

**FINANCIAL
EMPOWERMENT
ROADMAP:**
Financial Security
for Women & Families
in Columbus

September 2020



THE CITY OF
COLUMBUS
ANDREW J. GINTHER, MAYOR

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THE CITY OF
COLUMBUS
CITY COUNCIL



TABLE OF CONTENTS

Messages from Mayor Andrew J. Ginther & Council President Pro Tempore Elizabeth C. Brown	4
Foreword from Kirwan Institute for the Study of Race and Ethnicity	5
Introduction	6
Background	7
Roadmap Timeline	8
Focus on Women & Families	10
Resilience in the Wake of COVID-19	12
Financial Landscape	14
Financial Snapshot	15
Poverty, Wages & Earning Potential	16
Financial Access & Assets	20
Stakeholder Input	22
Financial Empowerment Survey	24
What is Financial Empowerment?	26
Resident Focus Groups	28
Challenges & Opportunities	30
Strategic Plan	32
City Leadership Team	33
Strategic Framework	34
Progress & Next Steps	35
Acknowledgements	38
Appendix: Focus Group Discussion Summary	41
Endnotes	44

A MESSAGE FROM MAYOR ANDREW J. GINTHER



We knew in the early days of COVID-19 that as a community we would need to fight the pandemic in three ways: as a public health crisis, as a human services crisis, and as an economic crisis.

We all know that these categories overlap, and we knew that each would hit our most vulnerable populations in the city the hardest.

Our efforts these past few months have been keenly focused on providing access to residents' basic needs as well as increasing the capacity of Columbus Human Service providers; supporting small, minority-owned and women-owned businesses; and addressing racial health disparities across our community. The pandemic exposed the depth of this racial divide and we know that we will only recover if we do so equitably.

Now, more than ever, our vision of economic security and resilience for residents requires building a thriving community where individuals and families have access to education, training, living wages, higher paying jobs, financial wellness programs and stable housing.

Which is why this Financial Empowerment Roadmap is so critically important at this time and why I am committed to moving this work forward.

We have neighborhoods in this great city where long before this global pandemic hit families were struggling with fewer quality education options, financial insecurity, higher unemployment, higher rates of infant mortality, and disproportionate crime.

Our administration will be measured not just by our ability to put Columbus on the map, but on how we address the challenges of all the people who live here. Every family in every neighborhood should be able to share in the success story that is Columbus.

Equity continues to be the foundation of all of my administration's policies – from diversity in our employees to inclusive availability for all City contracts, and the Financial Empowerment Roadmap will play a critical role as we move forward in our work. We cannot be a successful city without doing everything we can to make women and their families economically secure.

I want to commend the Columbus Women's Commission and Columbus City Council for their work to address the unique challenges facing women and minorities in our community, and I look forward to our work together to make Columbus a city where every resident in every neighborhood has the chance to succeed.

Sincerely,

A handwritten signature in blue ink that reads "Andrew J. Ginther". The signature is fluid and cursive.

Mayor Andrew J. Ginther

A MESSAGE FROM COUNCIL PRESIDENT PRO TEMPORE ELIZABETH C. BROWN



Columbus is a vibrant and growing city recognized nationally as a top destination for college graduates, young professionals, entrepreneurs, and families. Yet for all our successes, too many families in neighborhoods across Columbus simply do not have access to the opportunity our city holds. The Urban Institute found that 57 percent of Columbus families are financially insecure with less than \$2,000 in savings and that 42 percent of residents have subprime credit scores. Financial insecurity is also more prevalent among women, particularly Black and Latinx women. This instability among families reverberates throughout our entire city, straining their quality of life and public budgets alike.

With this knowledge, the City of Columbus set out to construct this Financial Empowerment Roadmap for women and families in the fall of 2019. The need for this work was clear at that time, but the impacts of the COVID-19 pandemic have made it more urgent than ever. Our society's inadequate social safety net and the legacy of discriminatory policies have resulted in outsized negative impacts for women, people of color, and their families as a result of the health crisis, compounding the disparities that were already present. Addressing this harm requires intervention at every level of government and across systems. This work represents not only the moral and just path forward for our community, but the surest plan to achieve long-term shared prosperity for every family in Columbus.

Enabling financial security for families requires a host of resources related to housing, employment, transportation, and beyond, but supporting their underlying need for financial empowerment is just as critical. Financial empowerment is the bedrock of the financial security that every resident deserves, and when paired together, financial empowerment resources amplify the positive impacts residents reap from the other resources.

This Roadmap leverages financial wellness data and the voices of Columbus mothers to identify opportunities that bring financial security within reach. I am grateful to Mayor Ginther and the Columbus Women's Commission for partnering with me to create this Roadmap, to City staff and private and non-profit leaders for giving their input, and most importantly, to the residents who shared their stories with us to help the City forge a plan that truly centers their needs. This broad coalition and the implementation of this Roadmap will help level the playing field for women and their families across our city.

Sincerely,

A handwritten signature in blue ink that reads "Elizabeth C. Brown". The signature is cursive and stylized.

Elizabeth C. Brown

FOREWORD

When the Columbus CityStart Initiative began, no one could have predicted that we would be amidst weeks of ongoing national and international protests against state violence and race related terror directed at Black bodies intertwined with the calamity resulting from a global pandemic. Even the wealthy among us are vulnerable to COVID- 19; however, it is evident that the virus systematically imposes differential economic and health risks. As a precondition of their low assets, precarious employment, and environmental degradation, Black, Indigenous, Brown, undocumented and low resourced communities experience COVID-19 in disparate ways. We applaud the City of Columbus and this Roadmap from the Columbus CityStart Initiative for taking on these challenges.

This project had the foresight to engage and gather input from local residents, partners, non-profits, financial institutions, directors of City agencies, and decision-makers about what embedding financial empowerment strategies in municipal programs would mean for women who utilized much of the City's services. This civically engaged Roadmap identifies key indicators of mobility, confirming that prosperity is not uniformly shared and that these divisions are rooted in historical decisions, choices and policies enacted by the public and private sector that entrenched economic and racial exclusion.

This Roadmap also had the foresight to focus upon and understand that the economic security of women is fundamentally interrelated to larger community prosperity. Feedback from women residents revealed that social, political and economic inclusion are interconnected. Their feedback pointed to how individual agency was compromised when one did not have wealth. Women (as essential workers, breadwinners, parents, caregivers, students, and entrepreneurs) make and produce engaged residents, households, neighborhoods, communities, and larger economies more broadly. The Roadmap understands that Black and Brown women, in particular, are underpaid and undervalued, yet in a pandemic deemed essential.

These narratives that came directly from Columbus residents present a pathway for policy choices beyond incentivized behavioral change. They recognized that the behavioral approach to address poverty, which focuses on the "personal responsibility," are antiquated and have never been adequate. They understand that the root of economic insecurity and poverty is structural and resource based. The structural approach grounds policy solutions with a historical recognition and reckoning

of how policies and institutions like redlining created blueprints for economic vulnerability; and that this vulnerability, in the form of wealth and lack thereof, has been passed down from one generation to the next.

The residents of Columbus and this Roadmap highlight the legacy of government action and inaction via redlining, racial covenants, disinvestment in neighborhoods, predatory lending, and "urban renewal" highway construction that cut through the heart of Black communities. This point in time fits into a longer history of the cumulative harms imposed upon Black communities by national, state and local governments, which in turn speaks to the persistence of an unjust racial wealth gap that manifests in the massive and racialized economic insecurity we see today.

We applaud the City of Columbus for taking an initial step to promote policy making that facilitates the economic security and agency that financial access and wealth affords. After all, the pathway to wealth is largely dictated by wealth itself. In other words, this report presents a societal recognition that, a priori, without endowing all individuals and families with some form of capital or resource, inequality, itself, is simply locked-in. This Roadmap presents a pathway for the City of Columbus to invest in the shared prosperity of its residents in an actively anti-racist, anti-sexist and anti-xenophobic manner. The tremendous rewards of taking on these challenges is exactly where we need to invest, so that the next time there is a pandemic or some other unforeseen crisis, we will ensure we have a city where one's race, gender or any other cursory identity does not serve as a risk-factor for economic or bodily harm.



Suparna Bhaskaran, Visiting Scholar, *Kirwan Institute for the Study of Race and Ethnicity, The Ohio State University*



Darrick Hamilton, Executive Director, *Kirwan Institute for the Study of Race and Ethnicity*; Professor, *John Glenn College of Public Affairs, The Ohio State University*



THE OHIO STATE UNIVERSITY

KIRWAN INSTITUTE FOR THE
STUDY OF RACE AND ETHNICITY

INTRODUCTION



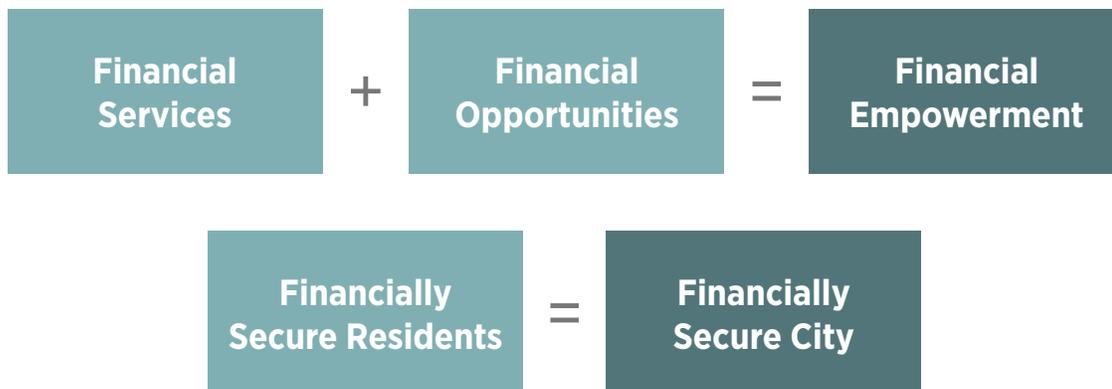


BACKGROUND

In 2019, the City of Columbus was selected as one of seven cities to receive a CityStart grant from the Cities for Financial Empowerment Fund. The CityStart grant provided planning dollars that initiated the development of this Financial Empowerment Roadmap. The purpose of the Roadmap is to help coordinate, support, and grow Columbus' financial empowerment services and systems.

THE CITIES FOR FINANCIAL EMPOWERMENT FUND APPROACH

The CityStart initiative offers cities a structured approach to identify financial empowerment goals, convene relevant stakeholders for sustainable success, develop actionable strategies, and ultimately craft a blueprint that is rooted in local insights and opportunities.¹



FINANCIAL EMPOWERMENT

A TIMELINE FOR IMPACT & CHANGE

This report contributes to a growing body of research and policy change focused on improving the financial security of Columbus and Franklin County residents, particularly women and families.

In the wake of the COVID-19 pandemic and economic shutdown, the financial focus is on recovery and supporting the essential needs of Columbus households, particularly the most vulnerable. There is more momentum than ever to increase the resiliency of Columbus families.

