

# Navigating From a Good Idea to Public Financial Empowerment Commitments:

An Outline of the Cities for Financial Empowerment Fund's CityStart Process



### **Acknowledgments:**

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# Table of Contents

<b>Introduction</b> .....	1
Resident Financial Stability and Its Impact on Local Government .....	1
The CityStart Engagement .....	1
Deciding to Apply for CityStart .....	2
<b>The CityStart Process</b> .....	3
<b>Step 1: Preparing for Bootcamp and Stakeholder Meetings</b> .....	4
The City Start Journey: The City of Rochester .....	5
Planning for Maximizing the Site Visit .....	6
<b>Step 2: Using Stakeholder Feedback to Craft the Blueprint</b> .....	8
After the Site Visit – Collecting Additional Input .....	8
Launching the Blueprint .....	9
Kickstarting Financial Empowerment Efforts: .....	9
The Results of the CityStart Process	
<b>The Next Iteration of CityStart</b> .....	13
<b>Conclusion</b> .....	14

# Introduction

## Resident Financial Stability and Its Impact on Local Government

Across the county, individuals and families are struggling with financial instability. Almost one in five households have zero or negative net worth; almost 25% of families have no retirement savings; 25% have debt in collections; and 63 million adults use alternative financial services that can charge predatory fees for basic transactions. Until the 2008 recession, government traditionally relegated financial stability efforts to nonprofit community organizations. Increasingly, however, local government leaders are taking the lead, improving residents' financial stability through public programming, integrating services into programs where financial instability underlies resident need.

Local government is uniquely poised to play a critical role in addressing family financial security. Cities are touchpoints for people in need, controlling the funding, program entry and referral points, and policies that together can be harnessed to effect systemic change – including during an emergency like the recent COVID-19 pandemic. Local leaders have a mandate for citywide scale, as well as the on-the-ground relationships and accountability to do so consistently and with high quality. Government leaders also have powerful incentives to invest in these programs, both short and long term, since financially stable individuals and families are critical for a city's success. Research from the [Urban Institute](#) demonstrates that economically strong families are better able to weather economic shocks, contribute to and grow the local economy, and help their children succeed.

## The CityStart Engagement

The Cities for Financial Empowerment Fund (CFE Fund) developed CityStart as a way to take initial interest in municipally-led financial empowerment work and channel it into concrete plans for specific municipal engagements. CityStart is designed to help leaders assess where best to start for local success, given both local priorities and programmatic capacity. The CityStart engagement process provides a framework to convene stakeholders, identify local challenges and opportunities, assess the local financial empowerment landscape, align with Mayoral or municipal priorities, and then strategically plan for successful government programming. The engagement helps city partners develop the funding and technical infrastructure required to build critical partnerships, launch selected programs, and grow a broader financial empowerment ethos across government.

Using the experience of 17 cities who have participated already in CityStart, this Brief can provide city governments and key stakeholders interested in getting started with financial empowerment work with an understanding of how the CityStart engagement can facilitate the success of that process locally.

The CFE Fund released a competitive Request for Proposals (RFP) to select CityStart partners. The RFP was only open to city governments, who were asked to detail key financial instability issues faced by residents with low incomes; explain how CityStart was relevant to the City's priorities and goals; identify potential challenges to financial empowerment efforts; and describe possible sources of public and private funding to support this work. Part of the application was a letter of support from the Mayor, detailing the city's interest in the work and how it fit within broader Administration priorities. Cities were also asked to identify a main liaison within government who would lead the process and work with the CFE Fund.

## Deciding to Apply for CityStart

Cities decided to apply for the CityStart opportunity for different reasons. Some cities already had an existing platform or interest in financial empowerment issues – and saw the value of CityStart as helping to define concrete action steps in moving this work forward. For example, City of Rochester Mayor Lovely Warren had already created an Office of Community Wealth Building before the CityStart engagement; Rochester applied to CityStart to build a framework and a shared language around financial empowerment and wealth building, and to incorporate best practices from other cities across the country. In the City of Birmingham, Mayor Randall Woodfin had come into office with an understanding that financial empowerment was a critical community need, and looked to the CityStart process to help identify the role that city government could play in meeting that need. Other cities had a general interest in financial empowerment efforts, and saw CityStart as an opportunity to hone their vision and align it with community needs.

