



**City of Dallas**

# **Financial Empowerment Programs Update and Financial Empowerment Centers in Locations Across Dallas**

**Workforce, Education and Equity  
February 13, 2023**

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City of Dallas

# Presentation Overview



- Racial Equity Plan (REP) Alignment
- Background/History
- Financial Empowerment Framework
- Financial Empowerment Center Overview
- Dallas Financial Empowerment Centers
- Volunteer Income Tax Assistance (VITA)
- Consumer Financial Protection Strategic Plan



# Financial Empowerment REP Alignment



**1. Big Audacious Goal Economic, Workforce, & Community Development Goal:** Become the most economically inclusive City by eliminating the wealth gap through workforce and economic inclusion, fostering full participation in cultural and civic life of Dallas by acknowledging contributions of historically disadvantaged communities, and investing in economic and human development in equity priority areas.

**Action Target 1.3:** Improve small to large scale development and social support where food insecurity and predatory lending institutions have further marginalized historically disadvantaged communities.

**Action Target: 1.5** Promote community wellness by increasing access to quality, affordable, nutritious options for food, meals and critical hygiene items by aligning social services, nutrition education, urban agriculture, and financial investments in equity priority areas and other areas with demonstrated needs.

**Action Target: 1.9** Enhance economic vitality for equity priority areas to encourage mid- and long-term growth placing all residents in opportunities to thrive with increased economic and workforce development.

Relevant **Equity Indicators:**

9: Median Household Income, 10: Child Poverty, 11: Senior Poverty, 12: Working Poverty, 27: Home Loan Denials, 28: Housing Cost Burden, 30: Utility Expenses

**Department Progress Measure:** The Financial Empowerment Center will serve a minimum of 400 residents through professional financial coaching and financial capability clinics in equity priority areas by September 2023. [Ei 9]





# Background/History



**2018-2020**

Initiated Work with Cities for Financial Empowerment (CFE)  
Approved Resilient Dallas Strategies  
Researched Best Practice Models  
Developed CFE Financial Navigators Program  
Expanded Client Assistance Programs

**2021**

Accepted FEC Planning and Implementation Grants  
Launched CFE Financial Navigators Program  
Accepted CFE Consumer Financial Protection Initiative Grant (CFPI)  
Procured FEC Partner Providers

**2022**

Soft Launched Dallas FEC (April)  
Initiated work on CFPI (June)  
Procured FEC Partner Provider for expansion  
Procured the Volunteer Income Tax Assistance (VITA) provider

**2023**

Complete CFPI Strategic Plan Draft  
Hard Launch Dallas FEC expansion (February)  
Establish Dallas FEC Co-Locations (March-April)  
Collaborate on National League of Cities Fines and Fees initiative  
Secure additional Dallas FEC strategic partnerships



# Need for Financial Empowerment



- **44%** of Americans can cover a \$1,000.00 unplanned expense through savings<sup>1</sup>
- **87%** of U.S. citizens say money, the rise in prices of everyday items due to inflation is a significant source of stress<sup>2</sup>
- **30%** of borrowers have sub-prime or deep sub-prime credit, 15% are credit invisible meaning they do not have a credit score or credit report<sup>3</sup>
- **36%** of households had difficulty paying at least one bill or expense in 2022<sup>4</sup>
- **65%** of renters spend 30% or more of their income on housing<sup>5</sup>

1. Gillespie, L, January 2022, "Bankrates 2022 Annual Savings Report"

2. March 2022, American Psychological Association, "Stress in America"

3. Perlmeter, E., Groves, G., 2018, "Consumer Credit Trends for Dallas County", Community Development Publications, Dallas Federal Reserve

4. Consumer Financial Protection Bureau, December 2022, "Making Ends Meet 2022", CFPB Office of Research Publication No. 2022-9

5. 2018 Dallas Economic Opportunity Assessment developed by Communities Foundation of Texas and Center for Public Policy Priorities and is for Dallas County



# Financial Empowerment Framework



# What are Financial Empowerment Centers?



- FEC offer financial counseling to individuals and families by professionally trained financial counselors as a public service
  - No income limits to receive the service
  - Must be over the age of 18
  - Must be a City of Dallas resident
- FEC services are individualized, clients can set their own goals with counselors and monitor progress
  - Focus on short to medium term goals 1-3 years
- FEC strategic partnerships
  - Incoming and outgoing referrals
  - Integration agreements
  - Data Sharing agreements
  - Co-case management agreements



# Funding for Dallas FEC



## Cities For Financial Empowerment Fund

- \$20,000.00 Planning grant
- \$250,000.00 Implementation grant

## Program Budgets: General Fund

- 2021-2023
  - IRC FEC Vickery Meadows - \$773,596.00 over 2 years
  - CitySquare - \$150,459.96 (contract no longer in place)
- 2022-2024
  - WiNGS FEC Oak Cliff – \$1,000,000 over 2 years
  - WiNGS FEC Pleasant Grove – \$1,000,000 over 2 years
  - WiNGS FEC Redbird - \$992,048 over 2 years





# Dallas FEC Soft Launch



Improving people's financial capability is actionable, practical and modifiable in ways that will advance racial, social, economic and health equity in society.

