



# RAISE

Texas Summit 2023

MAR  
2 - 3

at the  
Federal  
Reserve  
Bank of  
Dallas

CONNECT TO EFFECT:  
BUILDING AN EQUITABLE  
FINANCIAL ECOSYSTEM  
FOR TEXANS

# Connecting Texans with Digital Equity

Plenary Session – March 3rd



**MARYCRUZ DELEON**  
**(MODERATOR)**

*Community Development Senior Advisor  
Federal Reserve Bank of Dallas*



**FRANCELLA OCHILLO**

*Executive Director  
Next Century Cities*



**ARMANDO CANTU**

*Chief Executive Officer  
CARBoard Project*





seven  
million

**TEXANS IN THREE  
MILLION HOUSEHOLDS  
ACROSS THE STATE DO NOT  
HAVE HIGH-SPEED INTERNET  
ACCESS.**

---

***Texas Office of Broadband Development***

---

**Digital equity  
is an integral  
component of  
broadband access  
*and* adoption  
strategies  
statewide.**

# examples of broadband access challenges

---

- **inequitable deployment**
- **digital discrimination**
- **inaccurate data**
- **gaps in oversight**
- **reactive broadband policies**

# known obstacles to broadband adoption \_\_\_\_\_

- **cost-prohibitive service options** **intermittent**
- **subscriptions/access** [underresourced Affordable](#)
- [Connectivity Program \(ACP\)](#) **outreach** **lack of**
- **community-based partners** (libraries, nonprofits,  
etc.)
- **language and training barriers**
-

# Household Impact



**The lack of broadband adoption is concentrated among low-income households nationwide.**



**Native American, Black/African American, and Hispanic/Latino American households lack broadband adoption at substantially higher rates.**



**Adults who do not have broadband internet access at home are more likely to be unemployed or out of the labor force.**



**People without broadband adoption are more likely to be uninsured, even after controlling for income, race, age, and geography.**

publications  
publications  
publications



[“Measuring Broadband Should No Longer Be Binary”](#) **explains why the data collection model used to determine whether a household had a landline phone cannot adequately measure broadband access in the 21st century.**

[“Digital Divide Estimates Rarely Account for Its Ripple Effect on Communities”](#) **illustrates the lesser-known impact on communities in Michigan.**



publications  
publications  
publications



*“Will Dreams for Equality Be Deferred by Gaps in Technology?”* **highlights** some of the household-level economic disadvantages that accompany digital inequities.

Economic Consequences and Generational Impact of the Digital Divide **is a report** focusing on the nationwide impact of deficient broadband access and adoption strategies.

# CARD

# BOARD

# PROJECT



---

A DIGITAL CONNECTION FOR ALL








**ONE HOUR?**



**ONE DAY?**



**ONE WEEK?**

An aerial photograph of a city skyline at dusk, featuring various skyscrapers and buildings. A semi-transparent white text box is overlaid in the center, containing the following text:

**Dallas** is ranked **#6** in  
the country and **#1** in  
Texas of urban cities  
with families **lacking**  
**internet access**

**29%** of low-income households **do not** own a smartphone







**17% of Black  
workers and  
32% of Latino  
workers have  
NO digital  
skills**

# CARD

# BOARD

# PROJECT

---

A DIGITAL CONNECTION FOR ALL

# A DIGITAL CONNECTION FOR ALL



CONNECTIVITY



DEVICES



DIGITAL SKILLS

# CARDBOARD PROJECT'S BEGINNINGS

## Cornerstone Kitchen and the State Fair of Texas

- Connected with Pastor Simmons
- Fair Park residents were not able to apply for SFOT seasonal job fair
  - No access to computers or a phone number
- CBP assisted 237 guests with the SFOT seasonal job fair applications, and many were accepted
- 32% of CBP guests in 2019 did not own a cellphone and, without it, could not apply for jobs
  - Inspiration for CARDBoard Connect



# WHO WE ARE

Our mission is to connect the digitally disconnected and provide a digital connection for all.