## CityStart Partners

### 2018 Partner Cities:

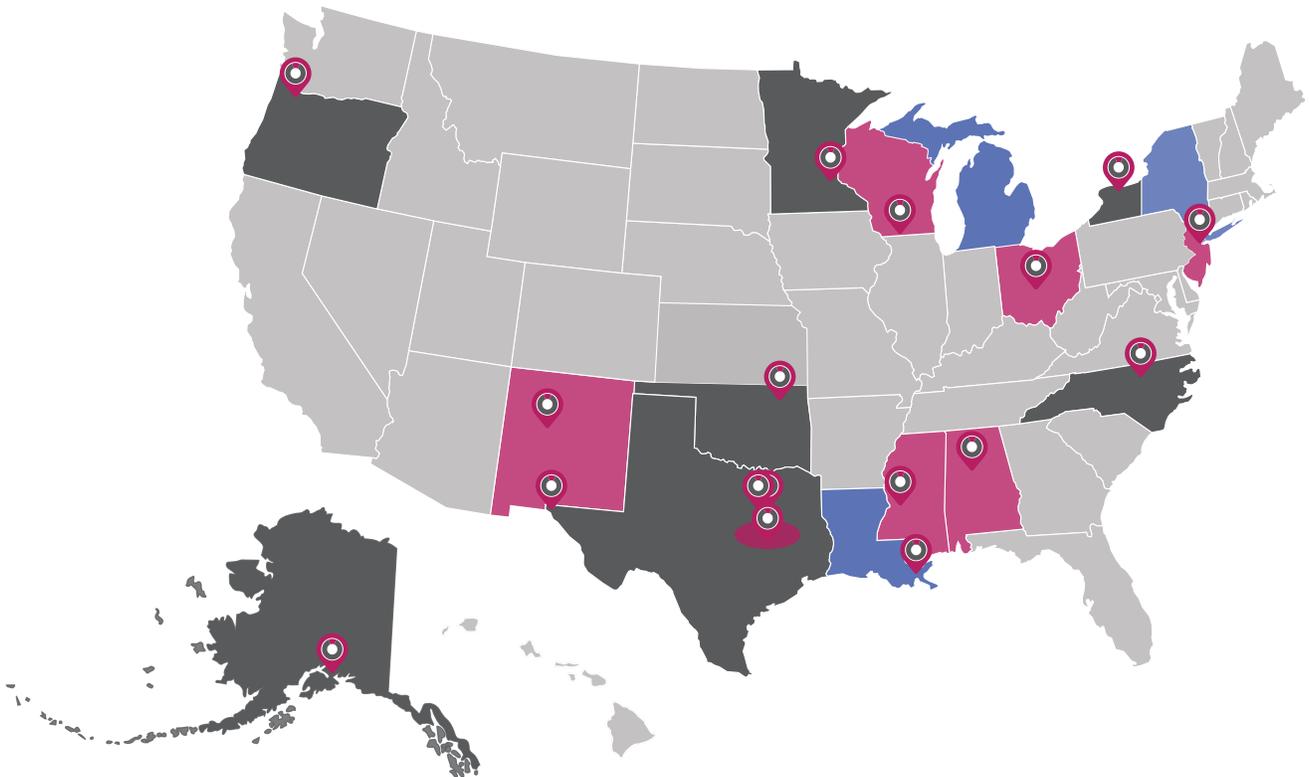
Albuquerque, NM  
Anchorage, AK  
Dallas, TX  
Durham, NC  
El Paso, TX  
Fort Worth, TX  
Portland, OR  
Rochester, NY  
Saint Paul, MN  
Tulsa, OK

### 2019 Partner Cities

Birmingham, AL  
Columbus, OH  
Jackson, MS  
Jersey City, NJ  
Madison, WI  
New Orleans, LA  
Waco, TX

### Previous Partners:

Detroit, MI  
Shreveport, LA  
Syracuse, NY





## The CityStart Process

Developing a blueprint reflective of a diverse range of insights is the central goal of the CityStart process, and is supported by the two key components of the CityStart engagement: (1) coordinating a series of high-level stakeholder meetings and a bootcamp facilitated by the CFE Fund to identify issues, opportunities and challenges, and (2) digesting bootcamp and meeting feedback to produce the city's municipal financial empowerment blueprint. While this general formula applies across all CityStart engagements, city partners have approached these steps in different ways to ensure that they fully leveraged the opportunity. These are outlined below.

# Step 1: Preparing for Bootcamp and Stakeholder Meetings

Once selected to participate in CityStart, a city's first step is to prepare for the bootcamp and stakeholder meetings, all facilitated by the CFE Fund as part of the site visit. This preparation process serves as the foundation for the entire engagement, and focuses on identifying and setting expectations about municipal involvement for key internal and external stakeholders. Internal stakeholders include partners within the administration who will be key to approving, funding, communicating about, and implementing ultimate financial empowerment programming; external stakeholders include philanthropic partners, relevant community organization leaders, consumer advocates, and other officials. Many city partners first had individual conversations with stakeholders to set the context around CityStart and highlight the importance of their participation in the CFE Fund site visit meetings and bootcamp.

