Chicago’s efforts to improve financial wellness for our disability community

Joe Albritton, Deputy Commissioner
City of Chicago MOPD

Attachments for Empowered Cities Webinar
January 22, 2019
FACED
Areas of need & their local service providers

- = High disability population areas (over 1,500 SSDI beneficiaries)

● = Local social Security office locations

A = Local supportive services for people with disabilities & independent living assistance locations

B = Local adaptive community job training and financial coaching locations (are located in other areas of Chicago)

C = Other local CBO service locations serving people with disabilities
FACED
Areas of need & their local service providers
With local bank branches

= High disability population areas (over 1,500 SSDI beneficiaries)

= Local social Security office locations

A = Local supportive services for people with disabilities & independent living assistance locations

B = Local adaptive community job training and financial coaching locations (are located in other areas of Chicago)

C = Other local CBO service locations serving people with disabilities

D = Branches of major banks
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Asset Size ($ billions)</th>
<th>Size</th>
<th># of branches in Chicago</th>
<th># of ATMs in Chicago</th>
<th>Accessibility Features</th>
<th>Availability/Type of Accessibility Policy located on website?</th>
<th>Products designed for individuals with disabilities?</th>
<th>Actions taken for accessibility improvements in the last year?</th>
<th>Physically accessible branches selected for &quot;WCAG 2.0 AA&quot;?</th>
<th>Accessible Mobile App?</th>
<th>Customers with disabilities shown in ads?</th>
<th>Links</th>
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</table>
FACED Banking Access Survey

This Banking Access survey is designed by Financial Advisory Council for the Empowerment of People with Disabilities (F.A.C.E.D.) to collect information on the banking status of Chicagoans with disabilities. Data collected will be used internally only, and your responses are anonymous and confidential.

1. Do you have a checking or saving account at a bank or credit union?
   □ Yes   □ Checking   □ Saving   Other: __________
   □ Bank   □ Credit Union
   □ No

2. What are the main reasons why you don’t have a saving or checking account? (check all that apply).
   □ Bank hours are inconvenient
   □ Family member or other supporter manages my finances
   □ Bank locations are inconvenient
   □ Bank locations are inaccessible
   □ Don’t know how to open an account
   □ Difficult to interact with bank staff
   □ Bank account fees are too high
   □ Bank account fees are unpredictable
   □ Banks do not offer products or services I need
   □ I don’t trust banks
   □ I do not have enough money to keep in an account
   □ Avoiding a bank gives more privacy
   □ Cannot open an account due to personal identification, credit, or former bank account problems
   Other, please describe: ________________________________________________________________
3. What kind of service do you use for managing your cash inflows and outflows? (check all that apply)
   Inflow:
   □ Paper check or money order
   □ Direct deposit or electronic transfer into a bank account
   □ Direct deposit or electronic transfer onto a prepaid card
   □ Cash payments
   □ Payday loan
   □ Check cashier
   □ Pawn shop
   □ Pre-loaded Debit card
   Other: ____________________________________________

   Outflows:
   □ Credit card
   □ Debit card
   □ Online payment through a bank account
   □ Personal check drawn on my bank account
   □ Prepaid card (including government benefit cards)
   □ Money order from a place other than a bank
   □ Cashier's check or money order from a bank
   Other: ____________________________________________

4. If you are currently unbanked, was there any time in the past that you did use a bank?
   □ Yes, which bank(s)__________, for how long:__________, when did you stop__________?
   □ No
If yes, what services did you use with that bank(s)?

☐ Checking account
☐ Saving account
☐ Debit Cards
☐ Credit Cards
☐ ATMs
☐ Online banking

☐ Mobile banking
☐ Direct deposit
☐ Money transfer
☐ Investment product
☐ Loans

If comfortable sharing, why did you stop using a bank?

5. If you are currently banked, what changes do you want to see in the services of your bank? If not, what changes in the banking services will make you more willing to open a bank account?

☐ Physical accessibility of bank branches and ATMs
☐ More bank/ATM locations near me
☐ Convenient hours
☐ Better services from the bank staff, a welcoming environment
☐ Accessible ways to present information
☐ Accessible online/mobile banking services
☐ Lower account fees
☐ Clearer communication of account fees and overdraft fees
☐ Products suitable to my needs, please describe:

Other, please describe:
6. What is the best way for you to hear about new banking products?

☐ TV or radio advertising

☐ Newspapers, brochures or other print advertising

☐ E-mail or social media marketing (Facebook, Twitter)

☐ Short Message Service (SMS-text messaging)

☐ Direct Mail

☐ Telemarketing

☐ Billboard advertising or signage outside

Other, please describe:

__________________________________________