Office of Consumer Credit Commissioner
Agency Workforce Plan

Strategic Plan
Fiscal Years 2027-2031
June 1, 2026

Agency Overview

The mission of the OCCC is to regulate nonbank financial services and to educate consumers and industry providers, fostering a fair, lawful, and healthy financial services market that grows economic prosperity for all Texans.

The OCCC's mission is primarily achieved through licensing, registration, examination, consumer assistance, education, and supervision of non-depository financial service providers. The OCCC recognizes the need for a healthy financial services environment and seeks to achieve a balance between consumer protection, access to financial services, and the profitable operation of financial service providers in Texas. The OCCC promotes the highest principles of professional conduct and ethics, and stewardship and conservation of funds while engaging in limited, balanced, and effective regulation.

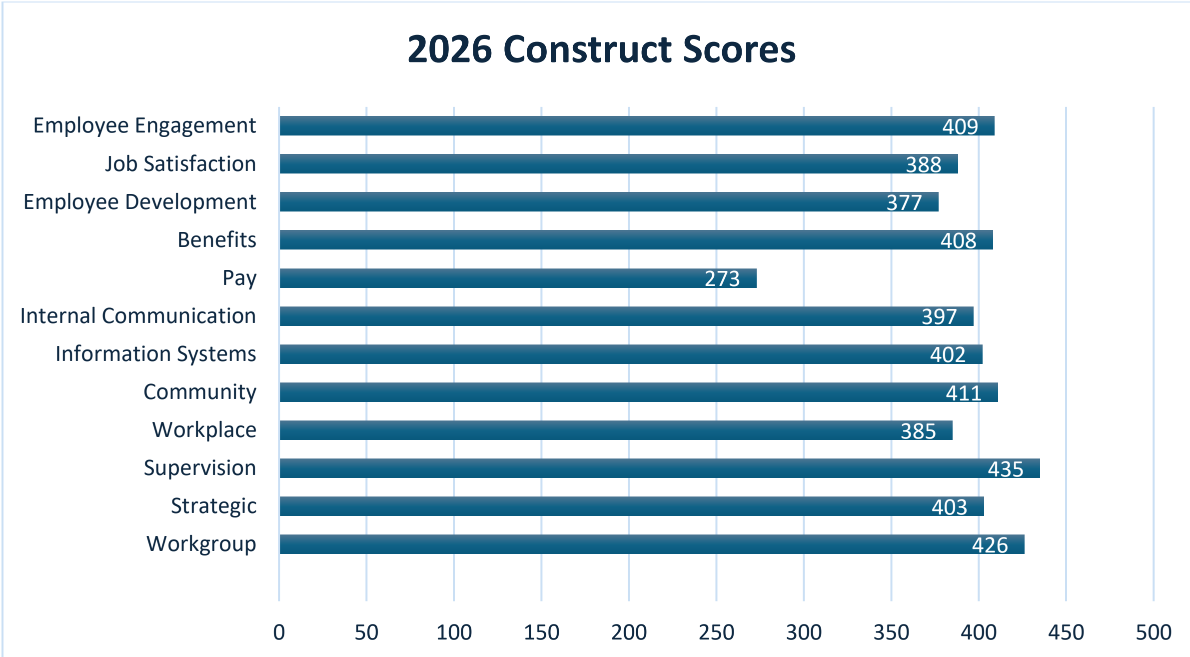
The industries regulated by the OCCC operate within a financial service marketplace that continuously adapts to evolving products and business practices and changes in federal, state, and municipal regulations. The degree to which these influences affect the OCCC's regulated population varies and can influence staffing requirements. The OCCC adjusts staffing strategies to align with changes in the regulated industries to ensure the agency performs its core functions effectively and efficiently.

The OCCC's greatest asset is its workforce. By retaining and developing the right talent, the OCCC strengthens its ability to fulfill its mission. A high-performing and engaged staff is essential to driving continuous improvements and sustaining effective operations. To support this, the agency prioritizes employee retention and promotes opportunities for professional development and career progression. The OCCC also recognizes the importance of building interdisciplinary skill sets and implementing thoughtful succession planning to ensure long-term organizational resilience.