## People Served

- 152 residents served during soft launch period
- 341 individualized financial counseling sessions

## Goal

- To provide financial counseling to 1,000+ unique residents in FY23

## Outcomes Achieved Include:

- Reduced Non-Mortgage Debt by 10%
- Adopted a new savings behavior
- Increased amount set aside for the future
- Accessed a public support program
- Opened a safe and affordable bank account
- Used bank accounts actively



# Dallas FEC Soft Launch Pilot Challenges



Staffing and Retention



Training



Partner Provider

- Organizational Strategic Realignment



# Dallas FEC Expansion- Hard Launch



- Identified partners through competitive procurement process for full scale program launch
  - International Rescue Committee (from pilot) and WiNGS
- Announce Dallas FEC program launch through Press Conference on February 17<sup>th</sup>, 2023
- Full-scale FEC sites offering services Increase from 2 to 4
  - Increase Financial Counselors from 2 to 14
- Add Co-location sites with limited schedule availability across the city



# Dallas FEC Team



The International Rescue Committee provides opportunities for refugees, asylees, victims of human trafficking, survivors of torture, and other immigrants to thrive in America.

- Resettlement
- Community Integration and Development
- Immigration Services
- Economic Empowerment
  - Financial Empowerment Center
  - Credit Building access
  - Direct Financial Assistance
  - Career Services
  - Small Business/Entrepreneurial Support
- VITA approved site





# Dallas FEC Team



WiNGS provides a full suite of tailored services to empower women and families to live their fullest potential, no matter where they are in their journey.

- Nurse Family Partnership
- Career Pathways
- Financial Coaching Institute
- Economic Advancement
  - Financial Empowerment Center
  - Benefits Screening
  - Credit Building Access

