



CITIZENSHIP: A MEANS TO FINANCIAL EMPOWERMENT

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About the Initiative

Cities for Citizenship (C4C) is a major national initiative aimed at increasing citizenship among eligible U.S. permanent residents and encouraging cities across the country to invest in citizenship programs. C4C is chaired by New York City Mayor Bill de Blasio, Chicago Mayor Rahm Emanuel, and Los Angeles Mayor Eric Garcetti, with support from the Center for Popular Democracy and the National Partnership for New Americans. Citi Community Development is the Founding Corporate Partner.

Participating Cities:

Atlanta, GA · Baltimore, MD · Boston, MA · Chattanooga, TN · Chicago, IL · Denver, CO · Jersey City, NJ · Los Angeles, CA · Milwaukee, WI · Nashville, TN · New York, NY · Philadelphia, PA · Pittsburgh, PA · Reading, PA · San Francisco, CA · San Jose, CA · Seattle, WA · Washington, DC

Objectives

- I. Overview of Banking Challenges & their Impact on Immigrant Communities
- II. Promoting Citizenship as a Means to Financial Empowerment
- III. Strategies and Local Efforts to Target Unbanked Immigrants, particularly LPRs

Banking Challenges Facing Immigrants

- While many immigrants are banked, a significant portion are unbanked. Documented status in particular is correlated with whether an immigrant is banked or not. Research shows that immigrants with documented status have higher rates of being “banked” despite equal rates of reporting regular savings.
- Barriers Include:
 - Price
 - Documentation
 - Language
 - Lack of Knowledge About & Access to Financial Information

Reaching Unbanked Immigrant Populations

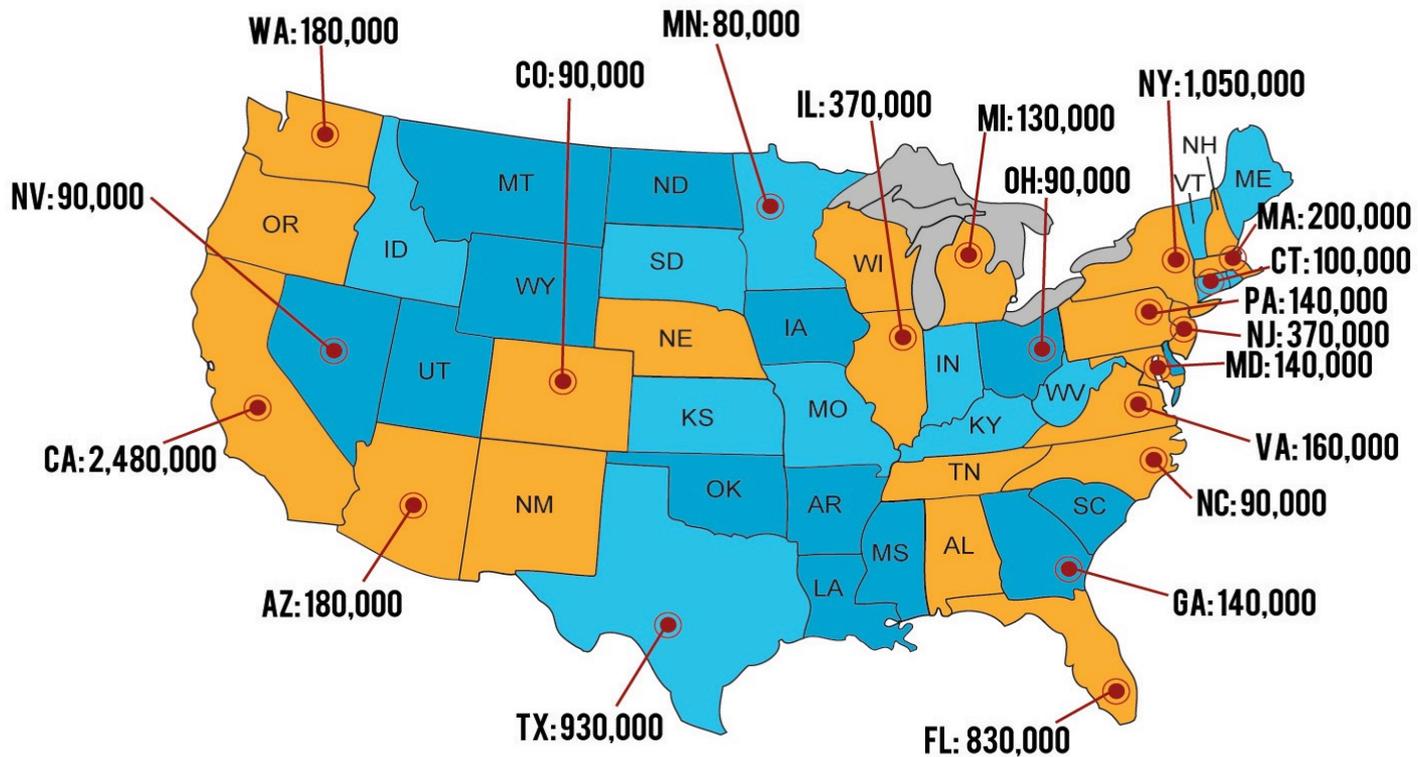
- Immigration and legalization processes provide a pivotal moment to encourage people to gain access to safe and responsible financial services.
- Immigrant-friendly policies and procedures with Flexible Customer ID programs (accepting matriculas, municipal IDs, passports, etc.) are critical.

