



CITY OF
Tulsa
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City of Tulsa's Blueprint for Economic Prosperity

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EXECUTIVE SUMMARY

Tulsa was founded on opportunity and resilience. Honoring this legacy, the City of Tulsa is dedicated to creating a foundation for economic prosperity for all Tulsa residents. As a recipient of the Cities for Financial Empowerment Citystart Initiative, the City of Tulsa underwent an analytical process to review historical data and convened relevant stakeholders for identifying financial empowerment goals and aligning actionable strategies. This deliberative operation resulted in the *Tulsa's Blueprint for Economic Prosperity*, which emphasizes policy opportunities that promote financial empowerment for all Tulsa residents.

With funding and technical assistance provided by the Cities for Financial Empowerment Fund, the City of Tulsa implemented a multi-phase community engagement process that collected critical insights about the impact of financial stability. Data from focus groups with residents, survey responses from social service providers, and a bootcamp that included informal and formal leadership provided a foundation for an understanding of Tulsa's challenges. Quantitative and qualitative data demonstrate current disparities exist in asset building, banking access, financial education and counseling, threatening Tulsa's future as a city.

Tulsa's Blueprint for Economic Prosperity emphasizes how the City of Tulsa can address threats to economic stability and promote financial empowerment through four approaches:

Stabilizing Individual Financial Health

- Policies and programs for increasing affordable housing and supports for homeless population
- Increasing public transportation access
- Supporting naturalization for eligible immigrants

Providing Financial Education and Counseling

- Embedding financial counseling within Municipal Services and fee systems for residents and employees

Increasing Connectivity to Better Paying Jobs

- Citywide job creation policies that emphasize attracting companies that offer a living wage
- Increasing high-quality employment opportunities for youth aged 18 to 24
- Pay equity for municipal employees
- Ensuring fair access to opportunity for previously incarcerated Tulsans

Supporting Local Entrepreneurship

- Formulating and implementing a comprehensive Commercial Revitalization Strategy that is heavily geared toward local entrepreneurship and commercialization

The strategic actions name key implementation partners as well as public and private funding opportunities to sustain these efforts. Ultimately, *Tulsa's Blueprint for Economic Prosperity* is a commitment to promoting shared prosperity for all Tulsans.

BUILDING THE FOUNDATION FOR ECONOMIC PROSPERITY FOR ALL TULSANS

Since its founding, Tulsa has become home to more than 400,000 residents of all backgrounds who have contributed to its tremendous social and economic growth over the past century. While Tulsa’s expansion has benefited many citizens, historically not all Tulsans have experienced this elevated prosperity. This is due in part to Tulsa’s checkered history, one filled with both successes and failures, as well as wealth and inequity.

Originally, Osage tribes inhabited the Tulsa region when the United States bought the land from France as part of the Louisiana Purchase in 1803¹. Afterward, the federal government sought to remove communities of the Five Civilized Tribes—Cherokee, Choctaw, Chickasaw, Creek, and Seminole—from their traditional lands in the southeastern United States to Indian Territory, in what is now Oklahoma. Known as the “Trail of Tears,” nearly 63,000 Native Americans were displaced and relocated in Tulsa by 1839². Despite Indian Territory laws that discouraged white settlement, the discovery of oil reserves in Red Fork, across the Arkansas River, attracted both companies to build their headquarters and many non-native workers and families to Tulsa³. The oil boom brought on a new development and unprecedented wealth for Tulsa residents, including African Americans. During this period, Tulsa featured one of the most affluent black neighborhoods, the Greenwood District. Also known as “Black Wall Street,” it was made up of black-owned homes and businesses, including banks, hotels, theaters, as well as thriving, accomplished black professionals, such as lawyers, doctors and dentists. However, in 1921, a white mob attacked Black Wall Street in a brutal race-based massacre of black Tulsans. The community of the Greenwood District rebuilt in the years following the massacre, but due to federal urban renewal policies, and other policies that resulted in disinvestment and displacement in the area in the decades that followed, these historical wounds have produced cumulative and persistent inequality, threatening Tulsa’s future success⁴.