Cities often found it helpful to leverage senior city staff to invite some stakeholders, an approach that can demonstrate the importance of the process and the city's buy-in. For example, the City of Columbus engaged the Mayor and City Council leaders who were interested in financial empowerment issues, especially as they related to women (the focus of their blueprint efforts), to engage other stakeholders and even to lead site visit planning. Cities emphasized that the site visit meetings would be facilitated by a national organization who leads and funds the field of municipal financial empowerment; having an experienced national entity so deeply involved and visiting the city is often another powerful signal to stakeholders valuing the city's effort.

## CityStart Tools

The CFE Fund developed two key resources to support CityStart partners in the planning process – a detailed journey map outlining the engagement, and an engagement guide that highlighted decisions that needed to be made at each step of the process. The journey map (see example on next page) serves as a visual guide to each step of the CityStart process, to help set expectations around the length and tasks of each component step. The engagement guide is a living, collaborative document that helps cities to identify key considerations and decisions needed at each step of the journey; it also includes notes on best practices for each decision point. CFE Fund teams used both of these tools throughout the CityStart engagement to ensure that partners were prepared for success.

# CityStart Journey — The City of Rochester



## Goal

The goal of CityStart is to convene diverse local stakeholders to highlight the value of financial empowerment initiatives, and identify actionable next steps for launching municipal efforts.

SETTING UP THE ENGAGEMENT	PREPARING FOR THE SITE VISIT	MAXIMIZING THE SITE VISIT	SYNTHESIZING THE INFORMATION	DRAFTING THE BLUEPRINT	RELEASING THE BLUEPRINT
<ul style="list-style-type: none"> <li>The City lead briefed the Mayor early in the process, stressing the opportunity to develop future programs, and established financial empowerment as a primary work area of the Office of Community Wealth Building.</li> </ul>	<ul style="list-style-type: none"> <li>The Rochester team met with a range of stakeholders ahead of the boot camp to determine who needed to be at the table, including internal partners from other City agencies.</li> </ul>	<ul style="list-style-type: none"> <li>To secure buy-in, the Rochester team coupled the boot camp with meetings between the CFE Fund and crucial partners including funders, community organizations, and key internal agencies like the Office of Management and Budget.</li> </ul>	<ul style="list-style-type: none"> <li>The Rochester team continued to convene the boot camp attendees as a semi-formal committee guiding the development of the blueprint and planning for the Financial Empowerment Center, setting the stage for ongoing collaboration.</li> </ul>	<ul style="list-style-type: none"> <li>The team regularly briefed the Advisory Group and Mayor's Office leadership on the development of the blueprint, then presented the findings and plan to the Mayor for final approval.</li> </ul>	<ul style="list-style-type: none"> <li>The Rochester team intentionally built a major upcoming action step – launching the Financial Empowerment Center initiative – into the blueprint to lay the foundation for longer-term work with the Advisory Group.</li> </ul>

### Across the engagement:

- Answer CityStart Engagement Guide questions
- Participate in learning community



## Planning for Maximizing the Site Visit

Over the two years of the CityStart initiative, the CFE Fund partners' experiences have made clear which types of stakeholders need to be included for success— the site visit is most productive when there are a range of both key players and diverse voices at the table. Partners universally highlight the importance of bringing a range of people together: in some cities, stakeholders had never met many of the other organizations working on similar issues; and in other cities they were very familiar with each other, but previously hadn't come together with a specific focus on financial empowerment and the city's role in boosting their efforts. These efforts allowed for stakeholders to outline the range of financial empowerment work already found throughout the city – and then highlight key gaps. For example, the City of Waco realized during their bootcamp that local financial institutions were not involved in or even aware of the work that the city and nonprofit partners were doing; the bootcamp helped city leaders to bridge this disconnect, and develop other ways to engage local banks and credit unions.

The site visit helps to underscore the important role that the city can play in convening stakeholders working on these issues, and demonstrate the city's commitment to playing an active role in this work.

## The Site Visit

The main elements of the two-day CityStart site visit are the bootcamp, which brings together stakeholders for an intensive overview of financial empowerment opportunities and a facilitated discussion of local needs, as well as shorter meetings with key groups of stakeholders (city agency leaders, nonprofit leaders, and philanthropic and financial institution partners) to explain the engagement, build buy in, and gather additional local insights.

