Local Interventions for Financial Empowerment through Utility Payments (LIFT-UP)

Savannah, Georgia
Population: 142,772 (from 2013 U.S. Census)

Program Goals: In 2013, the National League of Cities partnered with five pilot cities to launch Local Interventions for Financial Empowerment through Utility Payments (LIFT-UP), an innovative pilot program to help low-income families pay their utility bills and achieve financial stability. LIFT-UP aspired to 1) impact the payment patterns of residents with a history of unpaid utility bills, 2) identify a demand for the program from the target population and 3) determine whether the model is worth expanding based on its success with pilot participants.

This program allowed the City to test the framework of aligning local financial empowerment services with municipal utility department collections practices, with the goal of identifying our struggling families and assisting them to become financially secure.

Key City Partners:
Office of the Mayor: Directs city’s financial empowerment efforts (LIFT-UP Champion).
City of Savannah Utility Services Division: Provided incentives for clients who successfully completed the program. Also provided program support and administrative data.

Step Up Savannah: Served as the principal financial empowerment advisor and team lead.

Consumer Credit Counseling Service of the Savannah Area, Inc. (CCCS): Facilitated one-on-one financial counseling meetings at its office.

Savannah Highlights: Savannah was the first city to launch the LIFT-UP program and begin recruiting customers. LIFT-UP participants benefited from Savannah’s unique history of anti-poverty work, supported by three consecutive mayors, which has created strong community partnerships. For example, Step Up Savannah’s focus on public benefits assistance helped to incorporate benefits access screening for all LIFT-UP participants. The Savannah team addressed accessibility issues from the very start by collaborating with the Utility Services Division staff to install a telephone in its lobby so customers could easily contact CCCS to schedule financial counseling appointments.

Savannah Pilot Success: Participants were required to pay 25% of their debt to enroll (normally 50% is required for any payment plan) and then required to pay the remainder of the outstanding balance in three equal payments over the next three months. They were expected to attend a financial counseling appointment at the CCCS office within 2 months of enrollment. If participants made all three payments and attended their CCCS appointment, they received a $50 credit towards their next water bill. Water conservation kits were also distributed to residents by CCCS. The city reported an 80% success rate for those that attended financial counseling. Savannah was also the only city that distributed a customer satisfaction survey - 8 out of 9 respondents reported that the program helped them get on track paying their water bill and 5 out of 9 respondents reported that they are now using a budget or written spending plan to help manage money, reflecting the practicality of skills learned during financial counseling.

Forty-five out of 99 LIFT-UP participants successfully completed the program which included completing financial counseling sessions with CCCS, made consistent and full payments based on their payment plans. LIFT-UP also provided an opportunity for residents to offer feedback and insights to the Utility Services Division regarding payments through a survey. Their comments indicated that customers would rather pay smaller amounts monthly rather than the entire amount due on a bi-monthly basis. Additionally, program participants indicated that the LIFT-UP program helped them get back on track with their water bills and many also reported they were now using a budget or spending plan to help them manage their money.

Quote:

“Attending the program has changed my life in a better way. I have [had problems] with my mortgage company for two years but when I went to CCCS, [I met with a financial counselor]. She was nice to me and called the mortgage company. Everything went on fine and my mortgage was paid off. I thank CCCS for helping me. The reason I am behind in my water bill is my job. Sometime we work 32-26 hours a week. We were down the whole month of December [with] no work.” – Savannah resident
**Other details:** The LIFT-UP pilot was supported by grants from the Center for Financial Services Innovation (CFSI) Financial Capability Innovation Fund II, the Ford Foundation, and the Annie E. Casey Foundation. As the program’s external evaluator, the Center for Financial Security (CFS) at the University of Wisconsin produced a process evaluation documenting the implementation process and will produce an impact evaluation. The National League of Cities’ Institute for Youth, Education, and Families provided each city with in-depth technical assistance and peer networking opportunities through site visits, cross-site convenings, conference calls, and partnerships with national experts.

**Resources:**

- [Executive Summary: Implementation and Impact Evaluation of Local Interventions for Financial Empowerment through Utility Payments (LIFT-UP)](#)