In recent years, the City of Tulsa has launched numerous campaigns to address historic and systemic inequalities: Resilient Tulsa, a comprehensive strategy to increase resilience and achieve racial equity; the New Tulsans Initiative, Tulsa’s first immigrant inclusion plan; and the Tulsa Municipal AIM Plan, a detailed action plan to drive transparent decision-making and deliver better services. In addition to an innovative local government, Tulsa has benefitted from public-private partnerships and a philanthropic community that are committed to improving outcomes in the city. This demonstration of robust financial investment and social commitment is reflective of dedicated residents who have advocated to ensure our city advances integrated solutions to address disparities. Presently, this is an exciting moment in Tulsa’s history, as leaders at all levels and in all sectors are dedicated to shaping our city into a resilient, welcoming, world-class city.

About this Report

This document reports on the lessons learned and approaches for embedding equitable financial stability initiatives into Tulsa’s policies, municipal systems and partnerships. In 2018, the Cities for Financial Empowerment Fund (CFE) selected Tulsa as one of 10 cities to receive a planning grant and technical assistance to identify and plan for local financial empowerment strategic priorities. The CFE defines “financial empowerment” as financial education and counseling; access to banking; asset building; and consumer protection. The Cities for Financial Empowerment is a national nonprofit organization that works directly with municipalities to improve financial stability by embedding financial empowerment into local government

¹ “Tulsa: History”. Author: City-Data. <http://www.city-data.com/us-cities/The-South/Tulsa-History.html>

² Ibid

³ “Making Tulsa “Oil Capital of the World.” American Oil & Gas Historical Society. <https://aoghs.org/petroleum-pioneers/american-oil-history>.

⁴ Fain, Kimberly. "The Devastation of Black Wall Street." *JSTOR Daily* (2017).

infrastructure. The other cities selected for the CityStart Initiative grant are: Albuquerque, NM; Anchorage, AK; Dallas, TX; Durham, NC; El Paso, TX; Fort Worth, TX; Portland, OR; Rochester, NY; and St. Paul, MN.

With the support of the CFE, the City of Tulsa has undergone a planning process, compiled data, listened to Tulsans impacted by financial instability, as well as convened service providers and community partners to better understand systemic challenges and define priorities. Based on the local measures and leveraging local opportunities, this report provides a comprehensive financial empowerment blueprint with tangible and sustainable strategies to promote economic prosperity for all Tulsans.

Understanding Tulsa's Financial Disparities and Systemic Challenges

To improve municipal services, the City of Tulsa has used a data-driven approach to learn more about the life experiences and challenges of Tulsans. The following metrics provide a picture of Tulsa residents' financial health and access to opportunities.

The Gallup-Tulsa CitiVoice

In 2018, The City of Tulsa partnered with Gallup to develop and conduct a first-of-its-kind citywide survey of its residents. The Gallup-Tulsa CitiVoice, which uses address-based sampling, tracks the City's progress in improving quality of life and civic engagement among its residents. Created in partnership with a local working group, the survey identifies strengths and areas for improvement, not only in Tulsa overall but also within specific areas of the city. Nearly 4,500 Tulsans responded to the 2018 survey.

The Gallup-Tulsa CitiVoice survey made clear that access to basic needs is a primary challenge in Tulsa. Roughly one-third of residents say there have been times in the past 12 months when they did not have enough money to buy food (31%). This is nearly double the percentage of residents nationally in 2017 who did not have enough money to buy food at some point in the year (16 percent). Over a third of Tulsans (36 percent) have experienced a time in the past 12 months when they did not have enough money to pay for healthcare/medicine for themselves or their families. Fourteen percent report times in the past 12 months when they were unable to provide adequate shelter or housing for themselves and their families.

The Tulsa Equality Indicators

Another tool the City of Tulsa is using to inform its programs, policies, and practices is the Equality Indicators report. The EI report shows how Tulsa fares across six domains of our health, social and economic well-being. Across 54 indicators, it provides the City with data on which groups are most advantaged and which are least advantaged. It shows stark disparities by race and ethnicity, geography or zip code, and gender. Within the economic development domain, the City has a score of 39.89, which is below our overall average score and not nearly where the City would like to be (a score of 100 indicates equality).