Our recent accomplishments include:

- 2020 Workforce Solution Partner Award
- 2-Year United Way Digital Divide Grant
- 3-Year United Way Community Impact Award
- City of Dallas World Education Services Skilled Immigrant Integration Program



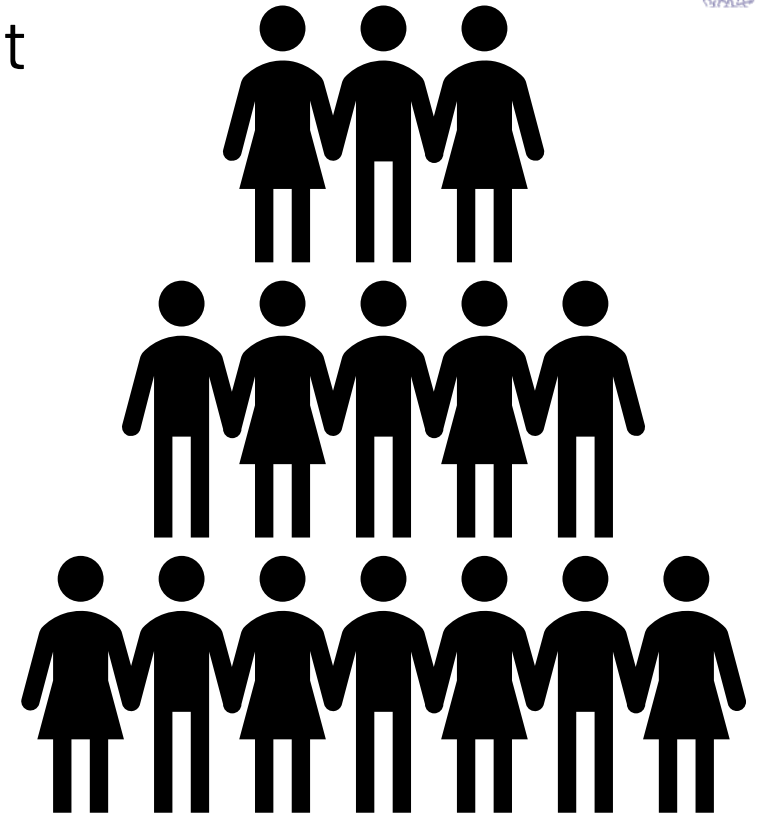
# WHO WE SERVE

- Unhoused population
- Justice-impacted Communities
- Residents of Digital Deserts
- Foster age out / Family courts
- Veterans
- Unemployed / under-employed
- Seekers of self-sufficiency



# 2022 INCOMING CBP GUEST STATISTICS

- Highest Level of Education Attained:
  - 40% - High School Diploma or Equivalent
  - 27% - Some High School
  - 16% - Some College
- 64% are **unemployed**
- 60% are **seeking employment**
- 23% have **no access to wifi at home**
- 49% **have a bank account**
- 64% **use mobile banking**
- 23% **know their credit score**



# 10-STEP ROADMAP SUCCESS STORY: ISAIAH K.



## Intake Profile

**Name:** Isaiah K.  
**Age:** 17  
**Residency:** Motel Resident  
**Education Level:** 8th Grade

## Primary Challenges :

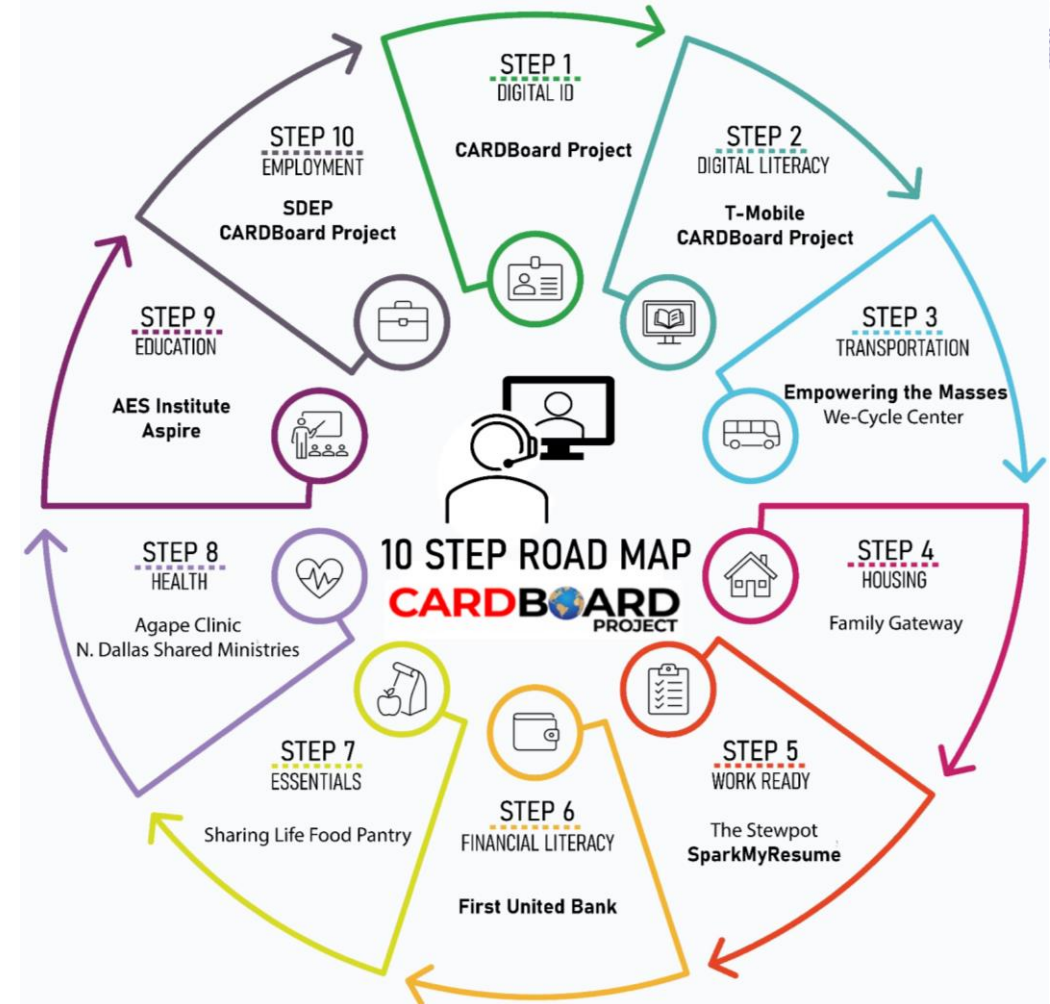
- No Digital Access
- No HS Diploma
- No Work History or Training