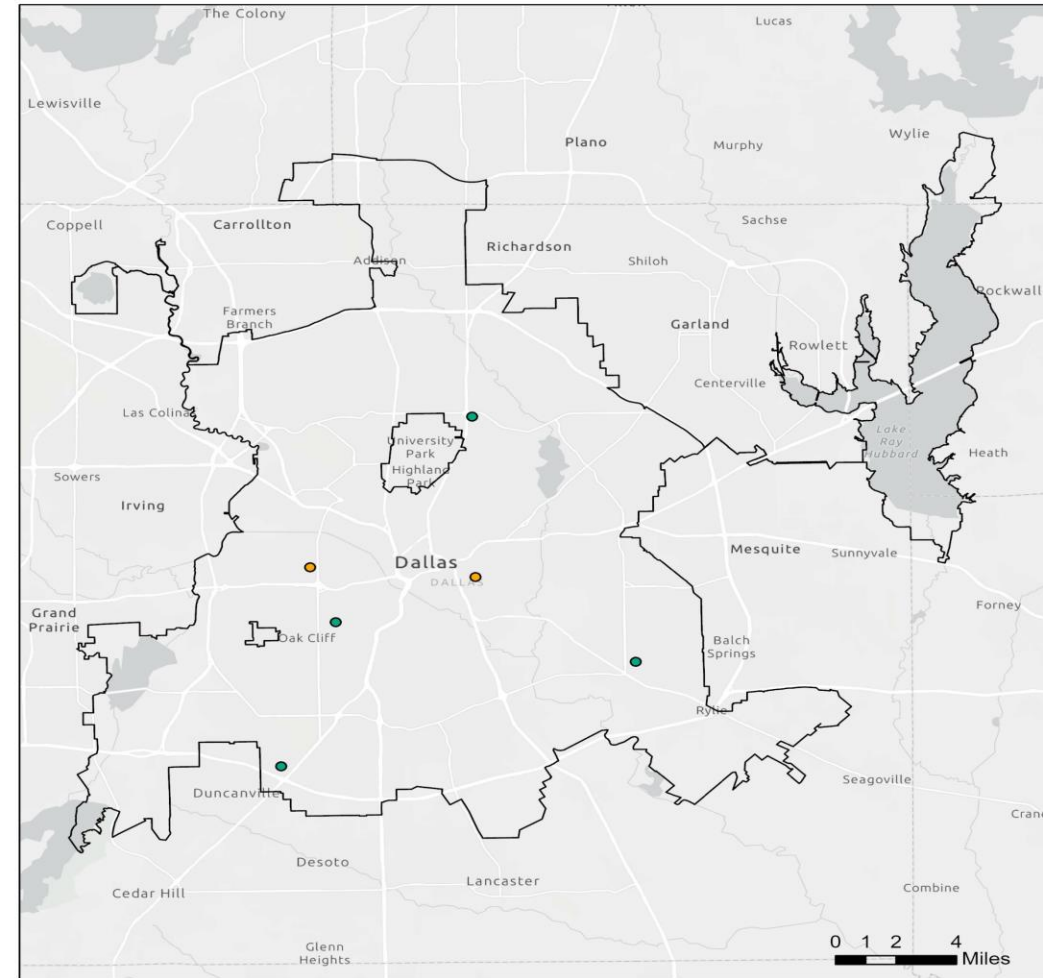


# Dallas FEC Locations



- **WiNGS Oak Cliff**  
1617 Jefferson Blvd, Dallas TX 75208
- **WiNGS Pleasant Grove**  
8341 Elam Rd., Dallas TX 75217
- **WiNGS Red Bird Mall**  
3662 W. Camp Wisdom Rd., Dallas TX 75237
- **International Rescue Committee**  
6500 Greenville Ave., Dallas, TX 75206
- **Co-Locations - Availability Limited\***
  - West Dallas Multi-Purpose Center
  - MLK Community Center
  - More to be added

\*Co-location sites offer limited, scheduled coaching appointments provided by FEC partners



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#### Legend

- Full scale FEC site
- Co-location site
- CityLimits



# Dallas FEC Network



The Dallas FEC is built for collaboration.

## Dallas FEC COD Internal Partners

- Community Courts
- Community Centers (MLK and WDMC)
- Dallas Public Libraries
- Office of Equity and Inclusion
- Small Business Center

## External Partnerships

- Crossroads
- Foundation Communities
- The Concilio
- The Financial Inclusion Roundtable
- The Salvation Army
- Volunteers of America
- And More





# Volunteer Income Tax Assistance



VITA- The Volunteer Income Tax Assistance (VITA) program is an IRS initiative designed to support free tax preparation service through various partner organizations and has operated for over 50 years.

- Saves money
- Tax Preparers are IRS certified
- Assist in identifying Earned Income Tax Credit
- Reduce the use of costly Refund Anticipation Checks





# Volunteer Income Tax Assistance



## Foundation Communities 2023 Goals

- Increase Capacity
- Year-Round Outreach
- Expanded Service Delivery
- Enhance Financial Literacy
- Asset Building for Low to Moderate Income Individuals

- 25,000+ residents served
- 10,000+ tax returns prepared
- 2,500+ Limited English Proficiency
- 2,600+ claim EITC
- \$5,120,000.00 received in refunds
- \$1,700,000.00 saved in fees
- 7000+ volunteer hours