INDICATOR 7	Geography & Self-sufficiency		
DEFINITION	Ratio of percentages of individuals with incomes at or above 200% of poverty in south to north Tulsa		
REPORT YEAR	2018	2019	CHANGE SCORE
STATIC SCORE	42	44	+2
RESULTS	South Tulsa: 72.9% North Tulsa: 37.0% Ratio: 1.970	South Tulsa: 72.7% North Tulsa: 37.9% Ratio: 1.918	
DATA SOURCE	U.S. Census Bureau, 2016 & 2017 American Community Survey 5-Year Estimates		

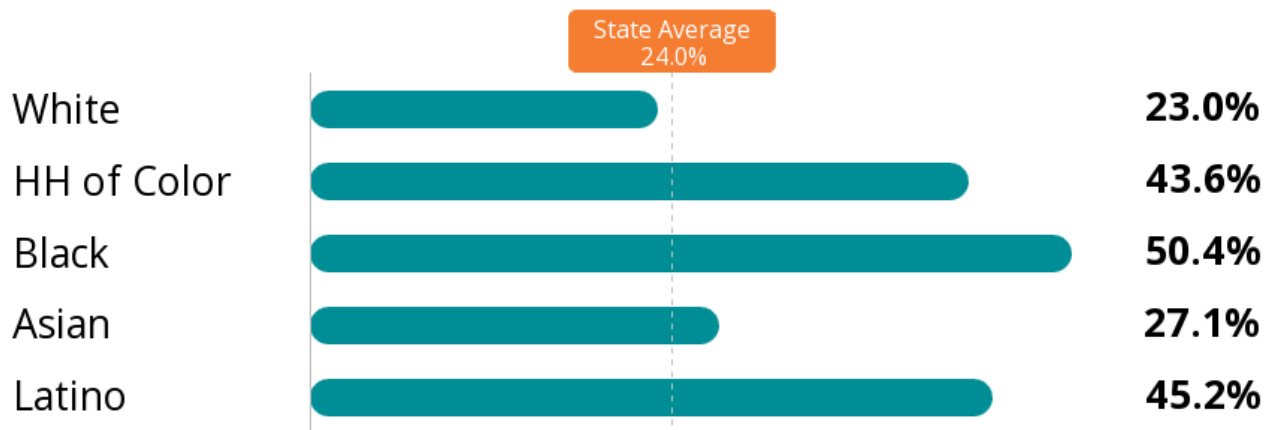
INDICATOR 8	Race & Median Household Income		
DEFINITION	Ratio of White to Black median household income		
REPORT YEAR	2018	2019	CHANGE SCORE
STATIC SCORE	49	54	+5
RESULTS	White: \$51,053 Black: \$28,399 Ratio: 1.798	White: \$51,744 Black: \$30,902 Ratio: 1.674	
DATA SOURCE	U.S. Census Bureau, 2016 & 2017 American Community Survey 1-Year Estimates		
NOTE	The least disadvantaged comparison group from the 2018 report, Asian, was revised to White because the relatively small sample size for the Asian population produced a very high margin of error and great inconsistency from one year to the next.		

The EI report shows there is persistent disparities between residents living in north Tulsa and residents in south Tulsa. There are also disparities between black Tulsans and white Tulsans. For example, the percentage of north Tulsans who live above 200 percent of the federal poverty level is 37.9 percent, compared to 72.7 percent in south Tulsa. And while the disparity has narrowed between black and white Tulsans' median household income, it remains at nearly \$21,000.

The Prosperity Scorecard

The Prosperity Scorecard is a national tool that provides several local measures of financial health. Of these measures, Tulsa has negative trends in income poverty rate, savings and assets, and financial access. For example, approximately 28 percent of Tulsa households lack sufficient net worth to get by at the poverty level for three months in the absence of income. Again, racial disparities exist, with black and Hispanic Tulsans experiencing asset poverty rates at twice the state average.