## The Bootcamp

The CFE Fund structured the bootcamp to serve as a vehicle to share a range of municipal financial empowerment case studies and best practices, as well as to gather attendee feedback on local context, opportunities, and challenges. City partners opened the bootcamp by introducing the CFE Fund, facilitating introductions of all attendees, and framing the City's interest in the process. In the City of New Orleans, for example, Mayor LaToya Cantrell kicked off her bootcamp by speaking about her administration's commitment to financially empowering residents, and her own personal connection to and understanding of these issues. The CFE Fund then shared an overview of CityStart and attendees' role in informing the engagement and the eventual blueprint, emphasizing the importance of stakeholder feedback to the City's process. The CFE Fund then presented a number of modules that provided an overview of municipal financial empowerment; case study examples from CFE Fund partner cities of municipal financial empowerment programs in action; and examples of communicating about the impact of this work. Additionally, the CFE Fund gave city partners a choice of issue-area topics (such as youth, housing, or criminal justice) where financial empowerment strategies have been embedded, depending on local interest.

Throughout the bootcamp, the CFE Fund built in a number of interactive exercises to ensure attendees were actively participating and sharing their critical insights with the City team. For example, after the introduction to municipal financial empowerment, the CFE Fund asked bootcamp attendees to identify financial stability goals for residents, as well as existing barriers to those goals. Later in the day, after attendees had heard a number of case studies that illustrated how cities around the country had leveraged municipal financial empowerment strategies, the CFE Fund facilitated a brainstorm around ways that the City could play a role in building the financial stability of residents. In every CityStart city, attendees underscored the importance of the city's role in this work, and came up with a long list of ways that the city could convene partners, use its "bully pulpit" to raise awareness and help residents access existing services, and leverage programs or funding streams to embed and sustain financial empowerment strategies. These exercises also helped to identify next steps to ensure that the process was as inclusive as possible: for example, the CFE Fund created a sheet at the beginning of the bootcamp where attendees could list additional stakeholders not in the room whose input was vital to the blueprint – attendees could add to the list continuously throughout the day.

## Stakeholder Meetings

In addition to the bootcamp, the CityStart site visit included a number of meetings with other stakeholders: a meeting with the Mayor and senior Administration staff; a meeting with senior city agency leadership; a meeting with community nonprofit leadership; and a meeting with philanthropic partners. For cities interested in launching a Bank On coalition, the CFE Fund often recommended a dedicated meeting with financial institution partners; sometimes, financial institutions joined the philanthropic partners meeting.

Each of these meetings served as an opportunity for the City team to highlight the Administration's interest in municipal financial empowerment and the CityStart process. In addition, these meetings provided a forum for participants to share valuable feedback about the local context and opportunities for financial empowerment strategies. They also served as way to ensure these partners were included at the very start of the process to offer their insight and ensure their support for the CityStart engagement, garnering their buy-in for the blueprint and the work it included.





## Step 2: Using Stakeholder Feedback to Craft the Blueprint

### After the Site Visit – Collecting Additional Input

Following the site visit bootcamp and meetings, city partners compile the information and input they gathered over the two days and identify any other people and organizations whose input could be useful to their efforts. The CFE Fund supports cities in compiling input by providing its own memo highlighting the team's key themes and observations from their visit.

To prepare the city's actual financial empowerment blueprint, cities combine their own observations, the CFE Fund's, and any newly-identified key stakeholders to ensure their perspectives informed the blueprint. Some even ask other stakeholders to participate in the actual drafting process. For example, the City of Tulsa interviewed city agency leaders for more in-depth conversations about the challenges of supporting residents experiencing financial instability. This follow-up conversation highlighted the importance of including the City's public-facing services, such as utilities and the courts, in these discussions and in the eventual blueprint solutions. The City of Tulsa also fielded a survey for nonprofit organizations and direct service providers to get their feedback. The City of Waco is partnering with a class at Baylor University to build out their local blueprint – students will assist with a literature/data review and efforts to connect with academics like those at the School of Social Work, as well as help to convene town halls and neighborhood working groups to collect resident feedback and ensure the final blueprint is as robust and inclusive as possible. Deliberate resident engagement is a developing new approach for CityStart efforts.

In addition, some partners continued to convene stakeholders after the site visit to even start planning for the launch of efforts being identified in the impending blueprint. The City of Shreveport created multiple working groups, based on key populations the bootcamp group had identified. The City then convened each group multiple times, with the help of a professional facilitator, to flesh out the strategies and action items that would eventually form the basis of the work. The City of Rochester quickly identified significant interest – both from stakeholders and from internal City leadership – in launching a Financial Empowerment Center (FEC) initiative to bring one-on-one financial counseling as a public service to city residents. They quickly applied for a FEC grant from the CFE Fund (and were selected as a FEC grantee). Rochester then asked bootcamp attendees to pivot to joining their FEC Advisory Group to start planning for that initiative.