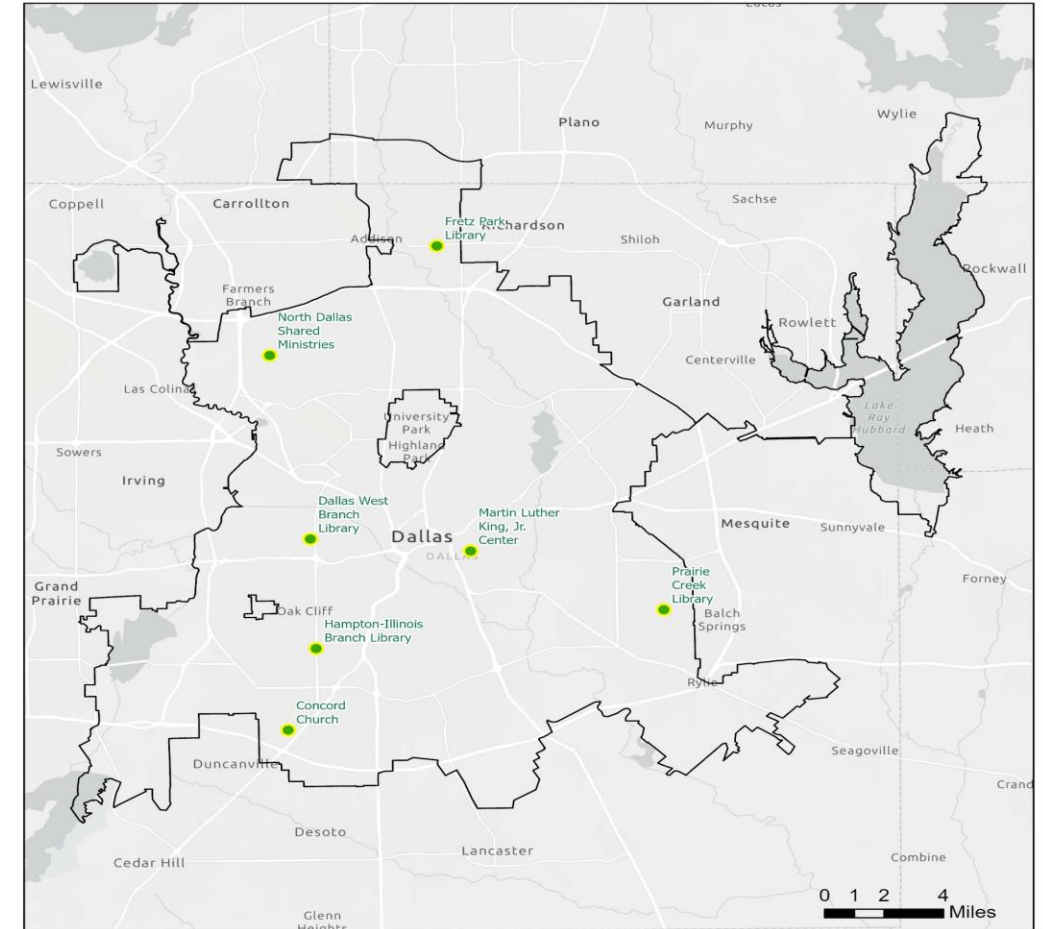


# Volunteer Income Tax Assistance



## VITA Locations

- **Concord Church**  
6808 Pastor Bailey Dr. Dallas, TX 75237
- **Dallas West Branch Library**  
2332 Singleton Blvd. Dallas, TX 75212
- **Fretz Park Library**  
6990 Belt Line Rd. Dallas, TX 75254
- **Hampton-Illinois Branch Library**  
2951 S Hampton Rd. Dallas, TX 75224
- **Martin Luther King, Jr. Center**  
2922 Martin Luther King Jr Blvd. Dallas, TX 75215
- **North Dallas Shared Ministries**  
2875 Merrell Rd. Dallas, TX 75229
- **Prairie Creek Library**  
9609 Lake June Rd. Dallas, TX 75217



**VITA Sites Location Map**

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**Legend**

- VITA Sites
- CityLimits



# Consumer Financial Protection Initiative



**Goal:** Supported by Cities for Financial Empowerment, identify practical opportunities that can improve the City's ability to proactively address critical consumer issues and provide equitable recommendations so that consumer financial protection solutions will benefit all residents and visitors.

## Process:

1. Conduct an environment scan with internal and external stakeholders to gain insight on issues
2. Formulate key priorities based on environmental scan
3. Present priorities to internal and external stakeholders for feedback
4. Develop recommendations related to key priorities



# Consumer Financial Protection



**Environment Scan** (June – Sept. 2022) Met with stakeholders to identify critical consumer protection issues affecting residents

## **Internal Stakeholders**

- Office of Community Care
- Code Compliance
- Office of Equity and Inclusion
- Dallas Police Department
- Economic Development
- 311
- Housing
- Homeless Solutions

## **External Stakeholders**

- Cities for Financial Empowerment
- Child Action Poverty Lab
- Dallas Habitat for Humanity
- Dallas Volunteer Attorney Program
- Harmony CDC
- International Rescue Committee
- Miles of Freedom
- Npower
- Raise Texas
- SMU Legal Clinic
- Texas Appleseed
- Wesley Rankin Community Center





# Key Priorities Identified



- Consumer Complaint Intake Process
- Vulnerable Populations - Senior and Immigrant Communities
- Tax Preparers and the case for transparency
- Equitable Access to Safe and Affordable Credit
- Proactive Enforcement of consumer protection ordinances



# Next Steps



## Dallas FEC

- Program Expansion Launch – Press Conference 2/17/23
- National League of Cities Fines and Fees Cohort
- Strategic Partnerships and Alignment (ongoing)

## VITA

- Strategic Partnerships and Alignment (ongoing)
- Communications

## Consumer Financial Protection Initiatives

- Feedback on identified key priorities
- Draft plan inclusive of recommendations for consideration





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