Asset Poverty Rate by Race in Tulsa, OK



The Urban Data Institute

The Urban Data Institute has developed a data dashboard to provide a unique snapshot of residents' financial health. The Urban Data Institute classified Tulsa as an "economically strong city with threats to financial stability." Tulsa is doing relatively well economically with below average unemployment rates, but there are concerns that could threaten economic security. A large share of Tulsa residents do not have health insurance, leaving many exposed to high medical bills that can contribute to bankruptcy. Additionally, Tulsa residents' median credit score is below prime, which can limit access to loans and make it difficult to make investments in their futures.

Learnings from the Cities for Financial Empowerment Grant Design Phase

In January 2019, the Mayor's Office for Resilience and Equity (MORE) hosted a daylong municipal financial empowerment "boot camp" event. With technical assistance provided by Cities for Financial Empowerment, MORE identified key local partners that had been involved in the creation of the Resilient Tulsa strategy and have a commitment to promoting equity and economic prosperity.

Through this daylong boot camp, a diverse group of community stakeholders discussed citywide gaps and challenges to promoting economic prosperity. Importantly, they identified the following critical components to addressing financial insecurities:

- *Financial empowerment efforts must be grounded in racial justice and equity.* The group recognized how historic traumatic events, such as the 1921 Tulsa Race Massacre, were key moments in Tulsa's history where race played a central role in shaping economic and social practices. Compounding the toxic shock of these events, federal, state, and local social and economic policies have produced cumulative race-based inequalities. Ensuring that any financial empowerment efforts are informed by Tulsa's racial disparities, and the lasting effects of the Tulsa Race Massacre, is vital to the effectiveness of any financial empowerment initiatives.
- *The City of Tulsa can play a leadership role in developing and implementing asset-building strategies for Tulsa residents.* Building on the momentum from the Mayor's broader strategic and programmatic plans, the City can launch innovative programs to promote financial empowerment in collaboration with partners.

Focus Groups with Tulsa Residents Impacted by Financial Instability

Following the CFE Bootcamp, the City of Tulsa contracted an independent consultant to conduct focus groups with low-income Tulsans to better understand how to help residents who experience financial hardship.

In July 2019, three focus groups were held at Rudisill Regional Library (North Tulsa), Martin Regional Library (East Tulsa), and Zarrow Regional Library (West Tulsa). A total of 27 low-income Tulsans participated. All participants were from separate households and self-reported that their income was below 200 percent of the federal poverty line (the standard to qualify as low-income). Other demographics include:

- Twenty-two (80 percent) of the participants were women
- Ten of the participants were black (38 percent), five were white (18 percent), and two were mixed-race (7 percent). Ten were Hispanic (38 percent)
- Thirteen participants were employed (48 percent), one was retired (3 percent), two were in training (7 percent), and seven were unemployed (26 percent)

The independent consultant asked participants to describe barriers to financial stability. Participants shared the following:

Ease of access to resources and supports

- Difficulty accessing information and getting connected with services
- Spanish speaking participants experienced language barriers

Regulations of government benefits

- Benefits are only available once you have hit rock-bottom; not for those who are one emergency away from getting there

Transportation

- Cars are almost necessary, but expensive, and participants may not have money for repairs if their car breaks down

Lack of affordable housing and childcare

- Difficulty finding housing that is affordable and safe
- Lack of resources for grandparents who are taking care of children

Having a Criminal Record

- Past mistakes get in the way of potential jobs

Education

- Challenges finding financial assistance for tuition costs
- Difficulties transferring degree/experience/certificate from other countries

Participants were also asked to identify ways the City of Tulsa could help promote financial stability. They shared following approaches:

Engaging and informing residents

- Authentically engage residents to develop solutions
- Ensure that improvements are made to reduce disparities
- Make Tulsans more aware of what resources are available

Improving transportation

- Expand public transportation with more efficient service; increase hours and stops
- Increase bicycle and sidewalk infrastructure

Improving job opportunities and pay for Tulsans

- Ensure that low-income residents are connected with local economic development initiatives
- Provide programs to help low-income residents gain stable employment that pays a living wage

Developing innovative financial empowerment strategies

- Review utility billing policies and embed strategies that support low-income residents before they reach “crisis” level
- Have “coaches” who can help people based on their specific financial situation
- Providing credible and accessible information on financial issues

Increasing Education and Development Opportunities

- Provide activities for youth – especially in the summer
- Increase access to affordable childcare with extended hours

Surveys with Tulsa Nonprofits/Stakeholders

The City of Tulsa also wanted to gain insight from municipal employees and nonprofit organizations to better understand how service providers perceive barriers to individual and family financial growth and stability.