RISE TOGETHER: A Blueprint for Reducing Poverty in Franklin County



2019

Financial Capability
Network of Central
Ohio: **Pilot Report**



Launch of the **Columbus
Women's Commission** and
the **Columbus Commitment
Pay Equity Pledge**



Greater Columbus Infant Mortality
Task Force: **Final Report and
Implementation Plan**



2017

2015

2014

Assets for Equity:
**Building Wealth for
Women in Central Ohio**



Columbus City
Council and
Community
Organizations
Launch **Eviction
Prevention
Program**

Implementation of
Paid Family Leave
for City of Columbus
Employees



Launch of
CelebrateOne

2021 +

City Allocates **\$10 Million** in Federal COVID-19 Relief Funds for Housing Stability



City of Columbus: **Financial Empowerment Roadmap**

Financial Navigators

Launch of **Columbus Financial Navigator Initiative**

CityStart

Launch of **Columbus CityStart Grant**

2020



Ohio Governor Mike DeWine declares **State of Emergency** Due to COVID-19



Eviction Records Older Than **Three Years Removed** From Franklin County Municipal Court Website

Implementation of **\$15/HR** for Full-Time City Employees

ALIGNMENT
Increase internal and external alignment of financial empowerment efforts by collaborating with partners to develop and implement a shared vision.

ACCESS
Increase public awareness and access to financial empowerment tools by utilizing a “many front doors” approach where residents are connected to an array of services and resources fitting their needs.

OPPORTUNITY
Support systems, structural, and policy change that address the barriers to financial inclusion and financial justice so women and families are lifted out of poverty and connected to opportunity.

LOOKING TOWARD THE FUTURE

Over the next several years the City will work to embed financial empowerment opportunities in a variety of existing services that serve women and families, while working to better coordinate financial empowerment services citywide.

FOCUS ON WOMEN & FAMILIES

The City of Columbus is home to over 900,000 residents, making it the 14th largest city in the United States. Columbus is one of the fastest-growing economies in the Midwest and the Columbus region is expected to triple in size by the year 2050. However, despite the strength of the economy, not all Columbus residents are able to share in the opportunities the city holds.

In 2019 the Women's Fund of Central Ohio and the Institute for Women's Policy Research released *Assets for Equity: Building Wealth for Women in Central Ohio*. Their report highlighted the fact that nationally, as well as within Central Ohio, women and woman-headed families, particularly women of color, experience the greatest financial vulnerability:²

- In Central Ohio, single women with children are the household type most likely to be in poverty, with 41% of households below the poverty line headed by women with children under 18 years. Single women without children are the second-highest group most likely to be in poverty (18%) followed by single men with children (16%).
- Nationally, single Black women have the lowest median wealth at only \$300, or 30% of single Black men's wealth. Single Hispanic women have median wealth of \$1,200, or 21% of single Hispanic men's wealth, and White women have median wealth of \$27,710, which is 74% of single White men's wealth. When compared to all single men:
 - Single Hispanic women own 8 cents to the dollar
 - Single Black women own 2 cents to the dollar
 - In total, single women own 40 cents to the dollar
- In Central Ohio, women who work full-time, year-round, earn less than men, and women of color experience the greatest income disparity. When broken down by race/ethnicity, compared to White men:
 - Hispanic women earn 60 cents to the dollar
 - Asian Pacific Islander women earn 79 cents to the dollar
 - Black women earn 65 cents to the dollar
 - White women earn 82 cents to the dollar

WHAT IS ECONOMIC SECURITY?

Economic Security is defined as the situation of having sustainable income, benefits, savings, wealth, financial cushions, networks, and/or other resources to support a steady and sustainable standard of living now and into the future, and a situation that prepares one for rising cost-of-living expenses.³

Mayor Andrew J. Ginther and Columbus City Council are committed to creating opportunities for every person, in every neighborhood.

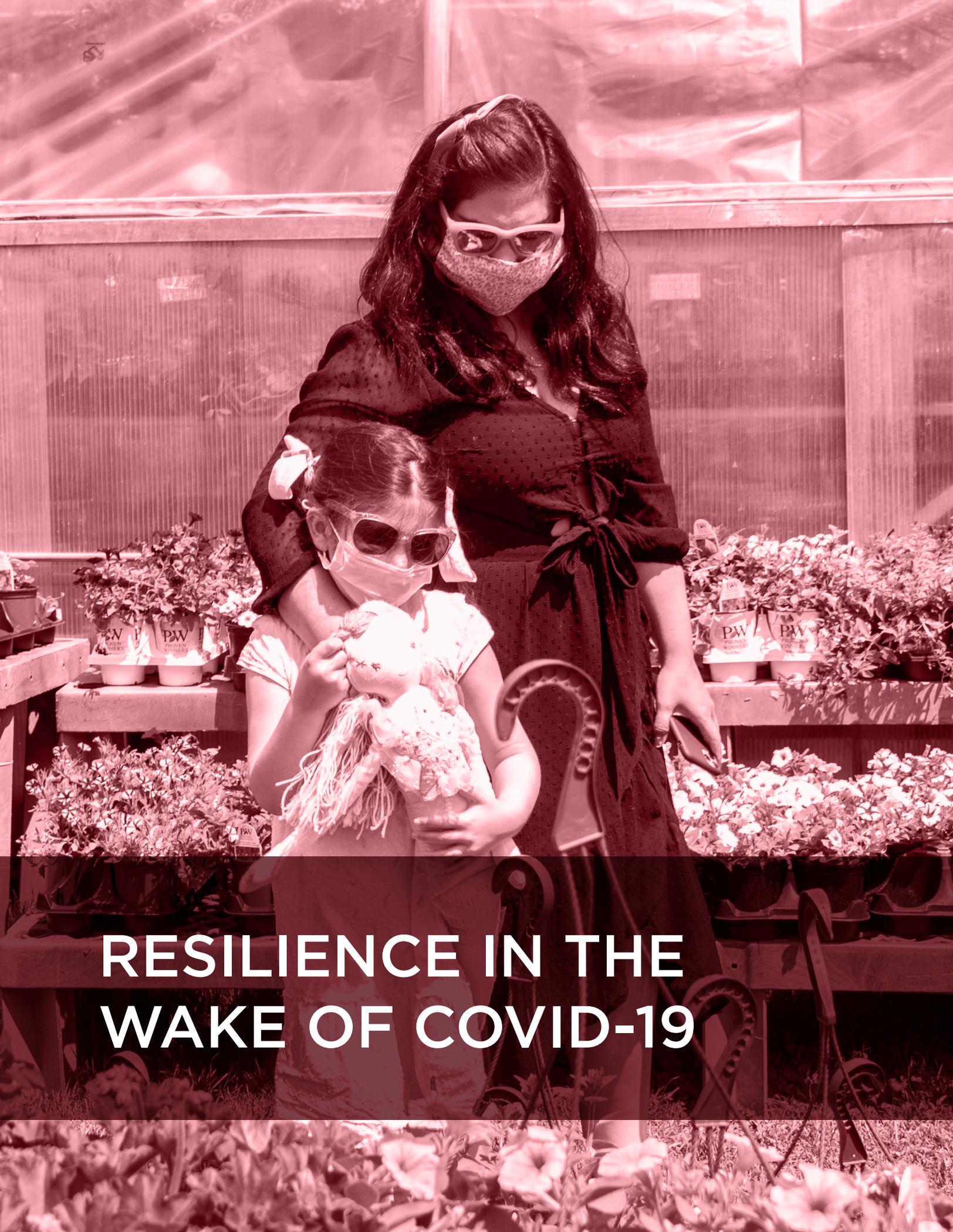
In support of these efforts, the Columbus Women's Commission and Council President Pro Tempore Elizabeth Brown partnered on the development of this Roadmap which identifies several key initiatives that aim to connect women and families to economic opportunity and lift them out of poverty. This Roadmap outlines steps the City can take to improve the financial security of, and opportunity for, women and all Columbus residents.



The Columbus Women's Commission was announced by Mayor Ginther at his inaugural State of the City address in 2016 as an effort to advance the economic well-being of women throughout Columbus. The Women's Commission works to dismantle barriers and reduce gender- and race-based inequities to improve the economic position of women in Columbus. The Commission, chaired by First Lady Shannon Ginther, is composed of a diverse group of individuals spanning public and private sectors and nonprofit organizations. ⁴



The CelebrateOne mission is that every baby deserves to celebrate his or her first birthday, regardless of race, address or family income. CelebrateOne is a place-based, collective impact initiative to reduce infant mortality and improve health equity so more babies reach this important milestone. In June 2014, the Greater Columbus Infant Mortality Task Force ended its 6-month process with the release of its final report to the residents of Franklin County. In it were eight recommendations to reduce the community's alarming infant mortality rate by 40 percent and cut the racial health disparity gap in half by 2020. CelebrateOne was created in November 2014 to carry out the Task Force's recommendations and ensure Franklin County meets its ambitious goal. ⁵



RESILIENCE IN THE WAKE OF COVID-19

WHAT IS CITY RESILIENCE?

City resilience is the capacity of cities to function so that the people living and working in them—particularly the poor and vulnerable—survive and thrive no matter the stressors or shocks they encounter.¹¹

In the wake of the COVID-19 pandemic and the accompanying economic slowdown, which struck during the drafting of this Roadmap, the City shifted its focus to rapid response, recovery, and meeting the most urgent and essential needs of Columbus households, particularly the most vulnerable. As the work of the Roadmap is implemented, the City of Columbus looks to the framework developed by the 100 Resilient Cities (100RC) initiative launched in 2013 by the Rockefeller Foundation in the aftermath of Hurricane Katrina and Superstorm Sandy.⁶ 100RC guidelines exist to help cities worldwide build resilience to the growing social, economic, and physical challenges of the 21st century.

100RC warns that the challenges many cities face often aren't a single shock or stress. Rather, a build-up of unaddressed stresses can undermine a city's resilience. An example provided is 2005's Hurricane Katrina: "the storm's impact was exacerbated by stresses like institutional racism, violence, divestment and aging infrastructure, poverty, lack of macroeconomic transformation, environmental degradation, and other chronic challenges. The compounding pressure [...] exposed and exacerbated these weaknesses—ultimately making it far more difficult for the city to bounce back."⁷

Women in particular face increasing financial vulnerability in light of the challenges precipitated by the COVID-19 public health crisis:

- Women are more likely to be “essential workers” — those working on the frontlines in the face of COVID-19 — including child care, health care, and grocery store workers. For example, nationally 93% of child care workers, 66% of grocery store cashiers/salespeople, and 88% of registered nurses are women.⁸
- Women are also over-represented in the industries most at risk of losing jobs as a result of COVID-19 — including restaurants, retail, and hotels. Nationally, 70% of waiters and waitresses, 77% of clothing/shoe stores cashiers/salespeople, and 88% of maids and housekeepers in traveler accommodation are women.⁹
- Even before the pandemic struck, women comprised nearly two-thirds of low-wage workers (jobs paying \$11.50/hour or less). These jobs are less likely to offer needed family supports such as paid leave, health insurance, or childcare.¹⁰

The City of Columbus is committed to fostering resilience among all residents to help them weather financial shocks and stressors. The Roadmap contributes to the growing momentum to be a Resilient City that supports the financial security and prosperity of our families and households.



