundraiser activities were initiated...**

- T-shirts with the Éxito Austin logo imprinted on them were sold as a means of income for the project.
- A Happy Hour fundraiser at the Brass House Tavern was coordinated and held in an effort to increase our project income.

Éxito Austin Fund Raiser at The Brass House Tavern



Project Details

Taking Action

Presentation of the Éxito Austin program took place with two separate focus groups. And finally all of these actions were followed by the creation of partnerships with interested groups to insure the sustainability of the program

▪ **Focus group presentations were conducted...**

- These presentations took place at the Ann Richards School for Young Women Leaders and William B. Travis High School. The project material was presented by a team member by means of the Éxito Austin PowerPoint presentation with the Éxito Austin PSA embedded into the PowerPoint presentation. Participants also received copies of the Éxito Austin educational handout and financial literature provided by the United Way. Pre-Presentation and Post-Presentation Surveys (see Appendix a-3 and a-4) were presented to the students and were used to evaluate the effectiveness of the presentation.

▪ **Partnerships were formed...**

- Team members meet with potential partners. The Vision, Mission, and Project Scope of the Éxito Austin program were discussed. Program materials were presented for review and as a result of these meetings critical partnerships were formed with the Austin Independent School District, El Buen Samaritano, Housing Authority of the City of Austin and the United Way.

Filming for the Éxito Austin Public Service Announcement



Project Details

Measuring the Impact

Focus group presentations were conducted at the Ann Richards School for Young Women Leaders and William B. Travis High School. Analysis tools in the form of hand written surveys presented to the students before and after the presentation were used to track the comprehension of the program subject matter.

There can be no arguing that the material was effective on the target audience.

Actual survey questions:

- **How much money does a family of 4 need to earn in a year to live comfortably in Austin?**

Answer: \$50,000.00

Based on 51 total responses to this question:

- 53% of the participants answered this question correctly on the Pre-Presentation survey.
- 94% of the participants answered this question correctly on the Post-Presentation survey.

41% of the participants showed improvement on this question after the presentation.

- **How many hours a week do you need to work (at minimum wage) to afford living in Austin?**

Answer: 92 hours

Based on 51 total responses to this question:

- 12% of the participants answered this question correctly on the Pre-Presentation survey.
- 84% of the participants answered this question correctly on the Post-Presentation survey.

72% of the participants showed improvement on this question after the presentation.

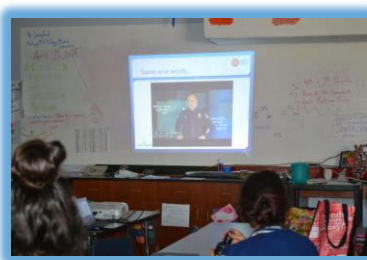
- **Do you know what to do to become financially independent in Austin?**

Based on 59 total responses to this question:

- 85% of the participants answered this question “Yes” on the Post-Presentation survey.

The data compiled and the feedback received after the presentation of our material was very encouraging in that it undeniably illustrated that we had a positive effect on our target audience of young Hispanics.

Éxito Austin Presentations at the Ann Richards School for Young Women Leaders



Project Details

Measuring the Impact

When asked after viewing and participating in the Éxito Austin presentation what information they found to be most helpful the students made the following comments:

"That we need to step it up and if we need help there is help out there."

"The statistics gave me ambition to beat those odds."

"That there is a lot of help out there in the world, and not to be careless with money also not to fall into the statistics."

"I found that some of the programs that were mentioned were extremely helpful as well as the astonishing facts and statistics."

"Inspired me to go to college."

And after the presentation when asked what their first step toward achieving financial stability was going to be the students responded:

"Set goals for myself and work harder to succeed, to get a better higher education."

"To budget and save money."

"Finish college and obtain a good job."

"Learn more about being financially stable, start saving money."