Employee Engagement

The OCCC participates in a biennial Survey of Employee Engagement (SEE) administered by the Institute for Organizational Excellence at the University of Texas at Austin. In February 2026, surveys were emailed to 63 employees statewide. Of the 63 employees invited to take the survey, 55 employees responded, for a response rate of 87.3%. Response rates higher than 50% suggest soundness while rates lower than 30% could indicate problems. The OCCC's response rate is considered high and shows employees are engaged and invested in the OCCC.

The OCCC's overall score on the survey was 396. The score is an evaluation of employee engagement within 12 constructs or organizational topics. Based on these constructs, 64% of OCCC staff are either highly engaged or engaged, which is more favorable than nationwide polling data which indicates about 30% of employees are highly engaged or engaged. Construct scores above 350 are desirable, and when scores dip below 300, there may be cause for concern.

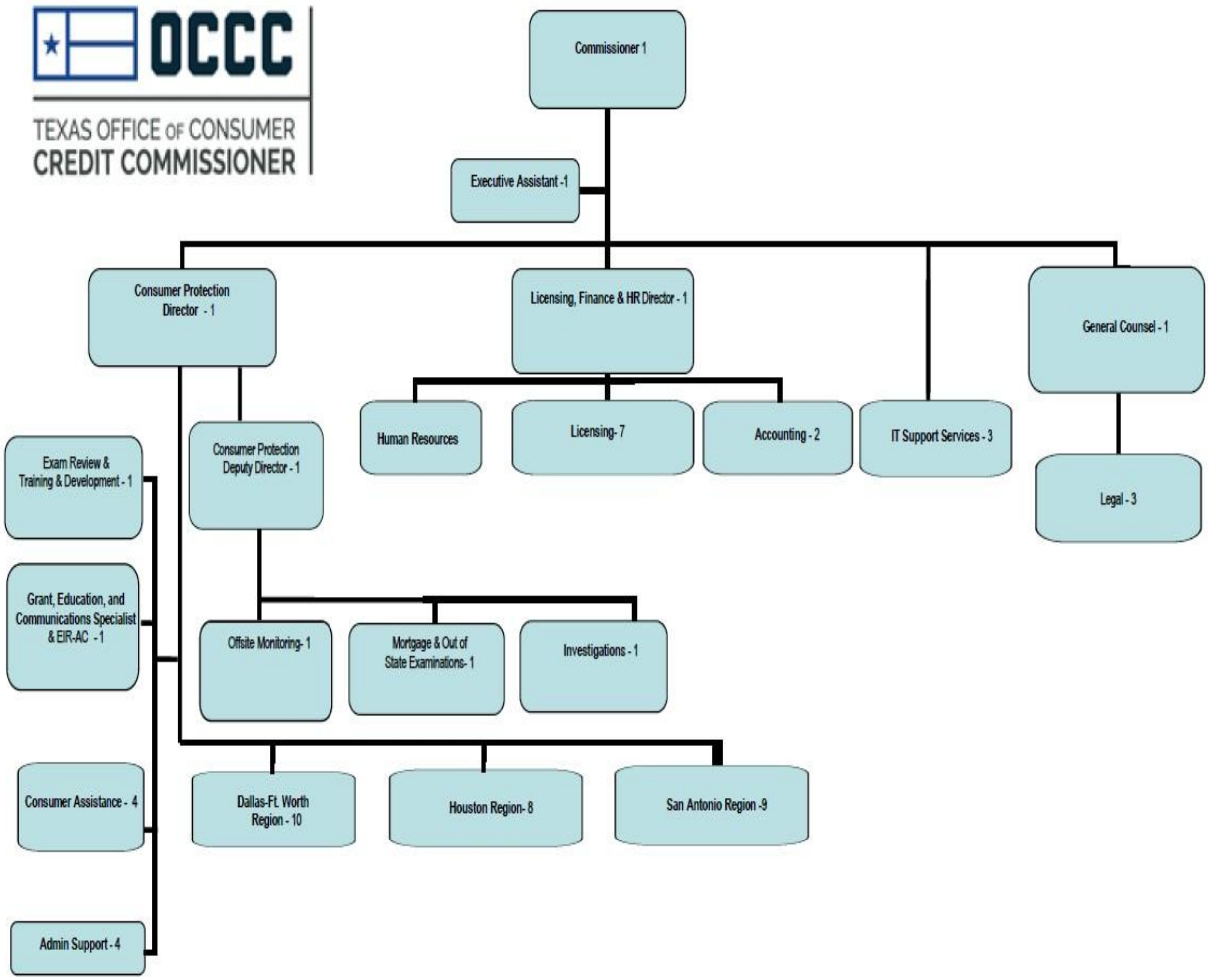