After gathering additional input from the broader community, city partners work to finalize the direction of their blueprints. Some cities, like the Municipality of Anchorage, aimed for a comprehensive blueprint that covered multiple financial empowerment pillars (financial counseling and coaching; access to safe and affordable financial services; asset building; and consumer financial protection), while some cities, like the City of Albuquerque, focused more narrowly on one key issue (banking access). Cities worked to ensure that their blueprints laid out concrete plans for municipally-led efforts, and that they aligned closely with administration priorities.

## Launching the Blueprint

Cities looked for natural moments to launch their blueprints and celebrate the partners and stakeholders who had provided critical input. Some cities looked for opportunities to share the blueprint with stakeholders; for example, Albuquerque convened the original bootcamp attendees and presented their finalized blueprint to the group for feedback. Other cities looked for opportunities to release their blueprints through a press release announcement or by working with a reporter to exclusively cover the story. Finally, others held their blueprints until there was an opportune moment to release them; the Municipality of Anchorage shared their blueprint publicly at a Welcoming Anchorage event for new citizens, since part of the blueprint focused on financial empowerment strategies for immigrants and refugees. Developing a launch strategy was an important part of the ongoing planning discussions; cities needed to think about how they incorporated stakeholders' input and how to demonstrate the City's commitment to the blueprint themes.

Released blueprints include:

- The City of Albuquerque's [Bank On Burque: A Municipal Blueprint for Financial Empowerment](#)
- The Municipality of Anchorage's [Financial Empowerment Blueprint](#)
- The City of Tulsa's [Blueprint for Economic Prosperity](#)
- The City of Rochester's [CityStart Financial Empowerment Blueprint](#)
- The City of Saint Paul's [Financial Empowerment Blueprint](#)

## Kickstarting Financial Empowerment Efforts: The Results of the CityStart Process

Already, the first cohort of CityStart partners have made significant strides towards implementing their blueprint plans. The City of Saint Paul has launched an Office of Financial Empowerment, which was the focus of their CityStart blueprint; funding for the Office is baselined in the city budget, along with specific programs like Bank On and a children's savings account initiative. The Cities of Rochester and Tulsa are working to launch Financial Empowerment Center initiatives, as was outlined in their blueprints. The City of Albuquerque is working to launch a Bank On initiative, which was the central goal of their blueprint; through their engagement with the CFE Fund, they also joined the [Consumer Financial Protection initiative](#). Year Two cities are in the process of finalizing their blueprints and identifying first steps for financial empowerment efforts.

## CityStart Before CityStart

Before the CFE Fund officially launched CityStart, it partnered with a number of cities who wanted help getting started launching financial empowerment efforts. City agency staff from Detroit, MI; Shreveport, LA; and Syracuse, NY each had some general interest in financial empowerment work, but weren't sure how to get started in developing and launching efforts that resonated with Mayoral priorities.

To help city staff and other partners understand the potential of municipal financial empowerment work, and to collect stakeholder feedback on local context and priorities, the CFE Fund piloted strategies that ended up being the basis of the current CityStart model. These included a presentation detailing the unique role of city government in this work, with case study examples of how cities across the country were building the financial stability of their residents – an early version of the bootcamp – as well as structured conversations with senior City leadership, community leaders, and philanthropic partners.

Since participating in these early efforts, each of these cities has made critical strides in investing in financial empowerment work. The City of Detroit has re-energized its Bank On Detroit coalition, convened a Financial Empowerment Network of organizations doing financial stability work, and launched a Financial Empowerment Center initiative; initial target populations for FEC services include those in danger of tax foreclosure, a citywide priority. The City of Shreveport has launched a Financial Empowerment Center and connected to local Bank On efforts, and the City of Syracuse has launched a local Financial Empowerment Center initiative as well. For each of these cities, CityStart (even before it was called CityStart) proved to be a foundation for deeper, sustained financial empowerment investments.