FINANCIAL LANDSCAPE

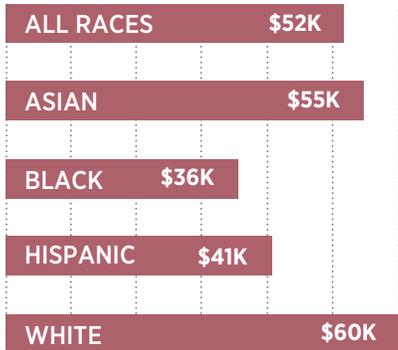
While the overall prosperity of the Columbus region continues to grow, certain populations, particularly women and communities of color, continue to experience disproportionate rates of financial insecurity. This section of the Roadmap describes the Columbus region's financial landscape and the economic security of its residents. The financial landscape scan identified nine key financial indicators that highlight gender and racial inequities.

FINANCIAL SNAPSHOT

COLUMBUS & FRANKLIN COUNTY

While the overall prosperity of the Columbus region continues to grow, certain populations, particularly women and communities of color, continue to experience disproportionate rates of financial insecurity.

Median Household Income by Race



The median household income for Black households is

\$35,569

or **40% less** than White households



39% of Black workers earn **less than \$15,000** per year



38% of Black households and **30%** of Hispanic households are in poverty



1 in 5 Hispanic and Black households are unbanked, a rate that is **5 times** the number of White households



Black workers are more than **2.5 times** as likely than White workers to be unemployed

EQUITY GAPS & GENDER

While communities of color face greater challenges financially, the trends continue when looking at equity gaps by gender



POVERTY BY GENDER

Black women are the **most likely** to be in poverty in Columbus representing **24%** of all persons in poverty



EDUCATION DISPARITIES

White women in Columbus are **2.4 times** as likely than Black women to have a **bachelor's or advanced degree**



SINGLE FAMILY HOMES

40% of all households in Columbus are single-parent households. **73%** of those households are headed by women. **82%** of single-parent Black households are headed by women

The median delinquent debt in Franklin County is

\$1,376

57% of communities of color having some form of delinquent debt

In predominantly **non-white** zip codes...

23% have **student loan debt** in default

28% have **medical debt** in collections

Racial disparities exist in Franklin county with debt in collections. **Communities of color** are...

1.8x as likely to have medical debt

2.1x as likely to have student loan debt

2.3x as likely to have auto loan debt

3.0x as likely to have credit card debt compared to **White** communities

The gap continues to widen for **communities of color**...

Average Credit Score

561

vs. **668** for White majority communities

Homeownership Gap

20%

between **White** (52%) and **Black** (32%)

Hispanic and Black households

more than 60%

do not have resources to cover unexpected expenses

Hispanic and Black households

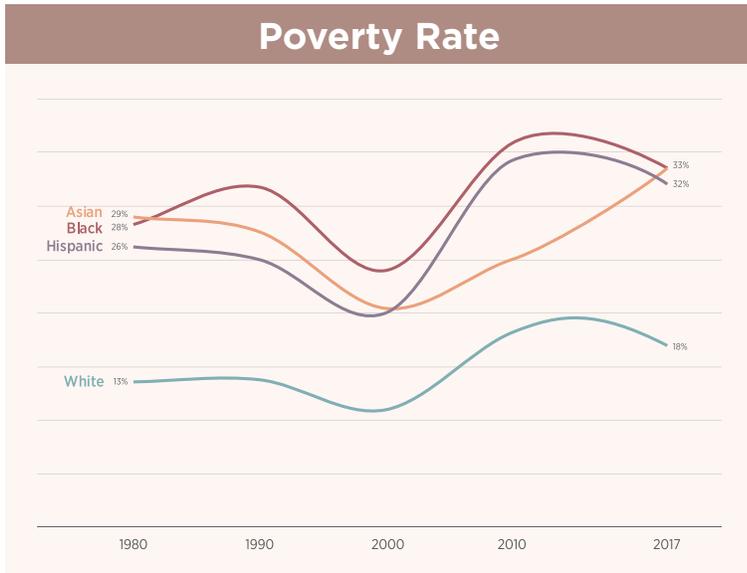
2x

more likely to **not have** any wealth

POVERTY, WAGES & EARNING POTENTIAL



POVERTY



Source: PolicyLink National Equity Atlas,
<https://nationalequityatlas.org/indicators/Poverty>

Overall, poverty rates in Columbus have increased over the last 40 years. Among the increasing poverty rates, people of color are most likely to be in poverty, with Black, Asian, and Hispanic households about twice as likely to be in poverty as White households.

Around a third of Black (38%) and Hispanic (30%) households are in poverty.

Black household poverty has grown the fastest, with a nine percentage-point increase between 1980 and 2015.

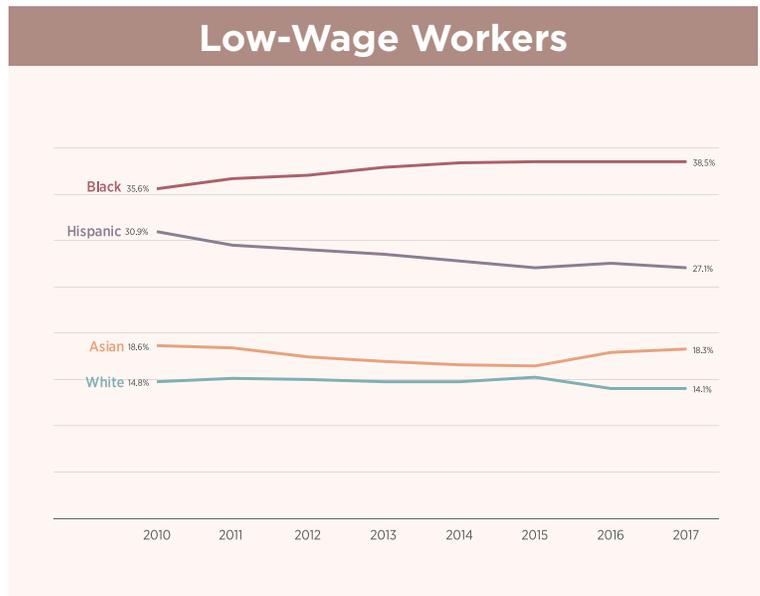


WAGES



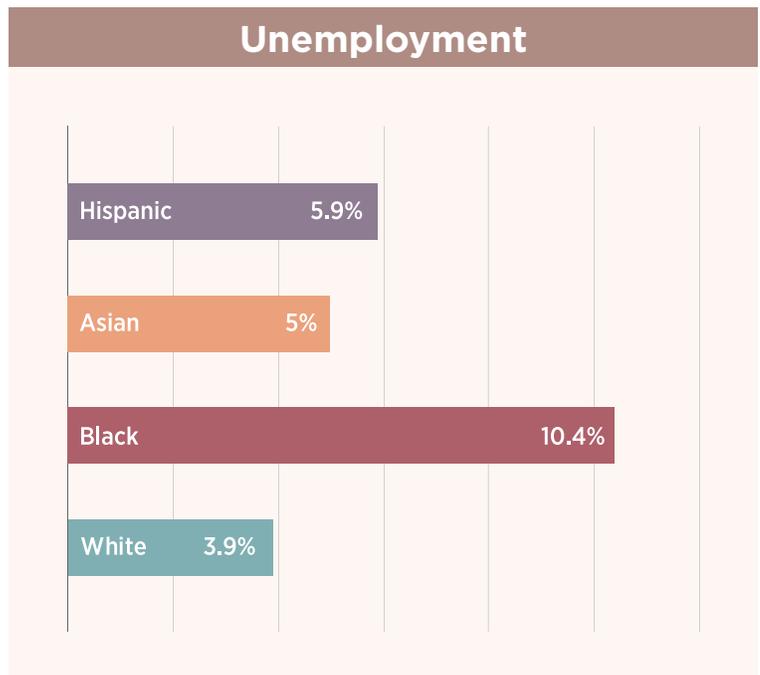
Among those who are employed, Black workers in Columbus are most likely to be low-wage workers—nearly 40% of Black workers earn \$15,000 or less yearly, versus only 14% of White workers.

Black workers are the only group whose percentage of low-wage workers has increased over the seven-year timeframe.



Source: U.S. Census Bureau Quarterly Workforce Indicators (1990-2018)

Black workers in Columbus are more than 2.5 times as likely as White workers to be unemployed and not earning any wages (10% vs. 4%).



Source: U.S. Census Bureau ACS 5 Year Estimates Table A17006 (2018)



DEBT

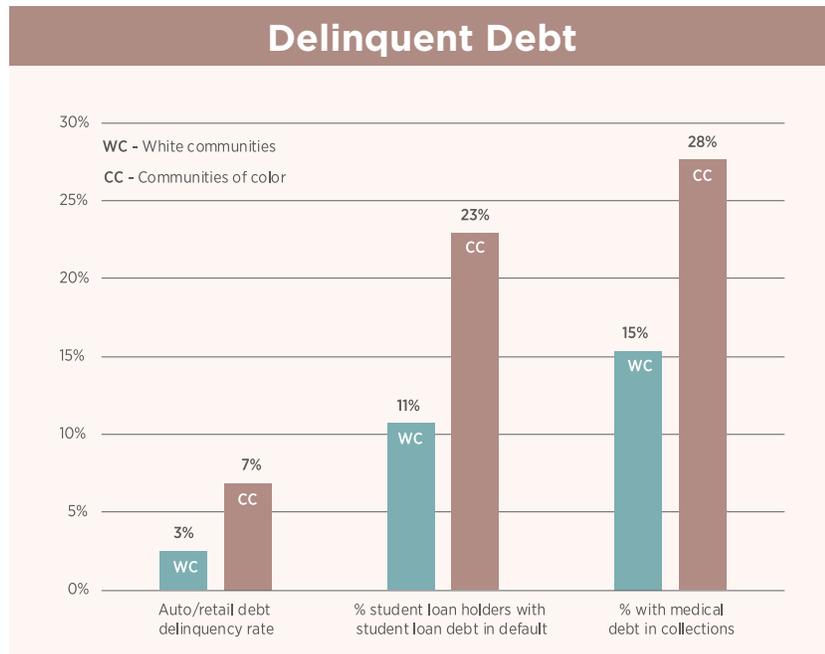
Delinquent debt is debt that is 60 or more days past due or in collections; it can be a marker of financial distress, indicating that households are unable to make ends meet and that their expenses are outpacing their income.

36% of all Franklin County residents (29% of White communities and 57% of communities of color) have some form of delinquent debt, with a median debt of \$1,376.

28% of people living in predominately non-white zip codes with a credit bureau record have medical debt in collections; 23% of people living in predominately non-white zip codes with student loan debt have student loans in collections/default.

