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Bank of Dallas

The Equal Pay Conversation: Steps Toward Equity

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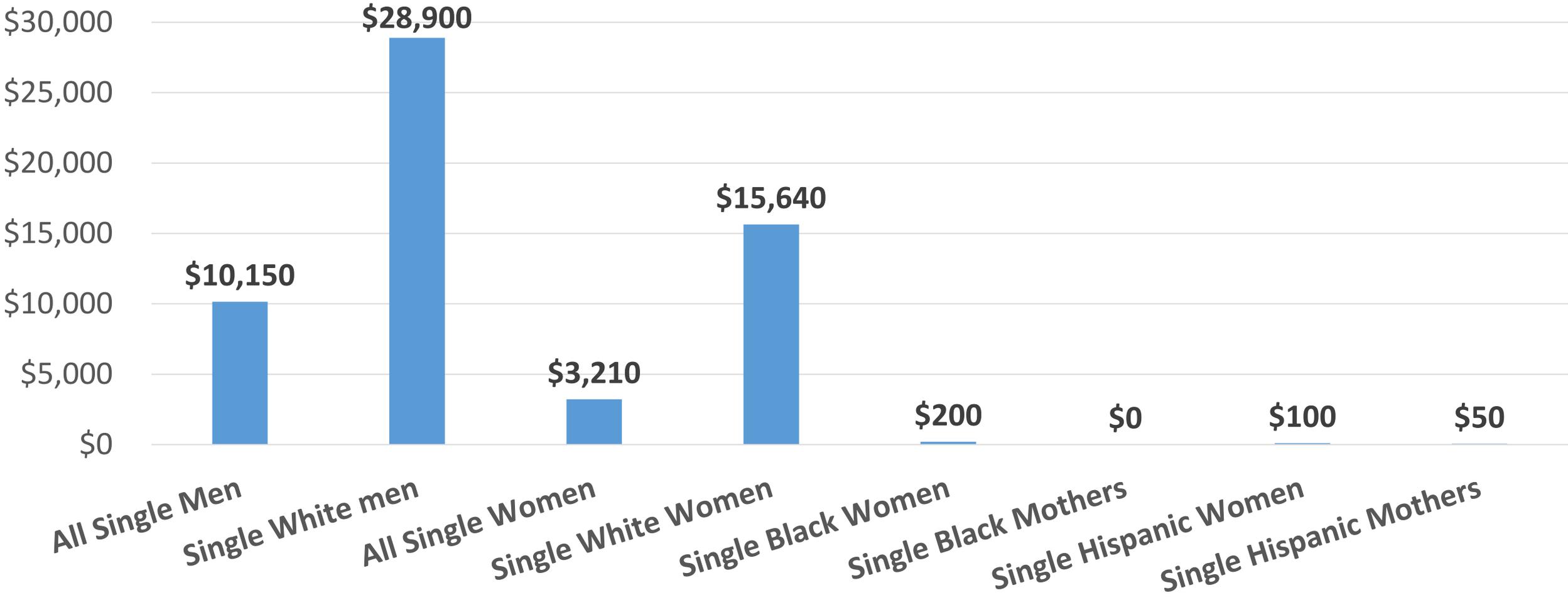
The views expressed are my own and do not necessarily reflect official positions of the Federal Reserve System.

The Equal Pay Conversation: Steps Toward Equity

How financial secure (or vulnerable) is your family?

- **Look at your wealth** (your financial cushion that helps absorb the shock of unemployment, underemployment, medical emergency, death, divorce, etc.)

Median Wealth



SOURCES: *Women and Wealth—Insights for Grantmakers*, Asset Funders Network, 2015; *Closing the Women’s Wealth Gap: What It Is, Why It Matters, and What Can Be Done About It*, Heather McCulloch, January 2017.

Mission of the Dallas Fed's Community Development Office

To promote:

- ✓ **Community and economic development and**
- ✓ **Fair and impartial access to credit.**

Community Development

- **Affordable housing**
- **Community services** targeting low- or moderate-income individuals
- **Economic development**
- **Workforce development** (*includes access to jobs, job training, day care, other support services*)
- **Revitalizing/Stabilizing** low- or moderate-income geographies

Activities of the Dallas Fed's Community Development Office

- 1. Research**
- 2. Publications**
- 3. Events**
- 4. Convening stakeholders**
- 5. Public speaking**



Regional Talent Pipelines:

Collaborating with Industry to Build Opportunities in Texas



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Engaging Workforce Development