## Convening the CityStart Learning Community Nationally

In November 2019, the CFE Fund convened partners from both CityStart cohorts, along with members of [the Cities for Financial Empowerment Coalition](#) (CFE Coalition), in Denver, CO. The CFE Coalition is an invitation-only group of cities committed to municipal financial empowerment at a “varsity” level; the CFE Fund helps to convene this group, currently made up of 15 cities, twice a year in different member cities. The CFE Fund added an extra day to the Denver convening so that CityStart partners could share the work they had done thus far and learn from CFE Coalition experts about best practices for launching and sustaining local municipal financial empowerment initiatives. Sessions included an overview of making the case for launching programs internally; securing public funding; navigating politics; and developing a citywide financial empowerment “ethos.” In addition, three CityStart partners from the 2018 cohort presented their blueprints and got advice from CFE Coalition members and other CityStart partners about implementing, sustaining, and expanding their work. Learning Community convenings are a critical component of CFE Fund initiatives; CityStart partners reported that they learned valuable lessons from expert Coalition members, and Coalition members said they were inspired by the new ideas and energy from CityStart partners.



## Key Takeaways

Over multiple CityStart cohorts, the CFE Fund and its partner cities have learned a number of important lessons that can help future grantees maximize the CityStart opportunities.

**Choosing Where CityStart Lives:** One key lesson learned was that choosing which city department or agency houses the CityStart effort, and which staff members spearhead CityStart efforts, is critical. The CityStart initiative works best when it is housed in a department that is used to leading or participating in collaborative work both internally across city government and with external, multi-sector partners. This ensures that a range of perspectives and needs are included in the CityStart process from the beginning, and also builds buy-in across a wide range of potential champions within and outside of the City. In addition, the staff tasked to lead CityStart work should ideally include a senior-level staff member (such as a Chief of Staff, Strategic Advisor to the Mayor, an agency or department head, etc.) as well as a more mid-level staff member; these team members' portfolios should be in some way related to financial empowerment, human services, or economic development, and who are connected to actual programs. This staffing mix ensures that the CityStart team has a senior member who is closely connected to the Mayor's agenda and who can ask for participation from a range of critical stakeholders, but also has the bandwidth to carry out the day-to-day work (scheduling the site visit, sending invitations and follow up, etc). It also means that the staff who lead the work have experience with, and some connection to, existing city programs that support resident financial stability. Finally, potential city partners should ensure that they will have sufficient capacity to carry out the work outlined in the city's eventual Blueprint; while part of the CityStart process entails identifying resources for financial empowerment work, city partners should expect that they will need some capacity within the City to deliver upon the Blueprint's action items.

**Municipal Commitment to the Process:** A critical component of CityStart success was deep commitment from the city to the process. While the CFE Fund has significant expertise around municipal financial empowerment strategies and lessons from other cities, city partners obviously knew their local context best. It was up to the city to make sure the right group of stakeholders were in each site visit meeting, for example, and to provide context on the political landscape. Invitations to each meeting, including the bootcamp, came from the city government, and the CFE Fund asked our city partners (or the Mayor, when possible) to open each meeting and frame it around the city's interest in and investment in this work. The CFE Fund knew that CityStart efforts would resonate best when they were seen as a City priority. Once the site visit ended, it was up to the city partner to continue to engage with stakeholders and guide the blueprint development and release process – while the CFE Fund provided technical assistance on broad financial empowerment strategies, the city partner was responsible for doing the work to ensure the blueprint aligned with community needs and administration priorities.

**Positioning the City As Convener:** The CityStart process naturally positioned the city government as a convener for financial empowerment efforts – a role that many city partners intend to continue to play once their blueprints are launched. During many site visits, stakeholders from the nonprofit, philanthropic, and financial institution sectors commented that they appreciated the chance to meet with others working on the same issues, with municipal financial empowerment as an organizing lens – many said that they never knew there were so many organizations working on the same issues, and asked the city to continue convening partners. In many cases, the city had never played the convener role with a specific financial empowerment organizing focus, but immediately realized the benefits – as well as the fact that it was a resource-light way to boost existing efforts. Stakeholders and city agency partners specifically identified the value of the City as convener and were excited to think about the ways that dedicated City engagement could move this work forward.

**Connecting to Administration Efforts:** Since the CityStart process was designed to help cities connect administration priorities to municipal financial empowerment strategies, it is not surprising that cities found the most success when their blueprints were directly connected to existing platforms. Many partners already had existing citywide strategic plans or plans around specific issue areas; the CityStart process helped them to identify how resident financial stability affected those plans, and how municipal financial empowerment strategies could fit into their broader efforts. For example, the Municipality of Anchorage already had three key strategic plans: Anchored Home, a strategic plan to solve homelessness; Welcoming Anchorage, a roadmap for an equitable, inclusive, and diverse Anchorage; and Sustainable Anchorage, a climate action plan. The Municipality positioned their municipal financial empowerment blueprint as “join[ing] these efforts in propelling Anchorage to be a welcoming and resilient community,” and their blueprint highlighted financial empowerment strategies that could support these existing efforts. For example, the first blueprint action item was “Build awareness among housing and homeless service providers about existing financial empowerment programs to ensure resources are built into the community’s referral system.” Similarly, the City of El Paso connected their blueprint to the City’s existing resilience strategy and City Strategic Plan, identifying ways that financial empowerment could help achieve these existing goals. Some cities also used the CityStart process to turn general anti-poverty platforms into detailed action plans with internal and external buy-in: the Cities of Birmingham, Columbus, and Waco all had existing anti-poverty plans that the CityStart process is helping to flesh out and make concrete.