Program Participants at the Ann Richards School for Young Women Leaders and William B. Travis High School



Project Details

Sustainability

As part of our long term sustainability Éxito Austin has created marketing kits that include a DVD with our PSA video for continuous play in lobby areas or for individual consultations, informational handouts and an instructional letter. The educational handouts will be provided to our partners, so that distribution of Éxito Austin materials can include placement in their own training materials and strategic placement at their offices. The team will provide training to our various partners to allow them to present the program materials (the educational handouts and the PSA) at their discretion. And as a side note, both schools that allowed us to present our material to their students enthusiastically invited us back to address a larger crowd. As a result of this feedback the team or those that they have trained will provide the Éxito Austin presentations to groups in those schools.

If your organization is interested in partnering and receiving a marketing kit, presentation or training please contact us at exito.austin@gmail.com.

To date our critical partnerships include:

Austin Independent School District

El Buen Samaritano

Housing Authority of the City of Austin (HACA)

United Way

This is only a short list of partnerships solidified during the project term.



Financial Summary

Contributions and Expenses	Description	Type	Amount
Cultural Strategies	Additional Marketing Work	In Kind	\$2,000.00
Univision Radio	Video Production	Value	\$2,000.00
Financial Stability Team	T-Shirt Sales Fund Raising	Cash	\$1,500.00
Greater Austin Hispanic Chamber of Commerce - HAL	Seed Money	Cash	\$250.00
Jennifer Vasquez	Temporary Tattoos	Value	\$120.00
Applied Materials	Donation	Cash	\$100.00
Chris Rios	Donation	Cash	\$100.00
Capital Metro	Color Copies, \$0.49/page, 200 pgs.	Value	\$98.00
Brass House Fundraiser	Proceeds, Raffle, Tips	Cash	\$77.00
Applied Materials	B&W Copies, \$0.08/page, 700 pgs.	Value	\$56.00
Elsa Rivera	Donation	Cash	\$50.00
Clara Neri	DVD (DVDs & Cases)	Value	\$30.00
St. David's North Austin Medical Center	Folders, \$5.99/box, 4 boxes	Value	\$24.00
Total Value of Goods and Services			\$6405.00
Cultural Strategies	Marketing Plan	Cash	(\$1,000.00)
Shweiki Media	Educational Handouts	Cash	(\$339.00)
Sustainability	Folders, Copies, etc.	Cash	(\$178.00)
Luis Ruiz	PSA Video Work	Cash	(\$150.00)
HAL Symposium	Partners	Cash	(\$150.00)
Social Media Boosts	Marketing Plan	Cash	(\$100.00)
Marketing	Team Banner	Cash	(\$87.00)
Brass House Fundraiser	Chips, Salsa	In Kind	(\$40.00)
Expenses Total			(\$2,044.00)

Project Team



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Capital Metro
Project Manager



Aleste Ballesteros
Univision Radio
Finance Leader, Marketing Leader



Robert G. Garcia
St. David's North Austin Medical Center
Information Leader



Clara Neri-Mejia
Applied Materials
Project Manager, Finance Leader



Crystal Pena
Communities in Schools
Marketing Leader, Project Administrator



Jennifer Vasquez
HHSC Medicaid
Project Administrator, Marketing Leader



Acknowledgements

The Hispanic Austin Leadership Financial Stability Team would not have been able to see the fruition of the Éxito Austin program without the contributions and support of the following local organizations, businesses and individuals. We are deeply appreciative of their time, support and interest in Exito Austin.