The City of Tulsa received 19 responses, 16 from local nonprofits and three from City employees. Thirteen of the respondents stated that they encounter someone who is experiencing a financial crisis, having difficulty paying their monthly bills on a daily basis. When asked “how do you respond to someone who is needing financial support?”, respondents answered that they try to support them by removing legal barriers to housing or employment, providing referral to crisis services or connecting the person with employment services. Notably, none of the responses referenced connecting the individual with financial counseling or case management services, echoing the need identified by focus group participants for more coordinated support.

Respondents also shared barriers and needs of low-income families that they observe. The most responses were:

- Access to credible and accessible information on financial issues for all age levels, including how to budget and avoid scams or high interest loans (10 responses)
- Access to employment opportunities that offer family-sustaining wages (10 responses)
- Access to affordable housing (9 Responses)
- Access to reliable and easily accessible public transportation; many respondents shared that individuals who owe fines or with criminal records may not have access to driver’s licenses, making it difficult to get to jobs or other opportunities (7 responses)
- Access to affordable and quality childcare (7 responses)
- Other issues: removing the stigma of homelessness; promoting the employment of individuals who are justice involved or have a criminal background; increasing access to mental health and social supports

When asked how the City of Tulsa could play a lead role or better partner with organizations to address challenges, respondents shared the following responses:

- Partner with local organizations and businesses to offer financial education and review policies that influence economic prosperity (8 responses)
- Ensure that community and economic development initiatives include better wages and social support services, such as affordable childcare and housing (3 responses)
- Leverage municipal resources and communications platforms to help families, especially single parents, become more aware of support services (2 respondents)
- Offer utility and court fee payment assistance (2 respondents)
- Regularly engage residents and community partners to communicate and listen to needs (2 respondents)

All of this data, including the Gallup CitiVoice Index, Equality Indicators, listening sessions with residents and surveys with stakeholders, demonstrate how Tulsans experience real barriers to economic prosperity.

Current and Planned Tulsa City Initiatives that Strengthen Economic Prosperity

The CFE Blueprint engagement process connected Tulsa city leadership with critical insights about financial instability as well as assisted in the identification of tangible, sustainable strategies to improve families’ financial lives. In collaboration with residents and stakeholders, the City of Tulsa has identified and aligned strategies where local government and community partners can take action to remove barriers to financial wellbeing and create a foundation for financial success for all Tulsans. The City of Tulsa and community partners will be strategically aligning efforts to focus on four approaches: building wealth by stabilizing individual financial health, leveraging municipal services to promote financial empowerment, increasing connectivity to employment opportunities, and supporting local entrepreneurs and local business growth.

Stabilizing Individual Financial Health

Evidence from both the Gallup CitiVoice Index and Tulsa Equality Indicators clearly demonstrate the challenges that Tulsa residents face to accessing basic needs, such as housing and transportation. In response, the City of Tulsa has established several initiatives to connect Tulsa residents with opportunities to increase individual financial stability. The following are programs that are currently being implemented or planned for future deployment:

A Better Way (Currently Implemented): In partnership with the Mental Health Association of Oklahoma, the City of Tulsa has implemented “A Better Way” program, which is focused on improving the well-being and stability for our most vulnerable citizens experiencing homelessness who panhandle. Since beginning implementation in 2018, A Better Way ensures that individuals have access to programs and services that meet their basic needs and set them on a path to self-sufficiency and positive health. Connecting individuals with financial counseling could help alleviate their financial crisis and put them on track to getting access to banking as well as building assets.