## Goals :

- Attain HS Equivalent Certification
- Vocational Training:
  - Machine Operation
  - Mechanics Certification

## Outcomes:

- Obtained HS Equivalency
- Received Forklift Certification
- Began April 20, 2021 Target Supplies Logistics
  - Forklift Operator \$15/hr





# DIGITAL SKILLS TRAINING

## *Community Focused Training*

Digital Skills Training sessions with a focus on various communities:

- Justice Impacted Communities
- Foster Age Out with the Family Courts
- Veterans and Military Families
- Spanish Speaking
- Young Adults / Teens



# MULTIGENERATIONAL DIGITAL SKILLS TRAINING PROGRAM

- Google Suite Literacy Classes
- Families are also provided:
  - Laptops and hotspots
  - Digital backpack with program materials
  - 10-Step Roadmap Intake Assessment
  - Financial literacy training

## FREE Digital Skills Training

for Students and their Legal Guardians

Our program offers:

- Google Suite Training
- Financial Literacy
- Resumé Building and Online Job Portal Assistance

A laptop and hotspot is provided to you! Have a chance to keep both devices through our Learn It, Earn It, Keep It Program.

I feel more confident in helping my kids with their homework. I recommend families take advantage of this opportunity.

Mrs. Giovanni,  
2022 TAP Graduate



I enjoyed being captain of my family and helping my parents as we all learned together!

Jazzman,  
2022 TAP Graduate

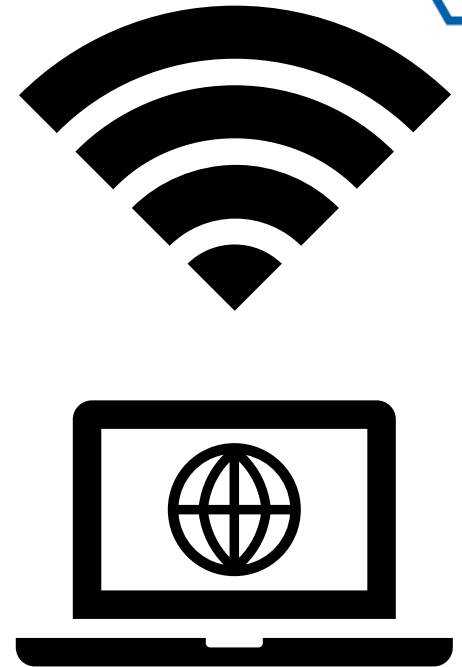


Powered by:



# JUSTICE IMPACTED COMMUNITIES

- Working with criminal courts, family courts, and foster age-out groups
- Support in reducing recidivism
- Device Loan Program
  - Access to digital equipment to complete court-mandated programming
  - Learn It, Earn It, Keep It
  - 89% of participants do not own a device aside from their phone



**Eligible households can receive up to**



**\$100 to offset the costs of a computer or tablet**

# AFFORDABLE CONNECTIVITY PROGRAM (ACP) ADOPTION RATES



[About](#) ▾

[Our Work](#) ▾

[Resources](#) ▾

[Blog](#)