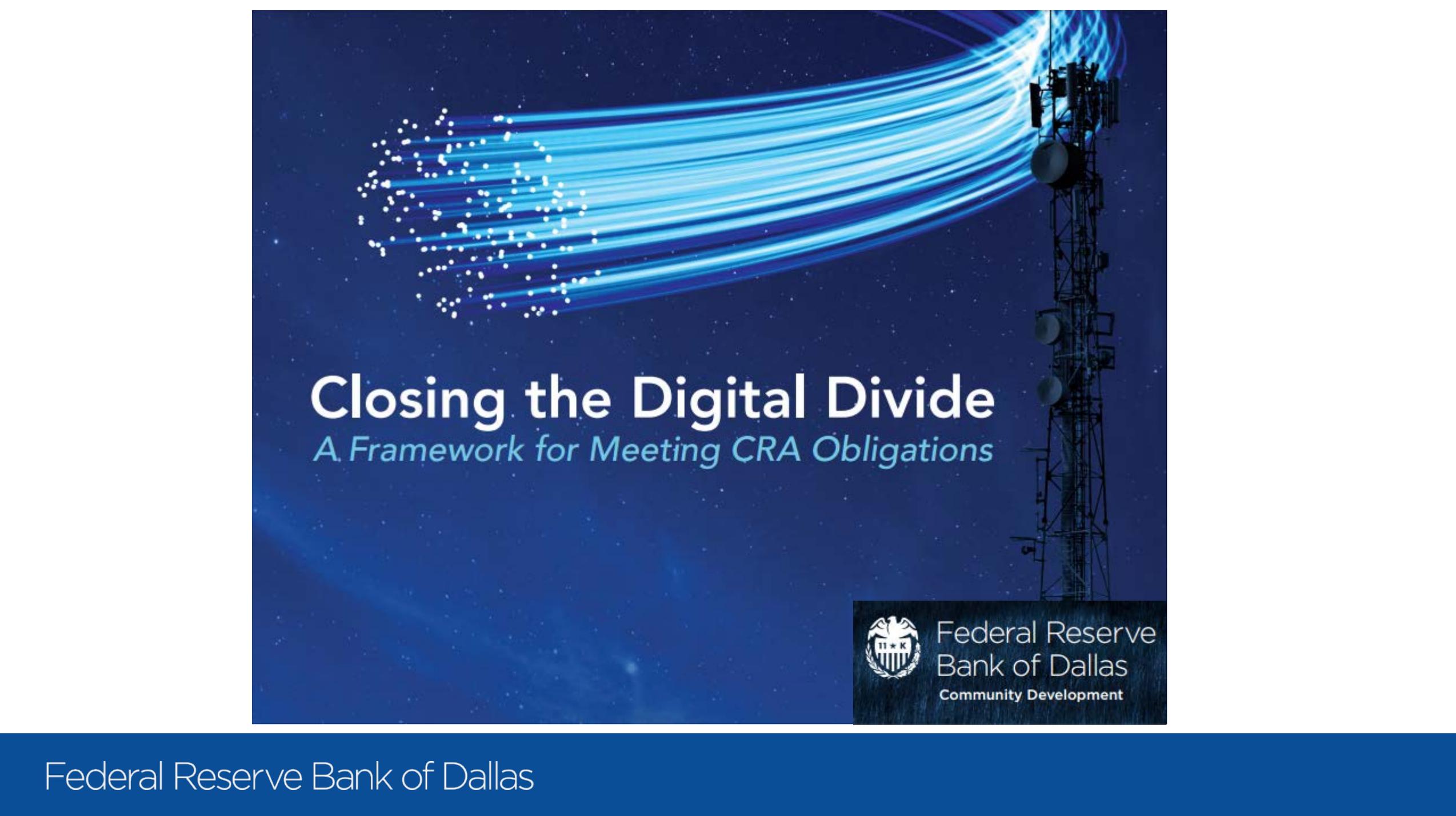
A Framework for Meeting CRA Obligations



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Closing the Digital Divide

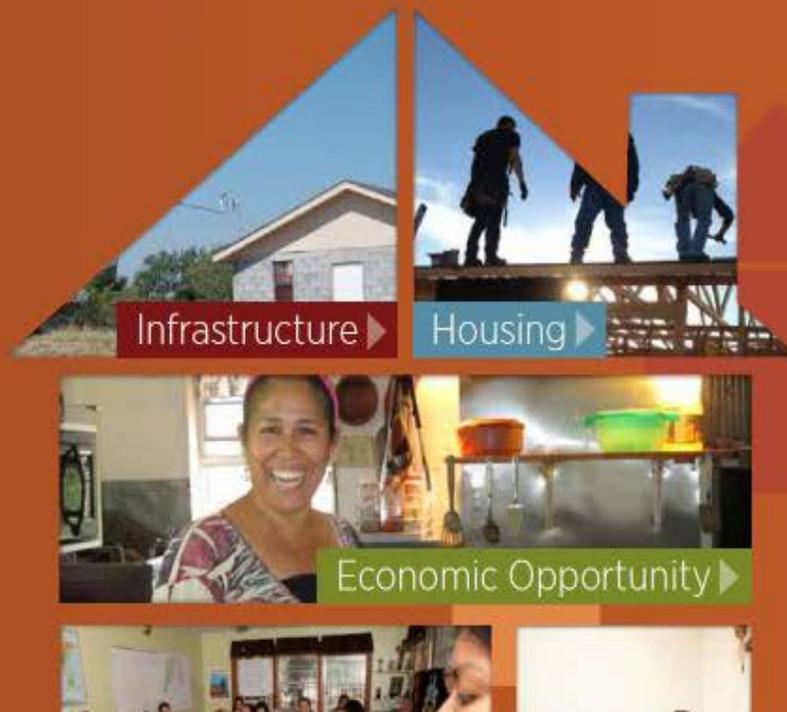
A Framework for Meeting CRA Obligations



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Community Development

Las Colonias in the 21st Century

Progress Along the Texas–Mexico Border



Video ▼

Texas colonias, home to an estimated 500,000 people, represent one of the largest concentrations of poverty in the U.S., often lacking basic living necessities such as potable water or safe housing.

In 2015, the Community Development Department of the Dallas Fed released its report “Las Colonias in the 21st Century: Progress Along the Texas–Mexico Border,” based on its research in the six Texas counties with the highest concentration of colonias. The report examines infrastructure, housing, economic opportunity, education and health in these

Texas Small Business Needs Assessment Poll

Federal Reserve Bank of Dallas | Community Development

ABOUT THE TEXAS SMALL BUSINESS NEEDS ASSESSMENT POLL

In 2013, the Federal Reserve Bank of Dallas, in partnership with the Small Business Development Centers of Texas, launched the Texas Small Business Needs Assessment Poll. The poll is an annual survey of small business owners consisting of 11 key questions on topics including firm size, performance, strategy, financing and the employee skills gap. The data collected will shed light on challenges, successes and changes for small business owners and help identify emerging issues, areas of strength and needed improvements in Texas' small business community.