Compared to White communities, communities of color in Franklin County are more likely to have the following types of debt:

- 1.8 times as likely to have medical debt in collections
- 2.1 times as likely to have student loan debt in collections
- 2.3 times as likely to have auto loan debt in collections
- 3 times as likely to have credit card debt in collections



Source: Urban Institute, *Debt in America: An Interactive Map for Columbus, OH (2019)*

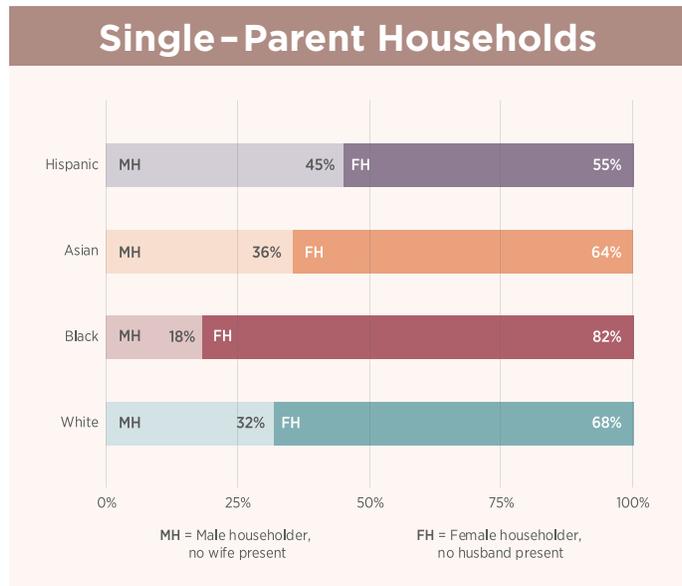
SINGLE-PARENT HOUSEHOLDS ¹⁷



Single-parent households face additional economic barriers as their earning potential is often reduced through the inability to have two wage earners.

Overall, 40% of households with children in Columbus are single-parent households — this includes 59% of Hispanic households, 14% of Asian households, 64% of Black households, and 29% of White households.

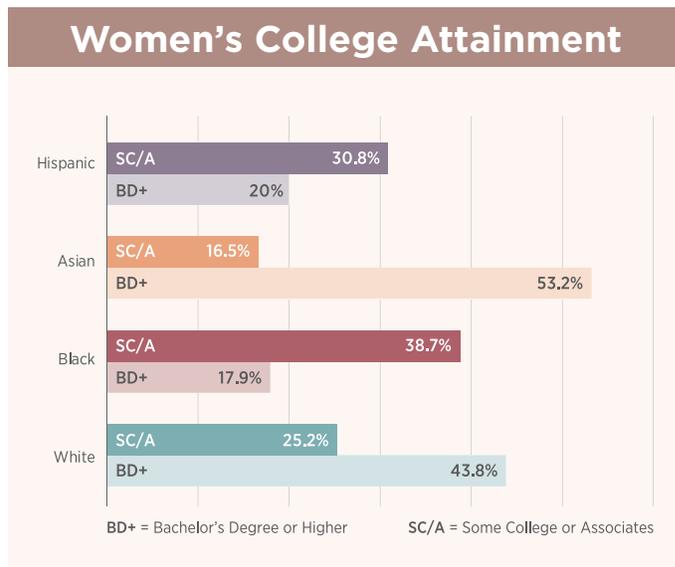
Women make up 73% of all single-parent households — this includes 55% of Hispanic households, 64% of Asian households, 82% of Black households, and 64% of White households.



Source: U.S. Census Bureau ACS 5 Year Estimates Table B17010 (2018)



COLLEGE ATTAINMENT



Source: U.S. Census Bureau ACS 5 Year Estimates Table B15002 (2018)

Educational attainment, particularly the attainment of a bachelor's degree or higher, has been shown to increase earnings and wealth.

Black women in Columbus are more likely than any other group to have attended some college or obtained an associate's degree; however they are much less likely to have attained a bachelor's degree or higher.

Black women are 2.4 times less likely (18% vs. 44%) to have a bachelor's degree or higher than White women.

FINANCIAL ACCESS & ASSETS



UNBANKED

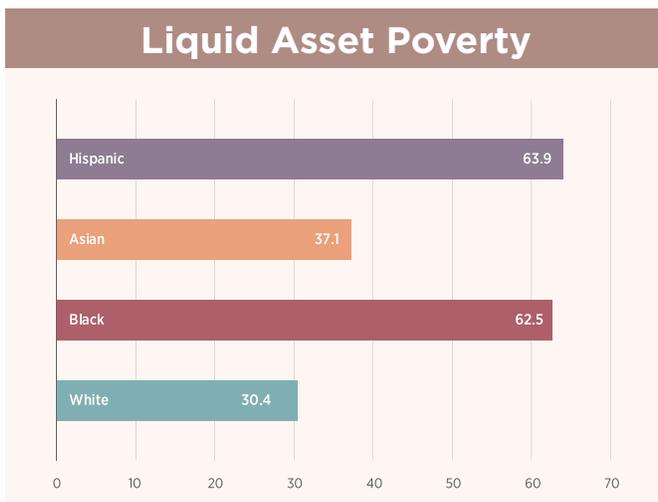
Having access to traditional financial institutions is crucial for households to participate in the mainstream financial marketplace. Banked households are able to more affordably and reliably receive remote deposits (such as for wages, social security, or unemployment benefits), access and build credit, pay bills electronically, and save for the future.

One in five Hispanic and Black households in Columbus (20%) are unbanked, which is five times the number of White households (4%).



Source: Prosperity Now Scorecard, Local Outcome Report for Columbus, OH (2019)

LIQUID ASSET POVERTY

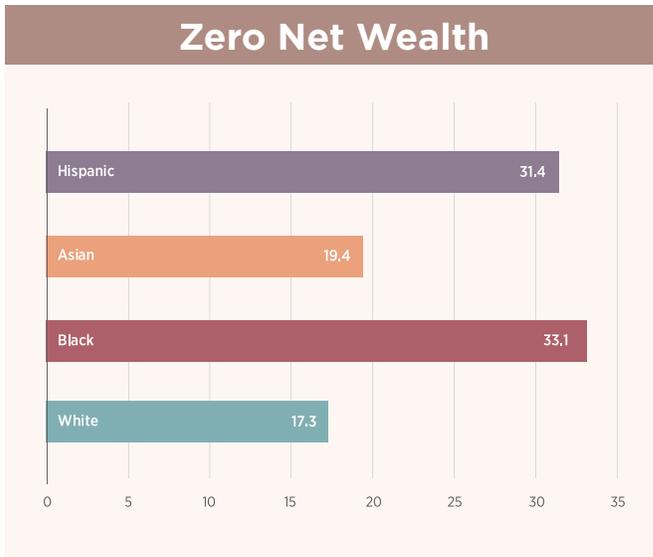


Source: Prosperity Now Scorecard, Local Outcome Report for Columbus, OH (2019)

Liquid asset poverty is defined as a household's inability to access enough resources to make ends meet for three months at the poverty level if their income is interrupted.

Over 60% of Hispanic and Black households in Columbus do not have enough savings or resources to cover an unexpected income interruption—twice as high as White households (30%).

WEALTH



Source: Prosperity Now Scorecard, Local Outcome Report for Columbus, OH (2019)

Wealth is determined by taking the total market value of all physical and intangible (nonphysical) assets owned, then subtracting all debts. Households with zero net wealth either own no physical or intangible assets, or have debts which are equal to or greater than the value of what they own.

About a third of Black (33%) and Hispanic (31%) households in Columbus have zero net wealth—nearly two times higher than White households (17%).



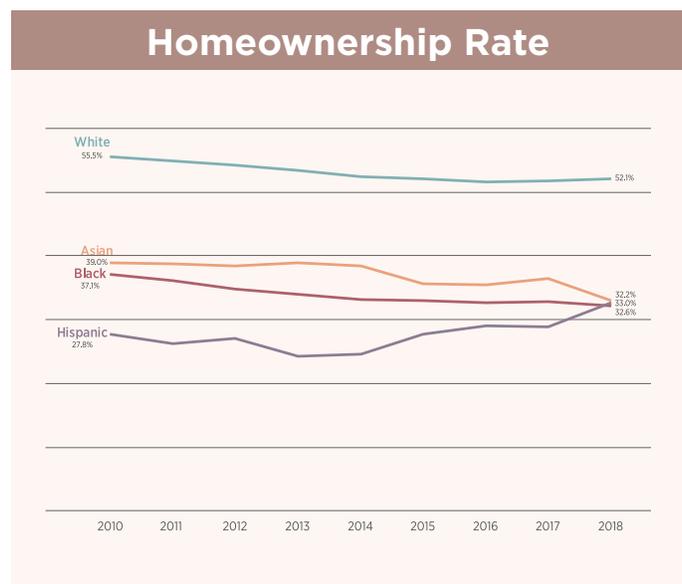
HOMEOWNERSHIP

Homeownership is the primary means of wealth-building for most households, including generational wealth that is inherited or passed down. Nationally, homeowners' median net worth is 80 times greater than renters' median net worth.¹³

Homes which are owner occupied tend to be an appreciating asset, provide a stable place to live, and are protection against inflation as mortgage costs are generally fixed while rents tend to rise steadily.

Nationally, many families lost their homes during the Great Recession, which had negative wealth effects. In Columbus, post-recession homeownership rates have declined for nearly all groups.

Homeownership rates for White households in Columbus far outpace those for people of color, with the largest gap between White and Black households (52% vs 32%); the 20 percentage-point difference has only widened since 2010.



Source: U.S. Census Bureau ACS 5 Year estimates Table S2502 (2010-2018)

STAKEHOLDER INPUT





In October 2019, Cities for Financial Empowerment (CFE) Fund representatives traveled to Columbus to conduct a series of briefings and a Financial Empowerment Boot Camp with local stakeholders. Attendees included City staff, nonprofits, and financial institution leaders. CFE Fund presented information on national financial empowerment practices and gathered input on how CityStart efforts might connect to their local work. A full list of the organizations participating in the briefings and Boot Camp is included in the Acknowledgements. In total, over 120 stakeholders were engaged.

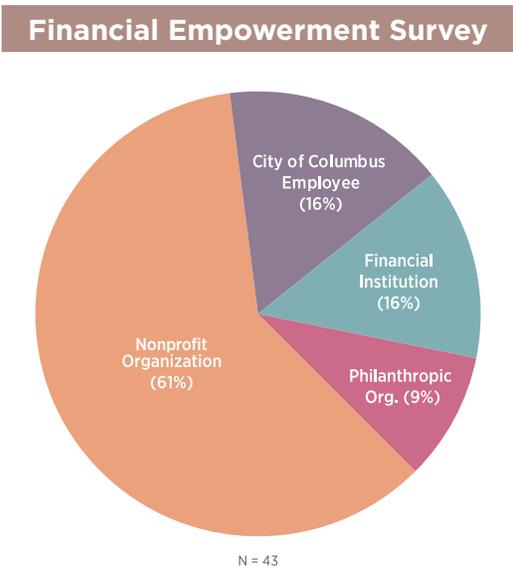


- Briefings
- Interviews
- Boot camp
- Focus groups
- Site visits
- Online and in-person surveys

FINANCIAL EMPOWERMENT SURVEY

Following the briefings and Boot Camp, a survey was developed to solicit feedback from participants on what the City’s financial empowerment priorities should be.