**Leveraging New Funding Opportunities:** Many city partners successfully used CityStart as a catalyst to leverage funding opportunities to support blueprint plans and build on the momentum established by the CityStart process. As one example, the City of Shreveport historically did not consider direct provision of anti-poverty services as a core component of city services. However, the momentum generated by the CityStart process made clear that many community stakeholders saw a role for the City in these efforts – and helped the City to identify ways that its power, policies, and programs could build resident financial stability. The City of Shreveport used the CityStart process to build support for playing such a role, and successfully applied for a CFE Fund grant to launch a Financial Empowerment Center initiative. Cities have also used the CityStart process to outline plans to apply for or enhance other grants from the CFE Fund, such as the Summer Jobs Connect initiative, as well as grants from other philanthropic partners. The City of Rochester, for example, used CityStart to bolster an existing What Works Cities economic mobility grant to start a matched savings program.

# The Next Iteration of CityStart

The CFE Fund constantly iterates and improves upon programs, using partner feedback to inform model enhancements. In preparation for the 2019 CityStart cohort, the CFE Fund made a number of tweaks to the model to incorporate 2018 cohort feedback; as we look towards future CityStart efforts, there are a number of ways we intend to enhance the initiative.

**Resident Engagement:** First, in many cities, local government and community stakeholders have expressed interest in more formally bringing in resident perspective to their CityStart efforts. Cities have held resident focus groups, fielded resident surveys, and engaged in behavioral design efforts that aim to center resident experience, but the CityStart model currently does not have a standard resident engagement module. The CFE Fund intends to develop such a module to more intentionally facilitate the inclusion of resident voices.

**Racial Equity Lens:** Similarly, many stakeholders have asked for a specific racial equity module or focus, so that financial empowerment efforts can be placed within the larger context of structural racism and how it impacts residents' finances and opportunities. The CFE Fund is also working to build out a more intentional focus on racial equity and financial empowerment within CityStart.

**Poverty Data:** Across CityStart cities and cohorts, the CFE Fund has also heard that partners need data that goes beyond the traditional measures of the poverty rate and the un/underbanked rate. In a number of CityStart cities, staff from the [Urban Institute](#), a nonprofit research organization, have joined to provide additional data and context from their [City Financial Health Initiative](#). This data has been invaluable in providing a more nuanced picture of resident financial health, and the CFE Fund intends to continue this partnership and work with additional organizations to offer a range of data sources to City partners.

**"Starts" Beyond Cities:** There are an increasing number of counties, regions, and even states requesting to use the CityStart process to kickstart their government-led financial empowerment efforts. The CFE Fund is experimenting with approaches for adjusting the city-level model to engage in these efforts.

**Emergency Response Efforts:** The COVID-19 pandemic broke out during the second CityStart cohort. Many CityStart partners are looking to tailor their blueprint around municipal financial empowerment's role in their city's emergency response; early strategies cities are exploring range from helping residents get banked to safely and affordably receive stimulus and unemployment payments, to standing up financial counseling efforts to help residents deal with the financial impact of the crisis, to setting up dedicated resources for small business owners. The flexibility of the CityStart process, and of financial empowerment efforts in general, allows for easily adapting these strategies to fit local context and needs. In addition, as local governments use the CityStart platform to launch local financial empowerment efforts as a part of their COVID-19 response, the importance of these strategies as part of government's emergency response will be clear. Addressing residents' underlying financial instability and helping them navigate financial issues through financial empowerment tools will prove to be critical – not just a "nice to have" extra, but an important component of how governments respond to emergencies.

**Local Government Realities:** It's clear that CityStart can serve as a critical starting point for city government leaders looking to engage in financial empowerment work. However, the challenges of the COVID-19 pandemic will likely extend beyond the immediate impact on resident financial stability. First, the economic impact will likely be felt by residents for months to come; even those who previously did not need city services will likely need additional supports to manage their finances and stabilize their financial health. Second, government tax revenues will be down, and local leaders will need to make tough choices about scarce resources. Funders and other stakeholders interested in supporting municipal efforts will find their philanthropic dollars are more important than ever to kickstart and seed financial empowerment work; the CFE Fund has often found that such seed funding can provide evidence of impact, and resident demand, that can lead to sustained public investment.