Applied Materials

Austin Independent School District

The Brass House Tavern

Capital Metro

Communities in Schools

Community Advancement Network

Cultural Strategies

El Buen Samaritano

Greater Austin Hispanic Chamber of Commerce

St. David's North Austin Medical Center

United Way

Univision Radio

USA Compression

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Product Line Manager

Applied Materials

Tom Stellman

President/CEO

TIP Strategies

Eugene Todorov

Owner

The Brass House Tavern

Acknowledgements

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Chief Art Acevedo
Chief of Police
Austin Police Department



Paul Saldaña
Principal
Saldaña Public Relations



Claudia Talamantez
On Air Personality / 107.7 FM
Univision Radio Austin



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Greater Austin Hispanic Chamber of Commerce, Foundation,



Andrew Olivera
General Manager/Director of Sales
Univision Radio Austin



Susana Almanza
Founder and Director
PODER (People Organized in Defense of Earth and her Resources)



Gabriel Vasquez
Manager – Vihuela
Mariachi Estrella

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!ÉXITO AUSTIN!
You want to Achieve Success.

OUR COMMUNITY'S REALITY

45 percent of Hispanics under five and 41 percent of those under 18 are living in poverty.
– 2013 City of Austin Hispanic-Latino Quality of Life Initiative.

In 2009 the median family income for a Hispanic family living in Austin was almost half of that of an average resident. – 2013 City of Austin Hispanic-Latino Quality of Life Initiative.

Only 1 in 10 Low Income High School graduates had completed college six years later.
– E3 Alliance



**You don't have to be another statistic.
Here's how you can achieve a successful future.**

NORTH - YOUR ULTIMATE GOAL

You will need to gain a skill in order to make at least \$18/ hour to live comfortably in Austin.
This is about \$50,000/ year for family of 4.

EAST - KEEPING YOUR COSTS DOWN

You can start by keeping your costs down right now. Figure out where your money is going.
open a bank account, avoid payday loans and above all avoid careless spending.

WEST - LEARN MORE

There are programs available to teach you financial skills. You can take personal finance classes.
Ask your employer, your bank, your school or your children's school or call 211 and ask
for a list of personal finance classes.

SOUTH - MAKE MORE MONEY

Secure your financial future now. Local education services through Austin Community
College and Texas Workforce Solutions provide programs to teach skills in high demand in Austin.
Many programs even have childcare and financial assistance.



**Find a direction to a better future for you,
your family and your community right now.**
Establish your personal goal and prepare for your financial success.



¡ÉXITO AUSTIN!
Tu Quieres Alcanzar el Éxito.

LA REALIDAD EN NUESTRA COMUNIDAD

El 45 por ciento de los hispanos menores de cinco años y el 41 por ciento de los menores de 18 años viven en la pobreza. – 2013 City of Austin Hispanic-Latino Quality of Life Initiative.

En el 2009, la mediana de ingresos para una familia hispana viviendo en Austin fue casi la mitad de la de un residente promedio. – 2013 City of Austin Hispanic-Latino Quality of Life Initiative.

Sólo 1 de cada 10 estudiantes de bajos ingresos graduados de la preparatoria (high school) habrán terminado la universidad seis años después. – E3 Alliance



**Tu no tienes que ser una estadística más.
Aquí están los pasos hacia un futuro exitoso.**

NORTE - TU OBJETIVO PRINCIPAL

Tu necesitas adquirir una habilidad para vivir cómodamente en Austin. Esto se consigue ganando alrededor de \$18/hora o \$50,000/año para una familia de 4 personas.

ESTE - MANTENIENDO TUS COSTOS BAJO CONTROL

Manejar tus costos bajo control es algo que puedes empezar a hacer inmediatamente. Identifica en qué estás gastando tu dinero, abre una cuenta bancaria, evita préstamos de día de pago (paydayloans), y sobre todo evita gastos compulsivos/imprudentes.

OESTE - APRENDE MÁS

Existen programas para enseñarte habilidades financieras. Tu puedes tomar clases de finanzas personales. Pregúntale a tu empleador, tu banco, tu escuela o la de tus hijos, o llama al 211 y pide una lista de las clases de finanzas personales disponibles.