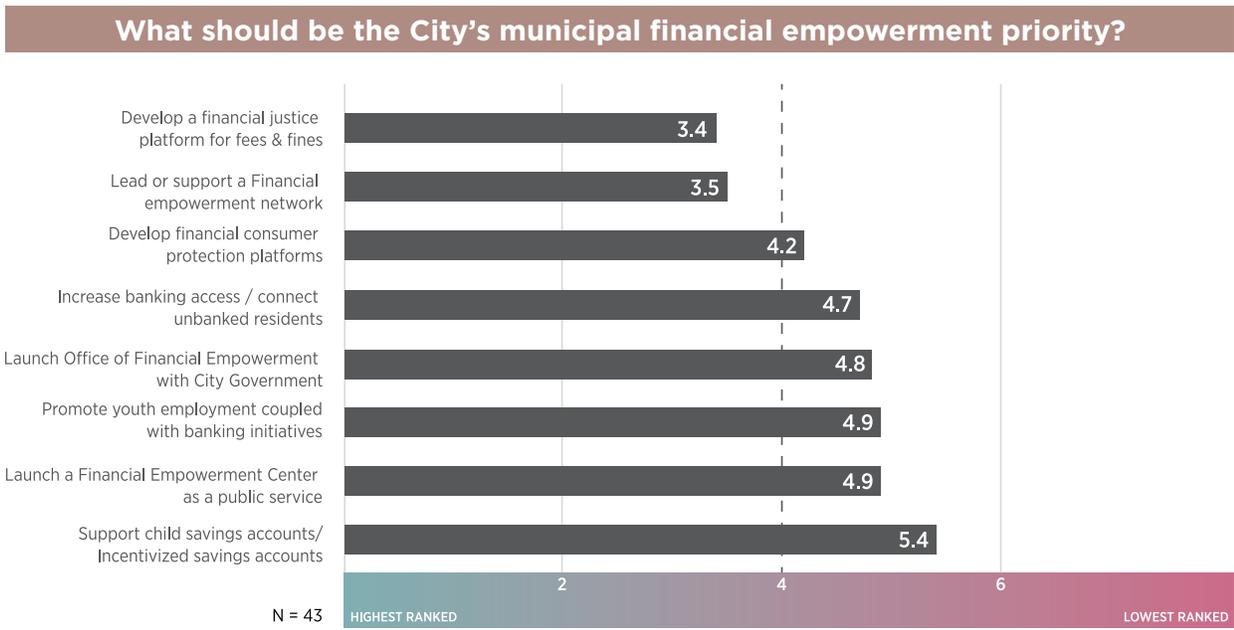
- 43 individuals responded to the survey, representing seven City offices or departments, and 36 organizations. The majority of respondents (26, or 60%) held a role at a nonprofit organization. Seven worked for the City of Columbus (16%), six worked for financial institutions (14%), and four worked for philanthropic organizations (9%).
- Nonprofit respondents represented a variety of social service program areas that intersect with financial empowerment, including affordable housing/housing assistance, financial education, workforce development/job training, youth development, and early childhood education.
- The survey focused on two key questions:
 - Which municipal financial empowerment efforts should be a priority for Columbus?
 - What is the best role for the City in supporting financial empowerment efforts in Columbus?



FINANCIAL EMPOWERMENT PRIORITIES

The top two priorities (ranked in top 50%) respondents felt the City should implement to support financial empowerment were to:

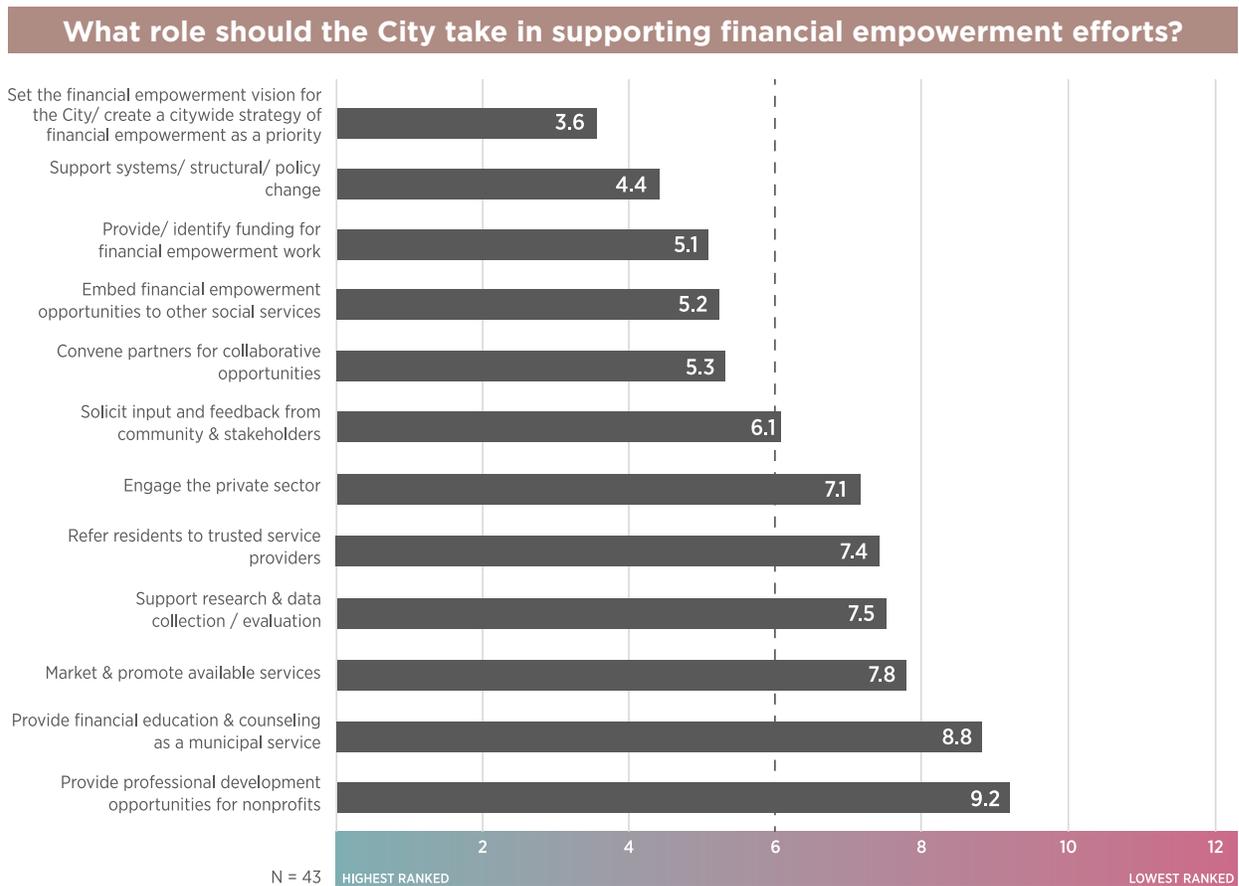
1. Develop a financial justice platform for fees and fines
2. Lead or support a Financial Empowerment Network



ROLE OF THE CITY

The top five roles (ranked in top 50%) respondents felt were the best fit for the City to fill in order to support financial empowerment were to:

1. Set the financial empowerment vision for Columbus and create a citywide strategy of financial empowerment as a priority
2. Support systems, structural, and policy change
3. Provide and/or identify funding for financial empowerment work
4. Embed financial empowerment opportunities into other social services
5. Convene partners for collaborative opportunities



WHAT IS A FINANCIAL EMPOWERMENT NETWORK?

A Financial Empowerment Network is a platform to develop and sustain financial empowerment efforts within a city or region.

FINANCIAL EMPOWERMENT

DEFINING WHAT THIS MEANS

OXFORD DICTIONARY DEFINITION

Empowerment is “the process of becoming stronger and more confident, especially in controlling one’s life and claiming one’s rights.”

Financial empowerment is not one thing. Financial empowerment can be a feeling as much as a strategy, or a goal as much as an experience. Financial empowerment has different meanings to different people, depending on their financial circumstances, hopes, and dreams.

We asked our stakeholders to tell us what financial empowerment means to them.



“

Not having to worry about finances when making important decisions

”

“

Resources to improve your knowledge and financial position

”

“

Equal access to opportunities to build wealth

”

“

Having financial goals for the long term

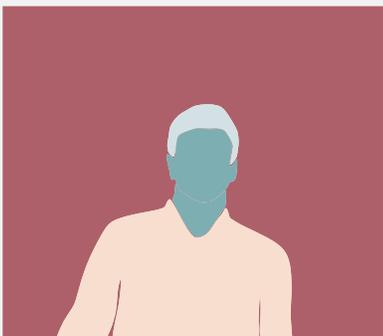
”



“

Having enough in case of an emergency

”



“

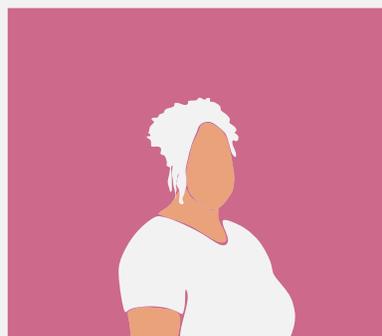
Steady and sustainable resources to support your lifestyle

”

“

Choice and not being constrained by your environment or circumstances

”



“

Real capacity and opportunity to achieve, maintain, and bounce back to economic security

”

“
A financially empowered system and culture
”

“
Ability to choose
”



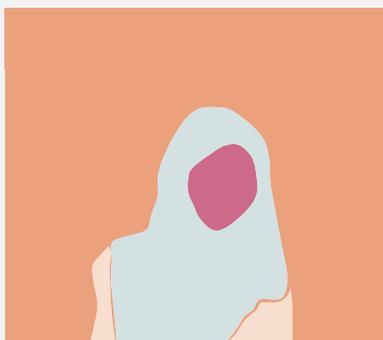
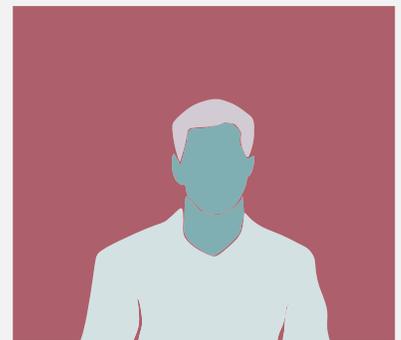
“
Freedom from anxiety
”



“
Addressing barriers to building wealth
”

“
Addressing survival so you can get to stability
”

“
Ability to access capital and banking
”



“
*Access.
Advocacy.
Opportunity.
Knowledge.
Resilience.*
”

“
A sustainable living wage
”

“
More than education, also connection and ability to engage with financial institutions
”

“
Financial wisdom and knowledge
”