## Conclusion

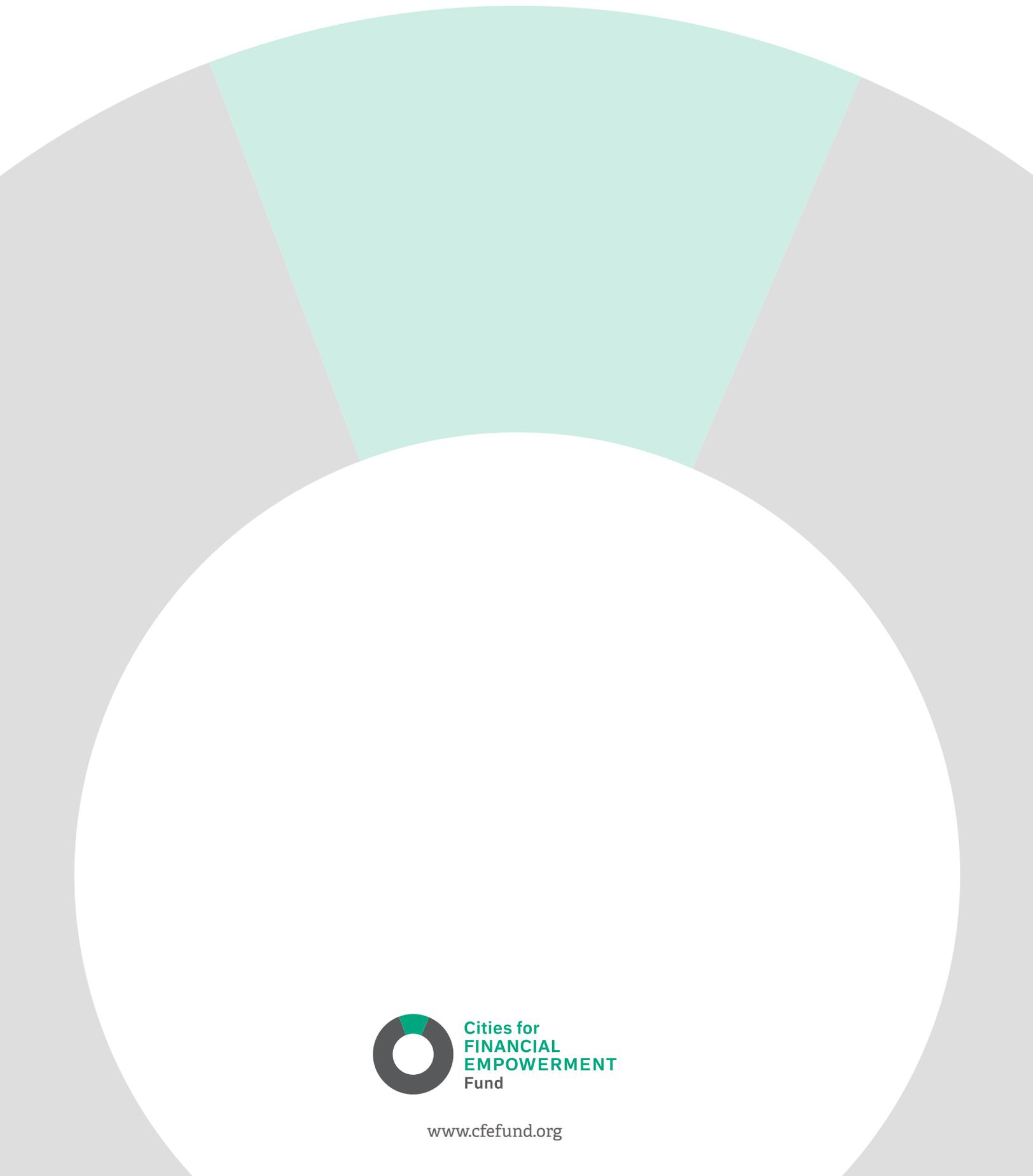
CityStart has proved a critical, and tangible, way for local governments to translate general good intentions to concrete plans for municipal financial empowerment efforts. CityStart partners have used the opportunity to convene stakeholders and build consensus around government's role in boosting residents' financial stability, and their blueprints catalyzed concrete efforts that have improved residents' financial lives and led to more significant municipal commitments to this work. The CFE Fund looks forward to continuing to offer the CityStart opportunity to more local governments across the country, expanding the use of financial empowerment as a critical component of governments' work to boost resident financial stability — including during an emergency like COVID-19.

# NOTES

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# NOTES

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