Increasing Affordable Housing (Currently Implemented): Mayor G.T. Bynum officially hired a Housing Policy Director in June 2019 to craft and lead the implementation of a citywide housing strategy. The Housing Policy Director will lead partnerships with city and state housing agencies, nonprofit entities, philanthropic organizations and developers to protect our most vulnerable Tulsans against displacement, drive economic opportunity through the expansion of affordable housing, create ideal conditions for developer and philanthropic investment in affordable and mixed income communities in Tulsa, and strengthen neighborhoods across Tulsa. The strategy will expand affordable housing availability and quality in Tulsa by incentivizing developers to create new affordable housing throughout the city. The strategy will also put an emphasis on using federal and local funds to assist Tulsans in finding and maintaining steady, safe and affordable housing.

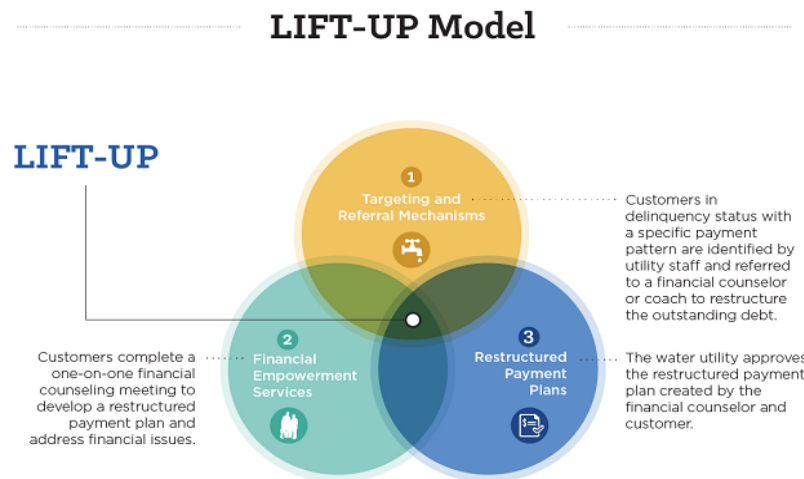
Increasing Access to Public Transportation (Currently Implemented): Accessing transportation is key for Tulsa residents to access employment and social service opportunities. As a result, the City of Tulsa has expanded access to public transportation in a variety of ways. Within the last year, Tulsa bus services were expanded to include Sundays, better designed for individuals who work non-traditional business hours, and routes were updated to reduce travel times by 20 percent. Through the TPS rides system, Tulsa Public Schools high school students can ride Tulsa Transit for free Monday-Friday when schools are in session. Building on the momentum, Tulsa became one of the first 12 cities in America to have bus rapid transit in Fall 2019. This service will provide faster travel in modern buses and have updated services like WiFi and bike racks. To promote the opportunity, the City of Tulsa offered the first two months free to all Bus Rapid Transit riders.

Supporting Access to Citizenship as a Path to Economic Security (Currently Implemented): Given that immigrants are a primary driver of population growth, the City of Tulsa has committed to become a welcoming city. Research has shown that a primary way to promote prosperity among immigrants is to increase access to naturalization. In partnership with the YWCA Immigrant and Refugee Center, the City of Tulsa has received national and local funding to provide free legal services, ESL and civic classes to immigrants who qualify for naturalization. Additionally, the City of Tulsa has partnered with United States Immigrant and Citizenship Services to host naturalization ceremonies on a monthly basis in City Hall, allowing Tulsa residents to celebrate their citizenship with family and friends instead of having to drive nearly 2 hours to Oklahoma City.

Promoting Financial Education and Counseling Via Municipal Services and Systems

Through the CFE Blueprint process, the City of Tulsa and community stakeholders identified that financial counseling and education was critical gap in promoting financial empowerment in Tulsa. As a result, the City of Tulsa has established partnerships with local nonprofits to begin planning and addressing community needs: *Financial Counseling for Municipal Employees (Currently Implemented)*: The City of Tulsa is a prominent employer, with over 3,500 employees. As part of the City’s employee benefits, the City offers a free and confidential Employee Assistance Program (EAP). Currently, employees and their families can access counselors who are available for all types of problems or concerns including, but not limited to: Marital, Family, Legal, Alcohol, Drug, Emotional and Stress. Additionally, municipal employees have access to credible and accessible information on financial issues through the EAP. By aligning these opportunities, as well as collaborating with community partners, the City of Tulsa can embed financial counseling to ensure that municipal employees can access credible and accessible information on financial issues resources and credit counseling to improve their financial stability.