RESIDENT FOCUS GROUPS

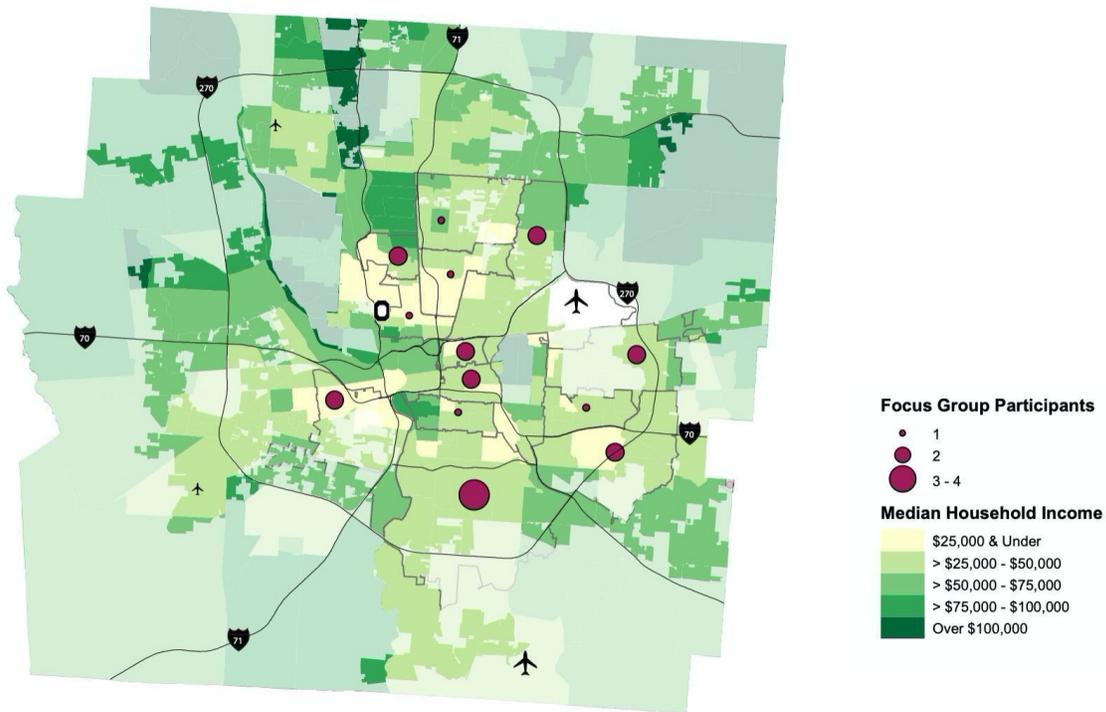
In early 2020, the City of Columbus held three focus groups with women in order to hear directly from those who might be impacted by the work of the Roadmap. The focus groups were held in partnership with Moms2B, IMPACT Community Action, and Columbus Early Learning Centers. The questions centered on the women's experiences of financial insecurity and solicited feedback on financial empowerment services. A simple pre-survey was administered at the beginning of the focus group, followed by 90 minutes of discussion.

Research Questions

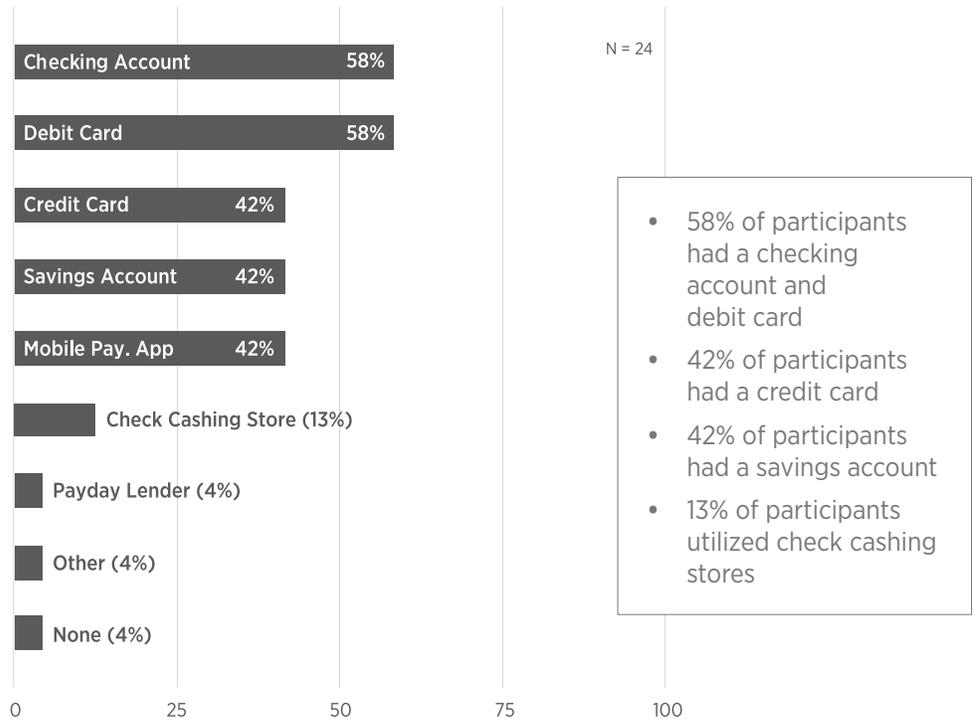
- What are the financial vulnerabilities women experience?
- What barriers do women face in achieving financial security?
- What services currently exist to help women achieve financial security?
- How can the City make it easier for women to access services?
- What are the ways in which women feel financial empowerment and disempowerment?
- How do we deliver services in a way that is efficient and impactful?

Demographics

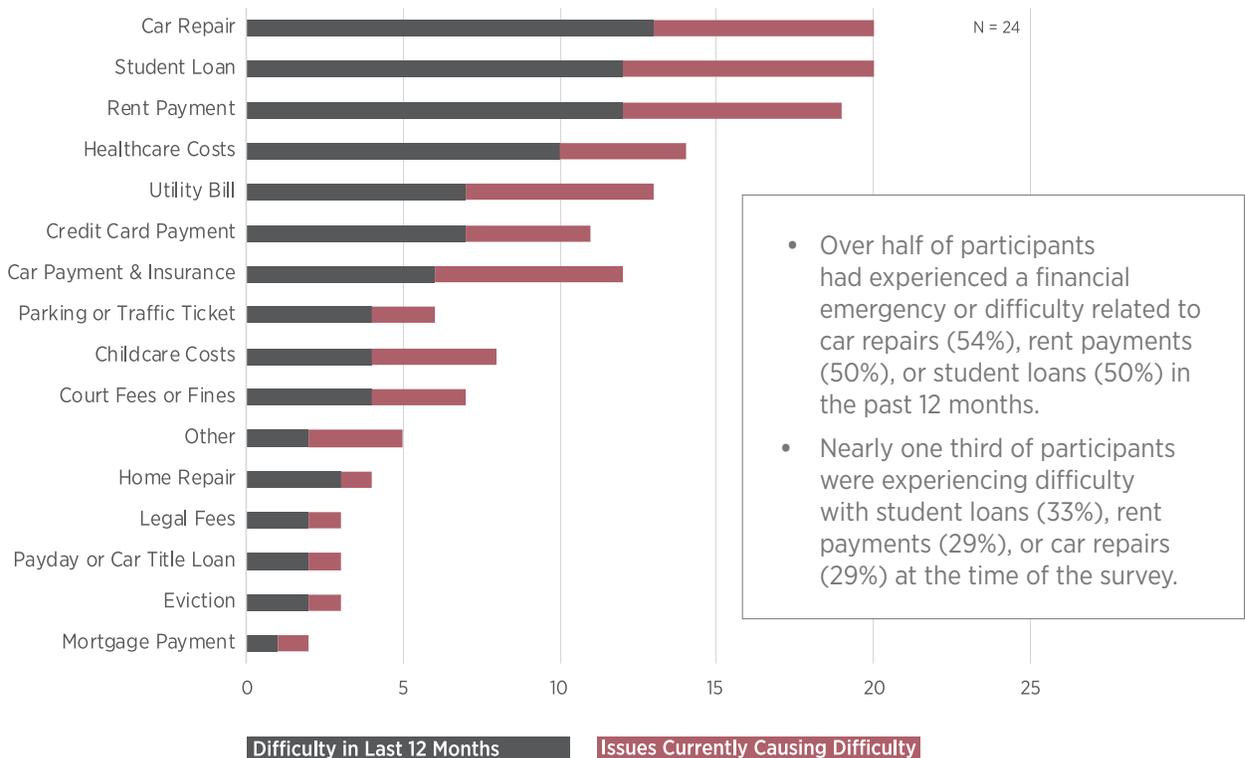
- A total of 27 women participated in the focus groups, with ages ranging from 24 to 71 years.
- Participants were from a variety of Columbus neighborhoods and represented diversity in age, race/ethnicity, and income.
- Participants were asked to identify in one or more employment categories: 22 were employed full-time or part-time; six were retired, unemployed or unable to work; and two were students.



Access to Financial Tools



Financial Difficulties



FINANCIAL EMPOWERMENT

CHALLENGES & OPPORTUNITIES

Below are the most common themes that emerged in the focus group conversations with the women. The full discussion summary can be found in Appendix: Focus Group Discussion Summary.



TRANSPORTATION

CHALLENGE

The most common challenge mentioned across the three focus group discussions was transportation issues. Car repairs, car payments, and car insurance were also the most common financial difficulties in the pre-survey results. Participants in each focus group shared a range of car-related problems impacting their ability to commute to work or appointments, transport their children, or meet other basic needs. It was clear after speaking to the women that they considered having a car necessary for survival in Columbus; as one woman explained, “no car, no job”.

Themes shared included the need for:

- Emergency car repairs
- Affordable cars and car loans
- Affordable car insurance
- Assistance getting licensed, registered and other legal considerations
- Emergency gas cards

OPPORTUNITY ¹⁴

There are many national examples of nonprofits providing transportation assistance. Wheels4Hope in Raleigh, NC provides reliable, affordable cars to families in need. Wheels of Success in Tampa, FL provides residents with reliable transportation through a program of car repairs, vehicle replacement, licensing services, car payments, down payments and car-care classes. Ways to Work in Milwaukee, WI provides low-cost loans for car purchases and repairs. The Carpenter’s Garage in Vancouver, WA and The Lift Garage in Minneapolis, MN provide low-cost or sliding-scale car repairs for eligible residents.



DEBT RELIEF

CHALLENGE

Women across multiple focus groups expressed the difficulty they experienced meeting debt payments. They shared the challenge of feeling like they could never “get ahead” with debts outweighing their income.

Student loans were the most common debt mentioned, and were also the second-highest financial difficulty captured in the pre-survey.

OPPORTUNITY ¹⁷

Financial counselors, including nonprofit consumer credit counseling service agencies certified by the National Foundation for Credit Counseling, can help residents work with creditors to create a debt management plan. Financial counselors can also help provide financial education and budgeting assistance.

Financial Empowerment Centers offer professional, one-on-one financial counseling as a free public service to enable residents to address their financial challenges and needs and plan for their futures.



RESOURCE NAVIGATION

CHALLENGE

Women shared the difficulty and time intensity of finding resources appropriate for their needs and demographics.

They shared their challenges related to finding the support they need when many organizations are siloed and there is no one-stop shop where they can learn about all the opportunities that exist.

They shared the importance of word-of-mouth and referrals when trying to find programs that could provide assistance.

OPPORTUNITY ¹⁶

Well-trained financial navigators with access to an aggregated database of resources can provide one-on-one guidance to help residents navigate the complexity of the social services system.



FAMILY SUPPORT & COMMUNITY BUILDING

CHALLENGE

Another financial challenge mentioned multiple times was the need for free or low-cost family activities. These include health and wellness programs, educational activities, hobby groups, and social outings. Women across the focus groups shared the difficulty finding or affording “fun” activities for their children, whether sports and recreation opportunities or simple entertainments like going to the movies. Women shared that these kinds of activities are an important way to support the well-being of their family, reduce stress, and feel “normal” but were often either not affordable (free or low-cost) or easily accessible (provided in their neighborhood).

Another common barrier to achieving financial empowerment shared was the need for more community support networks. These included ways to connect to other women, share resources, and build positive relationships. Women in the focus groups shared their difficulty finding support groups to help with issues such as domestic abuse or healthcare issues, finding childcare, or even just finding “healthy things to do” like book clubs or yoga. They expressed the need for groups and activities that would also be held after work hours and that included opportunities for women without children.