[Login](#)

[GetACP.org](#)



## Texas ACP Adoption

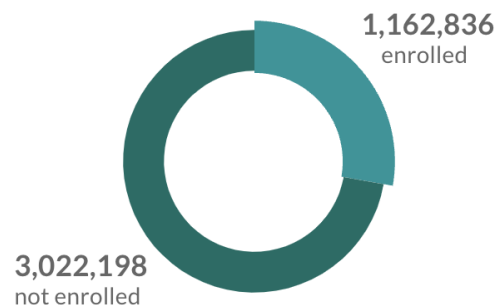
4,185,034 eligible households



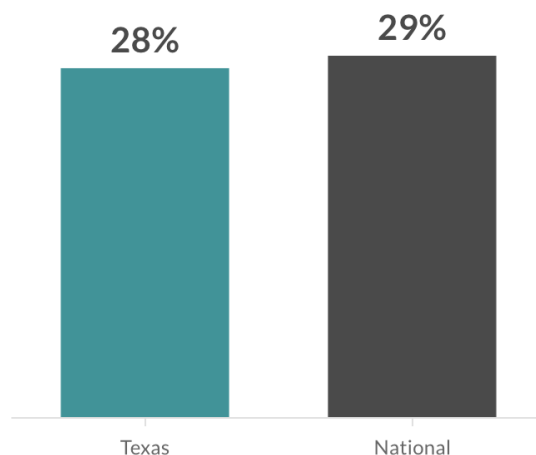
ACP in Dallas:

- Adoption Rate: 35%
- Eligible Households: 234,800
- Enrolled Households: 81,406
- Eligible Unconnected Households: 102,803