Embedding Financial Counseling within Municipal Services and Fee Systems (Planned): The City of Tulsa recognizes that when a resident is unable to pay for their utility bill or municipal court fee, it can be a sign of financial instability. Based on the Lift-Up Model developed by the National League of Cities⁵, the City of Tulsa plans collaborate with Tulsa Area United Way and Goodwill Industries to create a system to identify residents who request payment plans or who are delinquent on payments. These residents can be referred to a financial counseling service to help them avoid financial crisis and get connected with services to achieve financial stability. Ensuring access to financial counseling will be key, and for that reason the City of Tulsa will plan to have this service offered in multiple locations, with public transportation accessibility as well as support offered in multiple languages. Planning for this initiative has begun with scheduled implementation to begin in Fall 2020.



⁵ “Local Interventions for Financial Empowerment through Utility Payments”. National League of Cities. <https://www.nlc.org/local-interventions-for-financial-empowerment-through-utility-payments-lift-up-0>

Connectivity to Better Paying Jobs

Ensuring that Tulsans have access to employment opportunities that offer a living wage and economic stability will be crucial to economic advancement. The City of Tulsa has begun planning and implementation for the following initiatives to connect Tulsans to employment opportunities that provide sustaining wages:

NextUp (Currently Implemented): The City of Tulsa is partnering with Tulsa Community WorkAdvance to help youth aged 18 to 24 who are not currently employed or in school access education and training for high-quality jobs. Data shows that more than 11,000 individuals in this age group are not working or currently in school in the Tulsa region.

Citywide Job Creation Goals (Currently Implemented): The City of Tulsa has collaborated with the Tulsa Regional Chamber to make a goal of attracting businesses that have an average wage of \$50,000, equating to an hourly wage of \$24.04. Recently the City of Tulsa has been able to attract an Amazon Distribution Center, which will have a starting wage of \$15/hour and Greenheck, which will offer positions that will start at approximately \$20 – \$25 per hour. Both companies will be working with the Cherokee Nation on workforce and recruiting to ensure participation from the Native American population.

Pay Equity (Currently Implemented): In 2018, the City of Tulsa adopted a policy to ensure pay equity among City employees. Through annual audits, the City of Tulsa reviews compensation for groups of employees performing similar work and make adjustments as needed to ensure that employees performing equal work receive equal pay. An equity analysis is also conducted for employees at the point of hiring and promotion. Through application of this policy, the City of Tulsa ensures employees are paid equitably despite their differences in age, race, gender, and other characteristics.

Ensuring Fair Access to Opportunity for Previously Incarcerated Tulsans (Planned): As part of the Resilient Tulsa Strategy, the City of Tulsa has committed to break the cycle of incarceration and ensure fair access to opportunity for previously incarcerated Tulsans, listed as goal 2.1. For example, the City of Tulsa has already enacted a policy to “Ban-the-Box”, leading the way to second-chance hiring practices. Currently, this policy prevents the City from requesting information about job applicants’ criminal history at the onset of the hiring process. With this policy in place, the City of Tulsa plans to further increase the number of second-chance employers by launching a communications campaign that demystifies and humanizes adjudicated Tulsans, while also ensuring the successful execution of “Ban-the-Box”.

Supporting Entrepreneurs and Local Business Growth

The Mayor’s Office for Economic Development (MOED) is leading the City’s comprehensive economic development strategies aimed at adding jobs and growing the workforce. MOED recognizes that supporting entrepreneurs and young businesses is the key to employment growth and economic opportunity in cities around the country.