The data from the SEE provides information not only about employees' perceptions of the effectiveness of the OCCC, but also about employee job satisfaction. The process and results of this survey are important to the continued development and success of the OCCC. Employee feedback from the survey informs the OCCC's efforts to build and sustain a high-quality workforce. The construct scores help align workforce initiatives or policies with the OCCC's mission, goals, and strategic priorities.

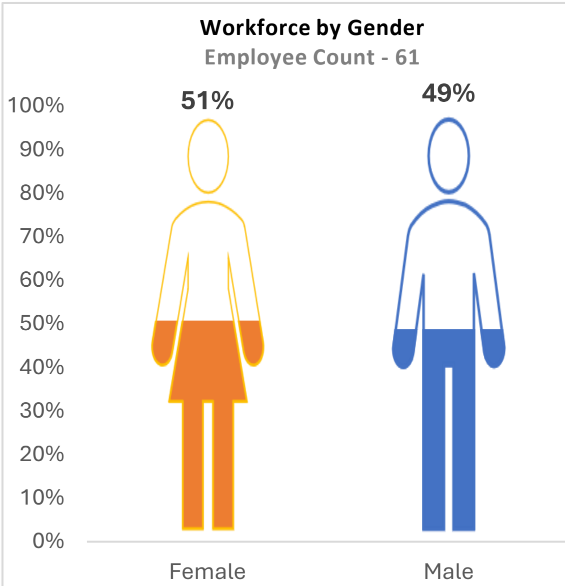
Workforce Analysis

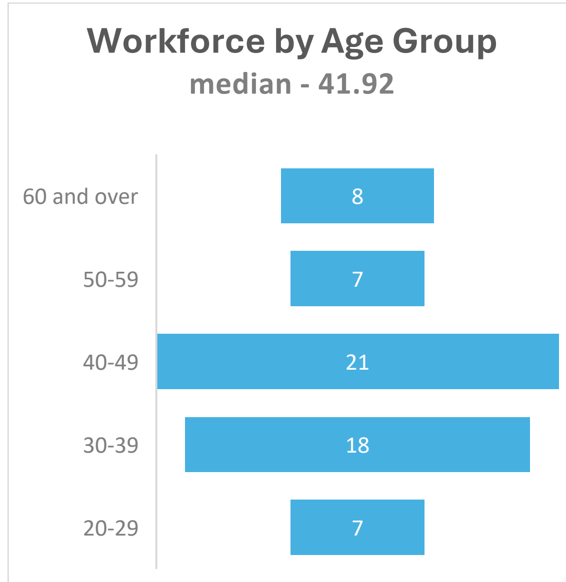
The OCCC is a small state agency that, for FY26, has an authorized limit of 68 full-time equivalent employees (FTEs). As of May 2026, the OCCC is staffed at 60 (FTEs); 32 of these FTE's are located in the Austin headquarters and 28 FTE's work in various regions across the state, including Dallas-Fort Worth, the Rio Grande Valley, Houston, and San Antonio. The OCCC is divided into six teams, which include Consumer Protection (incorporates Consumer Assistance), Licensing, Accounting, Administration, Legal, and Communications. Agency staff are comprised of financial examiners, attorneys, licensing and permit specialists, accountants, compliance analysts, other professionals, and support personnel.