CITIZENSHIP & FINANCIAL EMPOWERMENT

Combining citizenship efforts with final empowerment strategies is an **opportunity** to build a **stronger and more inclusive** economy for all. Becoming a citizen has clear **measurable impacts** for legal permanent residents and the communities in which they live.

With nearly 9 million eligible legal permanent residents eligible to become citizens today, many institutions have created innovative collaborations to encourage economic growth, innovation, and prosperity for all.

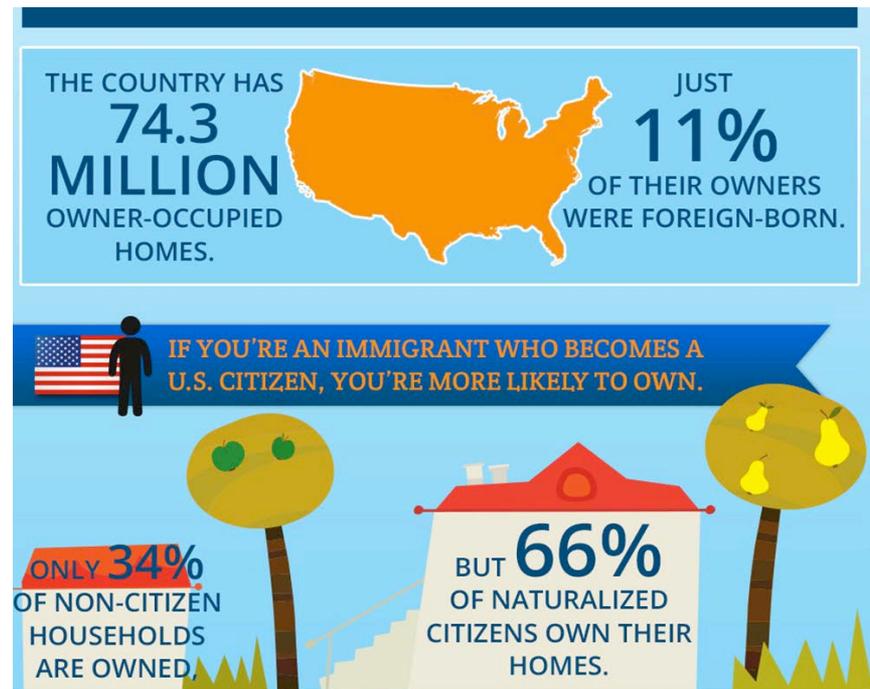
Where are the 8.8 million eligible LPRs who are eligible to naturalize?



Citizenship: A Catalyst For Financial Empowerment

- Data collected from the American Community Survey and the 2011 Census indicate that home ownership increases among naturalized citizens compared to non-citizens.²
- According to 2013 Census data, 1 in 7 homeowners were foreign born. Sixty-six percent of naturalized citizens owned their own homes relative to 34% of non-citizens.

www.facethefactsusa.org/facts/homeownership-more-likely-when-immigrants-us-stay-longer



SOURCES:

<http://www.census.gov/prod/2013pubs/acsbr11-15.pdf>

http://www.census.gov/newsroom/releases/archives/foreignborn_population/cb13-19.html

Citizenship: A Wise Return on Investment

- Naturalized citizens earn 8-11% more than non naturalized immigrants.
- Naturalized citizens are less likely to live below the poverty level - 6% compared to 16% of non-naturalized citizens.³
- 82% of naturalized citizens have health insurance compared to 49% of non-naturalized citizens.
- Educational attainment increases dramatically among newly naturalized citizens. USCIS, CSSI data indicates that 22% of New Americans held bachelors degrees compared to 10% of non-naturalized citizens.