MOED is currently formulating and implementing a comprehensive Commercial Revitalization Strategy that is heavily geared toward local entrepreneurship and commercialization. The strategy seeks to strategically spend \$3,450,000 in Vision Tulsa funds appropriated to the revitalization of commercial properties within the city limits. The comprehensive strategy has a total of 10 strategies, seven of which are geared toward reducing the knowledge and financial barriers many Tulsans experience when contemplating whether to start a new retail business. These strategies include, but are not limited to, a partnership with KIVA to form a matching program for retail businesses, the development of start-up guides that outline the various processes and permits needed to legally operate a business within the city limits, and financial support for local entrepreneurship training programs.

In addition to the strategies outlined above, the Commercial Revitalization Strategy includes a number of programs targeted at retail and mixed-use development/redevelopment projects along all future Bus Rapid Transit Routes. Currently, there is \$100,000 allocated to the establishment of a fee waiver program for retail establishments opening in designated areas along the routes. This will help reduce the financial barriers many Tulsans face when obtaining sales tax permits, historic building redevelopment, and etc. \$1.5 million is currently allocated to the establishment of a Revolving Loan Fund program to assist in the development of transit-oriented commercial and mixed-use projects along the route.

In addition to the Commercial Revitalization Strategy, the MOED is hiring a Senior Policy Advisor who will work to connect entrepreneurs with resources to support the growth of their business. Part of this will include identifying and measuring the success of existing economic development programs to better allocate resources. Additionally, the Senior Policy Advisor will review regulations and procurement requirements to make it easier for local businesses to access opportunities with the City. By focusing on increasing opportunities for local entrepreneurs, Tulsa can become an equitable economic ecosystem for local businesses to flourish.

Timeline of Goals

The following is a timeline of goals that the City of Tulsa has scheduled:

Short Term (0- 6 months)	Form a working group to begin planning for embedding financial counseling into a Municipal Payment Plan Referral System and municipal employees with Community Partners
	Hire MOED senior policy advisor
	Expand Metro Tulsa Bus Transit System to for more efficient travel time
	Form working group and begin planning for Tulsa’s Affordable Housing Strategy
	Continue expanding access to naturalization by partnering with YWCA to host legal clinics, promote ESL and civics classes and hosting oath ceremonies in Tulsa
Mid Term (6- 18 months)	Implement Bus Rapid Transit, with one-month free ridership
	Implement and track the progress of NextUp
	Begin public campaign to demystify and humanize adjudicated Tulsans and ensure that Ban the Box is successfully implemented
	Secure resources for the implementation of financial counseling services for Tulsa residents and municipal employees
	Begin implementation of Tulsa’s Affordable Housing Strategy
Long Term (18 months and beyond)	Begin collaborative implementation of financial counseling services for Tulsa residents and municipal employees with established community partners
	Measure and evaluate economic development programs while connecting entrepreneurs with resources that help them start or grow their business
	Track progress of A Better Way program, while finding opportunities to expand capacity to serve more individuals

How the City of Tulsa can Sustain Financial Empowerment Efforts

The City of Tulsa can sustain financial empowerment efforts by integrating local, state and federal opportunities. For example, the City of Tulsa can coordinate municipal resources and City services to work in tandem with community partners to provide financial counseling. The City of Tulsa can further uphold financial empowerment efforts by taking advantage of federal grants, such as Opportunity Zones and AmeriCorps VISTA grants, that could be aligned to the City of Tulsa’s financial security goals. Collaboration with the local school and library system also can offer multiple spaces for implementation.

Locally, Tulsa has a strong philanthropic community, with commitments to removing barriers to poverty and promoting financial stability. For example, Tulsa Area United Way has made a key part of its mission to fund local nonprofits that support financial stability. Additionally, local businesses and faith-based organizations can also be leveraged to bolster financial empowerment efforts.

Conclusion

Given Tulsa’s history of discrimination and racial tension, Tulsa must address critical challenges that threaten economic prosperity. Using its platform to collaborate with residents and community partners, the City of Tulsa can align opportunities to create an inclusive future that promotes economic prosperity, regardless of a resident’s race, ethnicity, zip code or any other identity.

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Tulsa Area United Way
The Bama Companies, Inc.
Tulsa Community Foundation
Tulsa Community Work Advance
Tulsa Housing Authority
Williams Companies, Inc
Workforce Tulsa