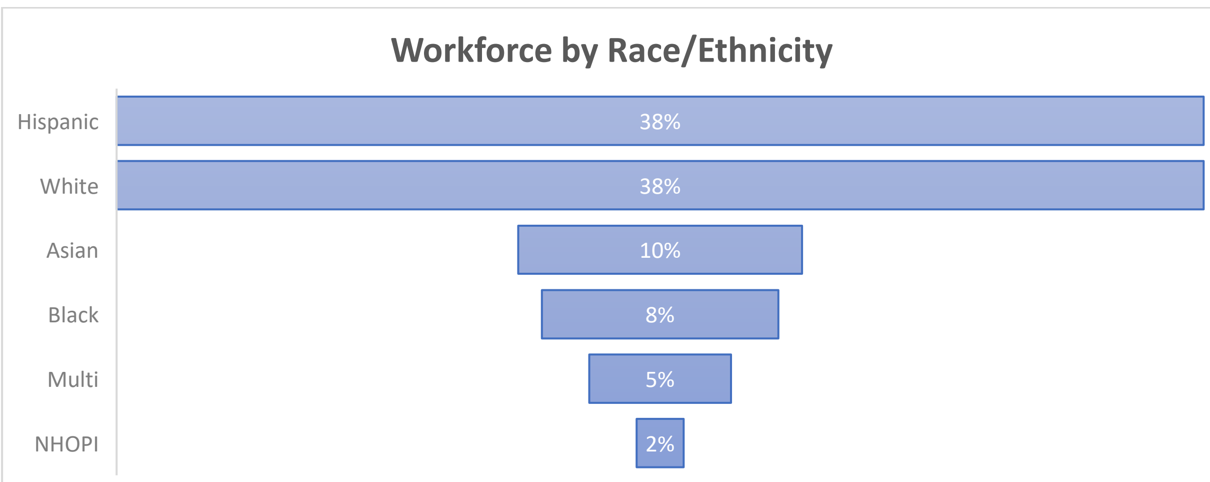
Agency Organizational Structure-

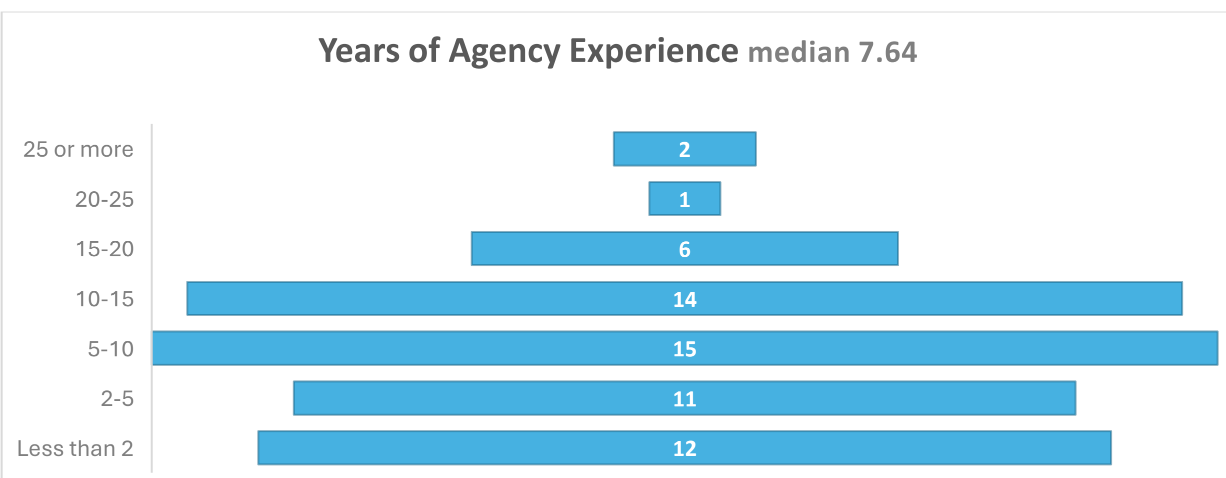


The OCCC's current workforce profile is illustrated in the charts below. Male employees represent 49% of the workforce and female employees represent 51%. The average age of all employees is 43 and the median age is 42. The average agency tenure is 8.9 years, and the median tenure is 7.6 years.