OPPORTUNITY ¹⁵

The Village to Village model is a grassroots community support network that connects neighbors and encourages them to build community and support each other while attending services and activities. These include health and wellness programs, educational activities, hobby groups, and social outings.

The Village to Village model is geared towards seniors but could be adapted to serve families. Village in the Ville is an example of a local chapter in Columbus.



STRATEGIC PLAN

The following Strategic Plan has been established as the City's framework for increasing financial empowerment for women and families in Columbus. The strategic objectives supporting each goal were informed by stakeholder input obtained between October 2019 and July 2020. The goals and objectives align with existing City of Columbus initiatives and provide opportunities to partner with providers in the region to expand the collective reach.

CITY LEADERSHIP TEAM

An internal steering group composed of various City offices and departments was convened to help guide the development of the Roadmap and ensure alignment of the work. These City departments were specifically selected due to their work’s proximity to women and families in Columbus.

The Leadership Team met monthly to discuss potential points of alignment within existing City services and programs. Team members helped develop an initial list of areas where financial empowerment goals and values could be embedded within the City. The Financial Empowerment Leadership Team will continue to play a role in Columbus’ financial empowerment work by providing ongoing strategic direction during the implementation phase of the Roadmap as well as helping to identify additional departments and programs where financial empowerment could be embedded in the future. The list of initial Leadership Team members included:

1. The Office of City Attorney Zach Klein
2. The Office of City Auditor Megan Kilgore
3. Council President Pro Tempore Elizabeth Brown
4. CelebrateOne
5. Columbus Women’s Commission
6. Department of Education
7. Department of Development
8. Department of Neighborhoods

FINANCIAL EMPOWERMENT ROLES

Through interviews with Leadership Team members it was discovered each department and office within the City of Columbus has both formal and informal responsibilities which impact the financial security of Columbus residents. Likewise, nonprofits and organizations partnering with the City can also play a role in advancing financial empowerment. By utilizing a systems change and collective impact lens¹⁸ these roles together encompass the key ways the City and its partners can support financial empowerment for women and families in Columbus.

As illustrated below, each role possesses unique touchpoints, relationships, and levers — whether through direct services and engagement in communities, or more systemic approaches to promote racial and gender equity through policy change.

The Practitioner	The Connector	The Reformer
Enhancing Services	Increasing Coordination	Identifying Systems-Change Opportunities
<p>Implement proven practices from inside or outside the community to enhance existing services or programs</p> <p>Serve as a point of access or “front door” for residents to access the full range of services provided by partners and the City</p>	<p>Share data both internally and externally in order to develop a coordinated approach and set goals</p> <p>Identify funding for financial empowerment work, and convene partners for collaborative opportunities</p>	<p>Set the financial empowerment vision for Columbus by elevating financial empowerment as a citywide priority</p> <p>Support systems, structural, and policy changes to address financial empowerment barriers and opportunities within the City and the region</p>

STRATEGIC FRAMEWORK

THE CITYSTART APPROACH

Embedding systemic financial empowerment programs and policies into city services to improve individual and family financial stability.

MISSION

To support the financial security of Columbus women and families by delivering accessible, equitable, and human-centered resources through cross-sector collaboration.



VISION

The City will elevate financial empowerment as a citywide priority and embed a vision of equity, access, and shared prosperity into all policies, programs, practices and procedures.

GOALS



ALIGNMENT

Increase internal and external alignment of financial empowerment efforts by collaborating with partners to develop and implement a shared vision.



ACCESS

Increase public awareness and access to financial empowerment tools by utilizing a “many front doors” approach where residents are connected to an array of services and resources fitting their needs.



OPPORTUNITY

Support systems, structural, and policy change that address the barriers to financial inclusion and financial justice so women and families are lifted out of poverty and connected to opportunity.

OBJECTIVES

ALIGNMENT

1. Regularly convene partners and residents around key financial empowerment issues; create working groups for key issues
2. Support the Financial Capability Network of Central Ohio as a platform to create and sustain financial empowerment efforts for Columbus residents; partner on the development of a financial empowerment referral network and other municipal financial empowerment strategies
3. Develop and annually track financial health indicators for the City and Columbus region

ACCESS

1. Launch a Financial Navigation pilot program for residents
2. Launch a Bank On Coalition to expand banking access; explore a connection to municipal youth workforce development initiatives
3. Invest in professional financial counseling as a public service

OPPORTUNITY

1. Develop a financial justice platform to reform municipal fines and fees
2. Develop a consumer financial protections agenda
3. Explore opportunities to develop new childcare initiatives and expand existing capacity; explore opportunities for providing childcare to City employees
4. Explore a pilot program to address residents' transportation access challenges, with a focus on emergency car repairs
5. Explore the development of family-supporting community hubs

PROGRESS & NEXT STEPS



ALIGNMENT

Increase internal and external alignment of financial empowerment efforts by collaborating with partners to develop and implement a shared vision.

Objective	Outcomes	In Progress	Future Work
Regularly convene partners and residents around key financial empowerment issues; create working groups for key issues	Develop and advocate for policy and systems change solutions to advance the economic well-being of women and families; strengthen community partnerships and keep stakeholders up-to-date on City's activities	X	
Support the Financial Capability Network of Central Ohio as a platform to create and sustain financial empowerment efforts for Columbus residents; partner on the development of a financial empowerment referral network and other municipal financial empowerment strategies	Increase collaboration and coordination among financial capability providers to identify service assets and gaps, define roles, and improve service delivery	X	
Develop and annually track financial health indicators for the City and Columbus region	Increase the City's ability to measure resident well-being and the success and impact of financial empowerment efforts		X

WHAT IS THE FINANCIAL CAPABILITY NETWORK OF CENTRAL OHIO?

The Financial Capability Network of Central Ohio is a collaborative of organizations working to increase the financial capability of the Columbus area.



ACCESS

Increase public awareness and access to financial empowerment tools by utilizing a “many front doors” approach where residents are connected to an array of services and resources fitting their needs.

Objective	Outcomes	In Progress	Future Work
Launch a Financial Navigator pilot program for residents	Increase residents’ ability to triage and prioritize financial concerns, and to be quickly connected to services and resources; increase public awareness and utilization of existing financial services	X	
Launch a Bank On Coalition to expand banking access; explore connecting to municipal youth workforce development initiatives	Increase public access to safe, affordable bank accounts and expand financial education opportunities		X
Invest in professional counseling as a City service	Increase public access to free one-on-one financial counseling services		X

WHAT IS A FINANCIAL NAVIGATOR?¹⁹

Financial Navigators provide structured guidance over the phone to help callers strategize around supports for disruptions to their income and other financial concerns. They help residents triage financial issues, identify immediate action steps, and make referrals to other services.

WHAT IS A BANK ON COALITION?²⁰

Bank On coalitions are locally led partnerships between government agencies, financial institutions, and community organizations that improve the financial stability of unbanked and underbanked individuals by connecting them to safe and affordable banking services and expanded access to financial education.



OPPORTUNITY

Support systems, structural, and policy change that address the barriers to financial inclusion and financial justice so women and families are lifted out of poverty and connected to opportunity.

Objective	Outcomes	In Progress	Future Work
Develop a financial justice platform to reform municipal fines and fees	Reduce negative financial impacts through eliminating and/or decriminalizing specific City fees and fines		X
Develop a consumer financial protections agenda	Raise consumer awareness of and protect residents from scams; reduce predatory financial practices and fraud		X
Develop a fine and fee reform agenda	Reduce negative financial impact through eliminating and/or decriminalizing specific fees and fines		X
Explore opportunities to develop new childcare initiatives and expand existing capacity; explore opportunities for providing childcare to City employees	Increase the number of families with access to childcare; reduce City employees' parenting burdens		X
Explore a pilot program to address residents' transportation access challenges, with a focus on emergency car repairs	Increase residents' ability to address transportation challenges, including emergency car repairs, affordable car loans, and insurance, licensing, and registration challenges		X
Explore the development of family-supporting community hubs	Strengthen social and financial resilience through access to healthy adult and kid-friendly activities, community-building, and educational resources		X

WHAT IS FINANCIAL JUSTICE?

An equal, fair, and just penalty that holds people accountable without financially negative collateral consequences.¹²

ACKNOWLEDGEMENTS



STAKEHOLDER PARTICIPANTS

We would like to thank the following organizations for contributing their knowledge and expertise during the planning process:

Alvis

American Electric Power

Association for Financial Counseling & Planning Education

Bank of America

Central Ohio Area Agency on Aging

CME Federal Credit Union

Columbus Urban League

Community Development for All People

The Crane Group

Fifth Third Bank

Franklin County Department of Jobs and Family Services

Future Ready Columbus

Homeless Families Foundation

Homes on the Hill

Huntington Bank

IMPACT Community Action

JPMorgan Chase

KeyBank

Kirwan Institute for the Study of Race and Ethnicity

Legal Aid Society of Columbus

Moms2B

Move to Prosper

Nationwide Children's Hospital

Ohio CDC Association

Ohio State University Extension

PNC Bank

Siemer Institute

Southside Thrive Collaborative

Southside Early Learning Center

The Columbus Foundation

The Ohio State University

The Women's Fund of Central Ohio

United Way of Central Ohio

US Together

Welcoming City

Women for Economic and Leadership Development

Workforce Development Board of Central Ohio

YWCA Columbus



CITY LEADERSHIP TEAM MEMBERS

The development of the Roadmap was supported by an internal team of experts who provided invaluable guidance and feedback during our planning. The Leadership Team included:

OFFICE OF CITY ATTORNEY ZACH KLEIN

Lara Baker-Morrish, Chief Counsel
Rebecca Wilson, General Counsel Attorney

OFFICE OF CITY AUDITOR MEGAN KILGORE

Megan Kilgore, City Auditor
Elizabeth Brink, Chief Administrative Officer,
Income Tax Division

COLUMBUS CITY COUNCIL

Elizabeth Brown, President Pro Tempore
Shayla Favor, Council Member
Keryna Johnson, Legislative Analyst
Kelsey Ellingsen, Legislative Aide