See Figure 2. Scoggins, Pasto. 2012 Citizenship Gain. *Citizen Gain: The Economic Benefits of Naturalization for Immigrants and the Economy*. Center for the Study of Immigrant Integration. <http://csii.usc.edu/CitizenGain.htm> p. 7

Efforts to Integrate Financial Empowerment & Citizenship Services

- Mayor's Office of Immigrant Affairs, New York
- Mayor's Office of Immigrant Affairs, Los Angeles

Immigrant Financial Empowerment

- **Immigrant Financial Services Study (NYC)**
- **Proven Interventions**
 - 1-on-1 financial coaching
 - EITC and free tax preparation services
 - Tailored consumer products
 - Financial education connected to action
 - Integrating interventions into programs
- **Goal = Behavioral Change**

Naturalization + Financial Empowerment Strategies

- Integrate financial counseling into service delivery programs
- Partner with credit unions
- Connect municipal offices

**CITIZENSHIP
IS AN ASSET FOR
ECONOMIC
OPPORTUNITY**

NYC MOIA Program Elements

- Partners
- Outreach
- Citizenship application assistance, including fee waiver assistance
- Additional financial empowerment services





are you ready to become a **U.S. Citizen?**

free legal assistance - we can help.

**Over half a million
New Yorkers are
eligible for citizenship.
You could be one of them!**
Apply today!

NYCitizenship in Schools

free and confidential
legal and application assistance

learn about
fee assistance programs

service event dates
registration required

2014 Dates:	2015 Dates:
September 20 - Bronx	January 24 - Bronx
October 18 - Queens	February 7 - Queens
November 22 - Queens	March 21 - Brooklyn
December 20 - Brooklyn	May 16 - Manhattan
	June 13 - Queens
	July 11 - Brooklyn

REGISTER TODAY!
Call 212-788-7654 or visit nyc.gov/nycitizenship

applying for citizenship is easy!

- Bring:**
- Green card and passport
 - Child's green card
 - Copy of most recent IRS Tax Return (if applicable)
 - Marriage certificate or divorce papers (if applicable)
 - Certified dispositions and MTA disposition letter (if applicable)

you may also be eligible for the fee waiver!

- Bring all that apply:**
- SNAP (Food Stamp) Award Letter
To request one, call 718-722-8009
 - SSI Award Letter
To request one, call 800-772-1213
 - Medicaid Award Letter
For more information, call 212-695-0541

NYCitizenship in Schools



NYCitizenship in Schools Fee Assistance Program

**Need help paying for citizenship?
Applying for U.S. citizenship costs \$680**

Through NYCitizenship in Schools, anyone ready to apply for U.S. citizenship can get help paying the \$680 application fee

Fee Assistance Program Options:

Option 1: Fee Waiver

- No application fee for those who qualify
- You may be eligible to apply for a fee waiver from the U.S. Citizenship and Immigration Services based on your income level, receipt of public benefits and other factors
- An attorney will help you find out if you qualify

Option 2: Fee Assistance Payment Plan

- Pay \$680 in smaller, monthly payments
- You can become a credit union member and receive free financial counseling and other services
- Call the Mayor's Office of Immigrant Affairs at [\(212\) 788-7654](tel:212-788-7654) for more information or to schedule an appointment

Option 3: Safe Banking and Savings Plans

- Open a safe account or get help with a savings plan
- If you don't have a bank account or want to change your current account, you can get help finding the best option
- Call the Mayor's Office of Immigrant Affairs at [\(212\) 788-7654](tel:212-788-7654) for more information or to schedule an appointment

For more information, call the Mayor's Office of Immigrant Affairs at 212-788-7654 and ask about the fee assistance program



Community Development



NYCitizenship in Schools Financial Assistance

in partnership with



Do you need help paying for the cost of the Citizenship Application?

Financial assistance is available to those who do not qualify for the fee waiver.

Flexible payment plans
Low interest rates

Free financial counseling also available:

Repair poor credit

Establish credit

Save and plan for the future

Open a bank account

Office of Immigrant Affairs, Los Angeles

Measuring Success

- Goal: 3000 individuals over 2 years

Strategy:

- Leverage existing resources
- Identify right community partners
- Develop relationships with financial institutions

Resources

- Citizenship: A Wise Investment for Cities
([http://www.citiesforcitizenship.org/Cities for Citizenship.pdf](http://www.citiesforcitizenship.org/Cities_for_Citizenship.pdf))
- NYC Department of Consumer Affairs, Office of Financial Empowerment, *Immigrant Financial Services, Study*,
<http://www1.nyc.gov/assets/dca/downloads/pdf/partners/Research-ImmigrantFinancialStudy-FullReport.pdf>.
- National CAPADC et al., Banking in Color: New Findings on Financial Access for Low to Moderate Income Communities,
http://nul.iamempowered.com/sites/nul.iamempowered.com/files/report_attachments/bankingincolor_web.pdf
- Scrimping and Saving, A Report on Financial Access , Attitudes and Behaviors, Low & Moderate Income Asian Americans and Pacific Islanders,
http://www.nationalcapacd.org/sites/default/files/u17/scrimpingsaving_full_report.pdf

Thank you!



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Chicago, IL · Denver, CO · Los Angeles, CA · Nashville, TN · New
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www.citiesforcitizenship.org

For more information contact cities4citizenship@populardemocracy.org