The report also points to some practical help offered by Small Business Development Centers. For a list of locations, see americassbdc.org/home/find-your-sbdc.

SURVEY

If your organization works directly with small business owners and you are interested in working as a partner with the Dallas Fed on the poll, please contact Emily Ryder Perlmeter at Emily.perlmeter@dal.frb.org.

Building **Wealth**

A Beginner's Guide to Securing Your Financial Future

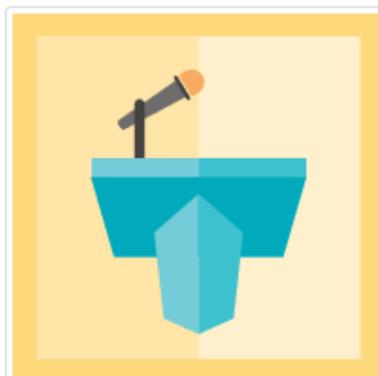
Building Wealth is a personal finance education resource that presents an overview of wealth-building strategies for **consumers**, **community leaders**, **teachers** and **students**.



For Consumers

I want to learn how to build wealth for myself and my family.

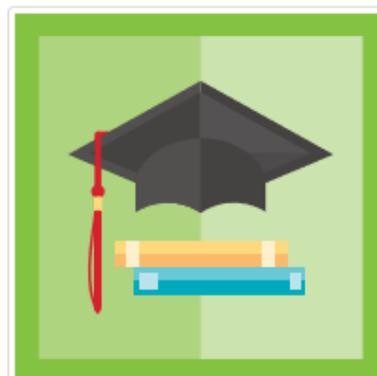
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For Community Leaders

I lead a group of adults interested in improving our personal finance skills.

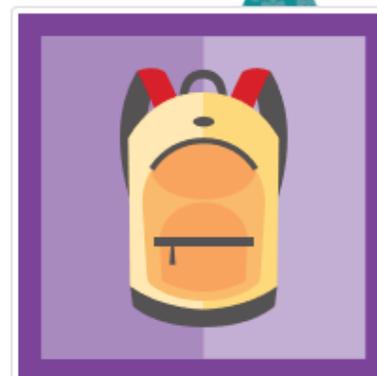
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For Teachers

I teach financial education to high school or college students.

[READ MORE >>](#)



For Students

I am a student and want to learn how to create personal wealth and meet my financial goals.

[READ MORE >>](#)

Resources for Building an Inclusive Economy

Federal Reserve's community development resources:
www.Fedcommunities.org

CFED: **www.cfed.org** (Assets & Opportunities Scorecard)

Build Healthy Places Network: **www.buildhealthyplaces.org**

PolicyLink: **www.policylink.org**