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DEPARTMENT OF DEVELOPMENT

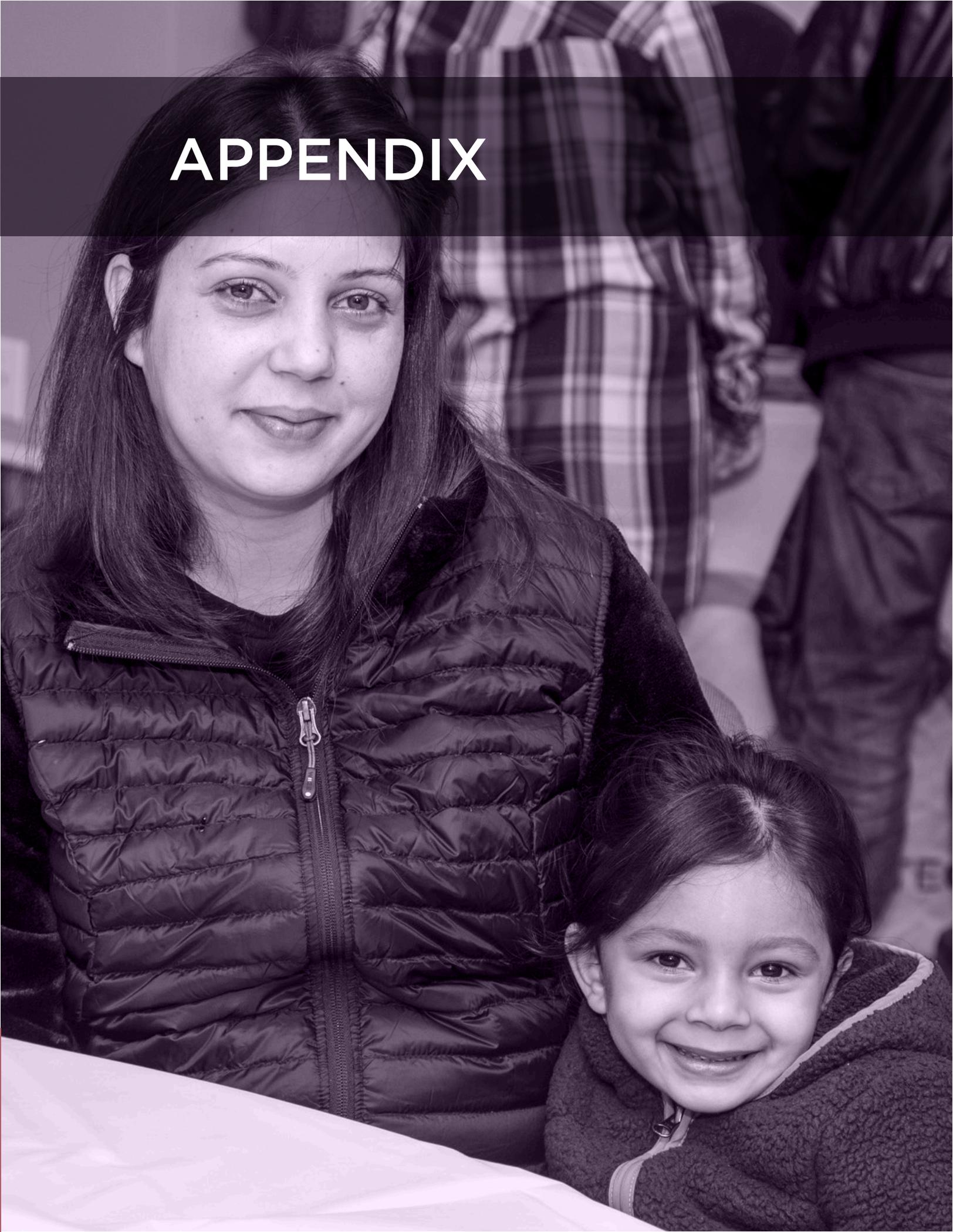
Hannah Jones, Deputy Director of Community
Development
Kim Stands, Human Services Coordinator

DEPARTMENT OF NEIGHBORHOODS

Carla Williams-Scott, Director
Todd Dieffenderfer, Deputy Director
Toya Johnson, Assistant Director



APPENDIX



APPENDIX:

FOCUS GROUP DISCUSSION SUMMARY

Below is the complete list of themes that emerged during the conversations with women who participated in financial empowerment focus groups. The themes are organized by discussion prompt.

1. WHAT DOES FINANCIAL SECURITY MEAN TO YOU?

- **Control and Decision-Making Power:** To many women financial security meant having a say, control, and decision-making power over their lives, including their work schedule. This meant not being dependent on others, and “to [be able to] take care of family independently, not be stuck in a relationship to provide for my family and children.”
- **Living Wage and Stable Income:** Participants shared the desire for access to decent wages and a stable income, to be able to pay the bills without relying on others, and to feel empowered to have a say in the care for themselves and their family. They hoped for financial security to stop the “generational curse” of intergenerational economic hardship.
- **Lowered Stress over Healthcare Expenses:** Participants pointed out the connection between the stress of constant financial worry, their health, and healthcare expenses. “Once those ends are meeting, that stress level goes down. That stress can hurt you too.” Financial security meant not living in fear, wanting to feel “normal” and “to feel that sense of security.” “You’re living in fear because you don’t have enough, and the other shoe is going to drop. But you want to feel normal. You do feel like you’re always on the edge.”
- **The Benefits Cliff:** Many women pointed out the challenge of dealing with the “benefits cliff” and the pressure to not utilize traditional banking services in fear of losing access to benefits. One woman said, “We are told to better ourselves, and when we do, we are penalized. I don’t have a savings account because that can make you lose benefits.” Women pointed out the maze of eligibility requirements and the difficulty navigating the system of benefits. “They want you to work and better yourself but once you make a dollar over, they cut you off.” “Sometimes I had some money to put in the bank, but I’ve been afraid to because of food stamps.” Residents also remarked that programs overlook and exclude women who are child-free or single.

2. TELL US ABOUT A SITUATION WHEN YOU EXPERIENCED A FINANCIAL EMERGENCY

- **Multiple Financial Emergencies:** Many women spoke of multiple financial emergencies that compounded and triggered new and existing ones. These financial shocks were further exacerbated by the difficulty of accessing and navigating public resources. However, the women highlighted their own personal resourcefulness of utilizing word of mouth information and private networks. Some of the areas where these financial shocks were experienced included:
 - **Homelessness:** Experiences with homelessness and the shelter system in the city: “I was homeless with four babies, and no car. It was hard.” Experiences with house fires which triggered homelessness. This also spoke to the issue of poor-quality rental housing and code violations which lead to homelessness.
 - **Healthcare:** Stress coupled with lack of affordable healthcare and a healthcare system that was hard to navigate was a consistent theme. Being “kicked off my parent’s healthcare abruptly because they turned 65.” Being “an insulin dependent diabetic” not being “able to afford food and medicine” and having “a special needs child.” “I’m a diabetic too. I’ve recently come off a diabetic coma due to the fact of not having healthcare. The insulin is very expensive but if you don’t have it you can die. Not knowing that I was a diabetic then finding out I have to have it my entire life was hard.” “Not being able to choose between food, insulin, and rent. It’s hard. I come to work sick. I work overtime, just to make ends meet.”

- **Transportation:** In many instances if one’s car broke down it generated a cascade of other troubles. This meant dealing with the cost of towing the car, missing work or being fired from work, or coming up with emergency funds to buy another reliable car. “Transportation is a HUGE barrier – Columbus is still primarily a car city; without a personal vehicle or license it’s hard to live here.” “Transportation is so hard here. Without it you can’t live.”
- **Childcare:** Residents raised the issue of unaffordable childcare and how they often gave up healthcare for childcare. “Childcare can be really expensive, sometimes people might choose not to have healthcare so they can pay for childcare.”
- **Returning Citizens:** Residents remarked that: “I have a background of being an ex-felon. [I’ve] only been out 5 years. I did 10 and when I came out, I wasn’t eligible for anything. Couldn’t get a car, couldn’t get a place.”
- **Child-free individuals:** Residents also talked about barriers faced by those who do not have children. “There’s a lot of programs out there but not for single people just trying to make it. What about people just on our own and we still can’t make it.” “Columbus doesn’t have a transition plan for young adults without children.”

3. WHAT CAN THE CITY DO TO HELP YOU HELP YOU THROUGH FINANCIAL EMERGENCIES?

Many women shared some of the resources they have found (both private and public) to help them survive financial shocks. They also identified areas where the City could build or enhance resources. They include:

- **Organized, Subsidized, and Consistent Support:** Women suggested the City consider organizing more free support groups and activities for women to attend, build relationships and support each other. Having “free fun activities to do with children” could help tackle everyday stress. They also mentioned the need for help dealing with healthcare issues, including support for those still in the hospital or recently released. Also help with hygiene essentials such as toilet paper, shampoo, razors. The women mentioned the need to ensure there are also opportunities for women who are child-free and may not qualify for other programs.
- **Centralized Place for All Services and Programs:** Women shared the need for a centralized place for residents to find out about all resources. This could range from pantries and fresh produce to housing assistance, healthcare resources, low-cost cars, emergency gas and bus cards, help with car breakdowns, etc. They suggested this information be shared with or service providers and outreach workers in various sectors (healthcare, faith, libraries, food pantries, parks and recreation, etc.).

4. WOULD YOU BE INTERESTED IN FINANCIAL COUNSELING IF THE CITY OFFERED THIS FOR FREE?

- **Financial Counseling Coupled with Resources:** Residents said financial coaching could be useful knowledge but being a good budgeter (or knowledge of how to budget) is not useful if you don’t have resources to budget. One woman remarked, “Everyone says budget, budget. But how can you budget? There’s no money to work with. That money is already accounted for. My student loan debt is more than I make a year.”
- **Financial Counseling Coupled with Navigation of Programs and Services:** Residents commented that financial counseling would be helpful if the coaches also provided reliable information about navigating benefits, services and programs. Just stand-alone information or knowledge was not going to be helpful. “Coaching is great to get knowledge” “but at the end of the day I need help here” ... “I believe in a hand up not a handout.”

AUTHORSHIP CREDIT: Suparna Bhaskaran

ENDNOTES:

- 1 Source: <https://cfefund.org/project/citystart/>
- 2 *Assets For Equity: Building Wealth for Women in Central Ohio*, Women's Fund of Central Ohio and the Institute for Women's Policy Research, 2019: <https://www.womensfundcentralohio.org/wp-content/uploads/2019/09/2019-Gender-Racial-Wealth-Gap-Report.pdf>
- 3 Ibid
- 4 Source: <https://www.columbus.gov/womenscommission/>
- 5 Source: <https://www.columbus.gov/celebrate-one/>
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- 8 *The Wage Gap Has Made Things Worse for Women on the Front Lines of COVID-19*, National Women's Law Center. March 2020: <https://dev.devurl.info/nwlc2.org/blog/the-wage-gap-has-made-things-worse-for-women-on-the-front-lines-of-covid-19/>
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- 11 *City Resilience Framework*, The Rockefeller Foundation and Arup International Development, 2014: <https://www.rockefellerfoundation.org/wp-content/uploads/City-Resilience-Framework-2015.pdf>
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- 15 Sources: Village to Village - <https://www.vtvnetwork.org/>; Village in the Ville - <https://www.clintonvillecr.org/village-in-the-ville/>
- 16 Source: Financial Navigators: <https://cfefund.org/project/financial-navigators/>
- 17 Sources: National Foundation for Credit Counseling - <https://www.nfcc.org/>; Financial Empowerment Centers - <https://fecpublic.org/>
- 18 Adapted from *Moving from Vision to Implementation: Strategies for Systems Change in Collective Impact*, Collective Impact Forum: <https://www.collectiveimpactforum.org/resources/moving-vision-implementation-strategies-systems-change-collective-impact> and *Systems Change: A Guide To What It Is and How To Do It*, NPC. June 2015: <https://www.thinknpc.org/resource-hub/systems-change-a-guide-to-what-it-is-and-how-to-do-it/>
- 19 Source: <https://cfefund.org/project/financial-navigators/>
- 20 Source: <https://cfefund.org/project/bank-on/>
- 21 Source: <https://fecpublic.org/>

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ANDREW J. GINTHER, MAYOR



To learn more about the City of Columbus' Financial Empowerment efforts, visit:
www.columbus.gov/financialemPOWERment



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