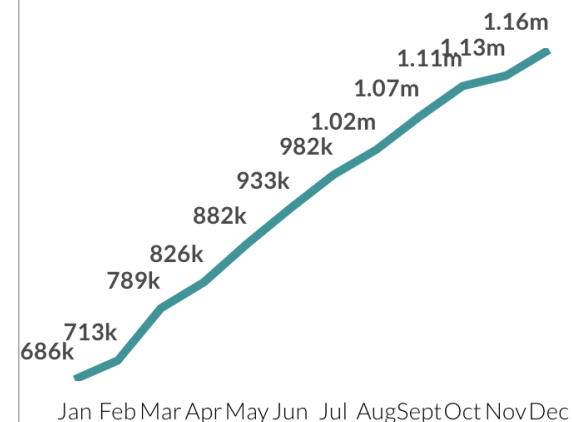
### ENROLLMENT



### NATIONAL

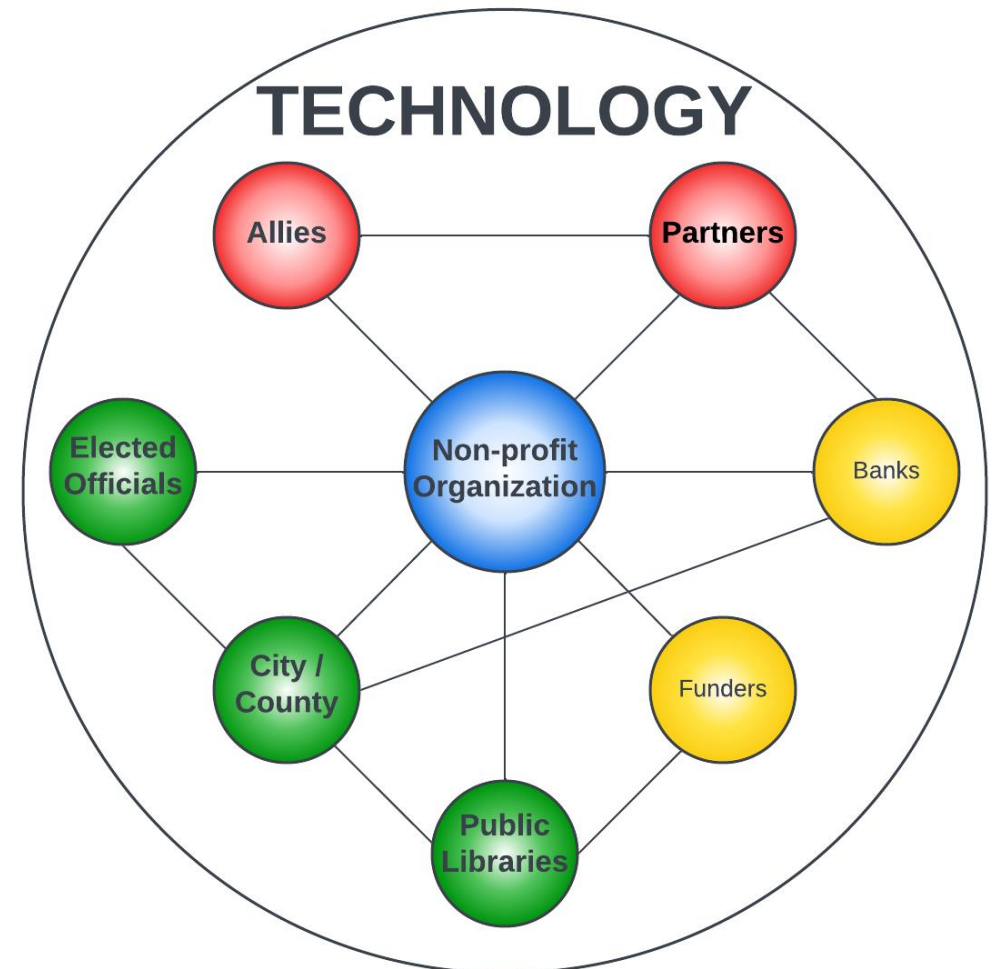


### ENROLLMENT OVER TIME



# BUILDING YOUR NP ECOSYSTEM

- Identify digital deserts
- Collaborate with your city
- Support local public libraries and additional local systems
- Create outdoor mobile pop-ups



# (EM)POWERMENT POP-UPS

## *with Dallas Innovation Alliance*

- Supply high-speed wifi and on-site assistance at community events
- Assist guests navigating through state and federal programs like the FCC ACP and Free COVID-19 Testing
- Connect guests to community resources that they have available to them



# PROMOTING THE ACP

- Collaborate with your city and assist with ACP registration
- Ensure guests know what documents are needed for ACP registration
- Use the FCC Social Media Kit provided online

**(EM) Powerment pop-ups**

**Affordable Connectivity Program ACP**

**APPLY HERE:**  
Call (877) 384-2373  
from 9:00 AM - 9:00 PM EST

What is the Affordable Connectivity Program or ACP?

**WWW**

**WHO IS ELIGIBLE:**

The Affordable Connectivity Program (also known as ACP) is an FCC benefit program that helps make the Internet more affordable for eligible households.

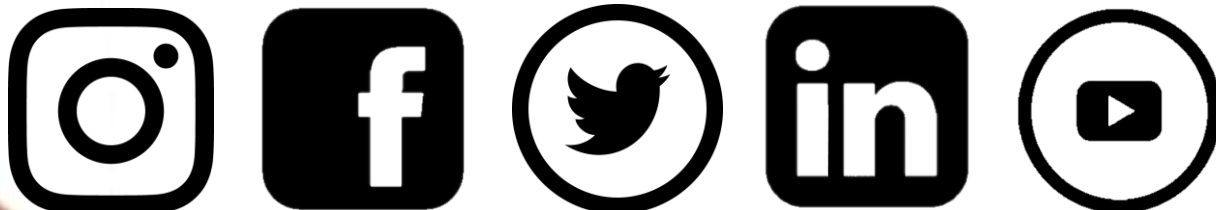
Households with incomes at or below 200% of the Federal Poverty Guidelines; Households receiving: SNAP; Medicaid; WIC; Public Housing Assistance; Veterans Pension/Survivor Benefits; SSI, or Lifeline; National Free Lunch Program.

**You must provide proof that you are receiving any of the benefits listed above.**





## Follow Us on Social Media



[cardboardproject.org](http://cardboardproject.org)

PHONE: (972) 571-3202

To donate:  
Text **"GIVE"** to (972) 480-3759

# Thank You

- **Marycruz DeLeon**  
**Federal Reserve Bank of Dallas**

[www.dallasfed.org](http://www.dallasfed.org)  
[marycruz.deleon@dal.frb.org](mailto:marycruz.deleon@dal.frb.org)

- **Armando Cantu**  
**The Cardboard Project**

[cardboardproject.org](http://cardboardproject.org)  
[Armando@cardboardproject.org](mailto:Armando@cardboardproject.org)

- **Francella Ochillo**  
**Next Century Cities**

[nextcenturycities.org](http://nextcenturycities.org)  
[francellaochillo@hks.harvard.edu](mailto:francellaochillo@hks.harvard.edu)  
[francella@nextcenturycities.org](mailto:francella@nextcenturycities.org)