SUR - AUMENTA TUS INGRESOS

Asegura ahora tu futuro financiero, Instituciones locales como el Austin Community College y Texas Workforce Solutions ofrecen programas para enseñarte habilidades en alta demanda en Austin. Muchos de estos programas hasta ofrecen servicios de cuidado de niños y asistencia financiera.



**Encuentra ahora mismo el camino hacia
un mejor futuro, para ti, tu familia, y tu comunidad.**

Establece tu objetivo personal y prepárate para tu éxito financiero.



Please answer the questions below.

1. What does being financially responsible mean to you?

2. How much money do you think a family of 4 needs to earn in a year to live comfortably in Austin?

- a. \$10,000 b. \$25,000 c. \$40,000 d. \$50,000

3. How many hours a week do you think you need to work (at minimum wage) to afford living in Austin?

- a. 40 hours b. 63 hours c. 70 hours d. 92 hours

4. Who can you go to or call if you need financial guidance? _____

5. Do you think you need to have a bank account to be financial responsible? Yes No

6. Do you think you need a four-year degree or any higher education to make enough money to be financially independent? Yes No

Name: _____

Date: _____

Gender: _____

Age: _____



We hope that you have found the information presented to you today helpful and that it will serve as your guide toward a successful and prosperous future. We look forward to calling you our neighbors, our co-workers and our community leaders.

Please answer the questions below.

1. Tell us what is going to be your first step toward achieving financial stability?

2. How much money does a family of 4 need to earn in a year to live comfortably in Austin?

- a. \$10,000 b. \$25,000 c. \$40,000 d. \$50,000

3. How many hours a week do you need to work (at minimum wage) to afford living in Austin?

- a. 40 hours b. 63 hours c. 70 hours d. 92 hours

4. Do you know what to do to become financially independent in Austin? Yes No

Explain: _____

5. What information presented to you in this session did you find the most helpful?


Name: _____

Date: _____

Gender: _____


Age: _____

Éxito Austin Post-Presentation Survey





Ann Richards School April 22, 2014

Some wise words...



Don't be another statistic

- + It's no secret: Austin, Texas is great!
- + However:
 - + The grim reality is that the achievement gap between students of different ethnic (Latino & African American) and income populations widens every day
 - + What will you do to change this narrative?


Odds are not in your favor

- + The reality:
 - + 45 percent of Hispanics under five and 41 percent of those under 18 are living in poverty. – 2013 City of Austin Hispanic-Latino Quality of Life Initiative
 - + In 2009 the median family income for a Hispanic/Latino family living in Austin was almost half of that of an average resident. – 2013 City of Austin Hispanic-Latino Quality of Life Initiative.
 - + Only 1 in 10 Low Income HS graduates completed college six years later. – E3 Alliance

MAY THE ODDS BE IN YOUR FAVOR

North - Ultimate Goal

- + In Central Texas (Austin):
 - + You will need to make at least \$18/ hour to live comfortably
 - + About \$50,000 for family of 4
- + Do YOU Budget ?



East - Keeping costs down

- + Keep your costs down **NOW** by:
 - + Knowing where your money is going?
 - + Opening a bank account **Bank of America** **WELLS FARGO**
 - + Avoiding **FAYDAY LOANS** **Velocity**
 - + Avoiding careless spending
 - + Utilizing public transportation



West- Learning More

- + Enroll in programs that teach you financial skills
- + Ask your employer, your bank, your school, your church
- + Or call 211 and ask about personal finance classes tools



United Way for Greater Austin



South - How to make more money

- + Higher education:
 - ACC
 - TEXAS STATE UNIVERSITY
 - ST. EDWARDS UNIVERSITY
 - UT-AUSTIN
 - UT-EL PASO
 - The Art Institutes
- + Workforce Solutions can help guide you to learn a new skill
Capital Area
 - + Skills in high demand:
 - + Careers in healthcare
 - + Careers in technology
 - + Careers in engineering
 - + Many programs offer childcare and financial assistance



What is your goal?



Thank you