Workforce by Gender
Employee Count - 61
51%
49%
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Female
Male


Workforce by Age Group
median - 41.92
60 and over
8
50-59
7
40-49
21
30-39
18
20-29
7


Workforce by Race/Ethnicity
Hispanic
38%
White
38%
Asian
10%
Black
8%
Multi
5%
NHOPI
2%


Years of Agency Experience median 7.64
25 or more
2
20-25
1
15-20
6
10-15
14
5-10
15
2-5
11
Less than 2
12

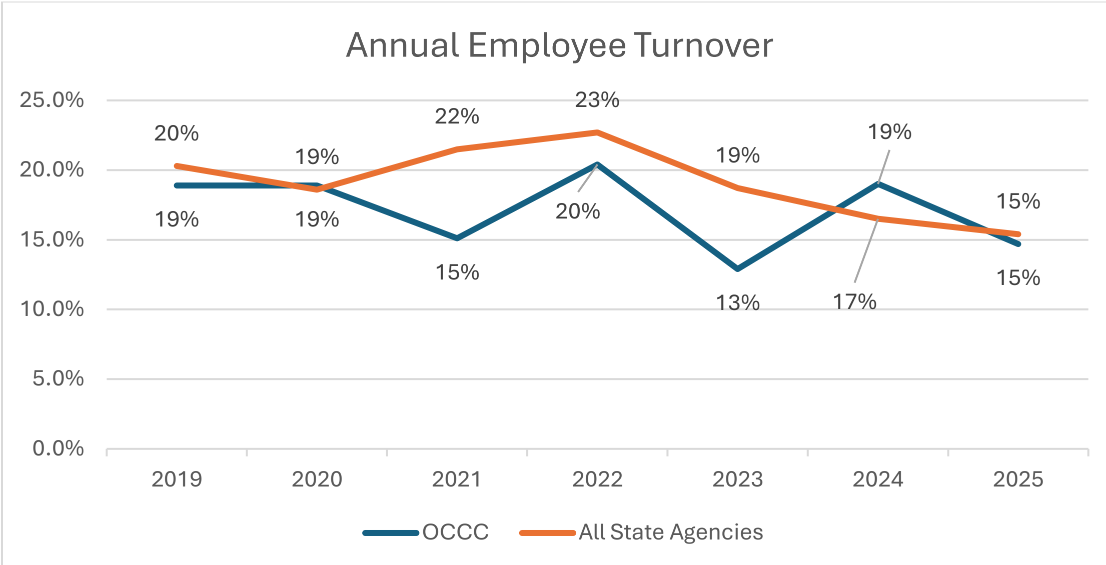
Retirement Eligibility
Ten employees are eligible for retirement within the next five years, and four employees are currently eligible to retire. The OCCC does not anticipate retirement will account for a majority of separations in the immediate future. Effective succession planning, retention efforts, staff development, and knowledge sharing are essential to sustaining the agency's continued effectiveness, continuity, and adaptability.

Staff Turnover
The OCCC competes with non-depository financial service providers, other state agencies, and federal regulatory agencies for its professional staff, especially within the financial examiner series. Economic conditions directly influence the OCCC's ability to recruit and retain employees, as strong markets can draw staff toward opportunities outside of state government. Over the next five years, the OCCC will focus on targeted human capital strategies that support workforce stability, strengthen essential skill sets, and ensure the agency remains adaptable amid changing operational needs.

The retention of qualified and experienced staff is essential to continued success. A particular priority of retention efforts is the financial examiner series due to the significant investment in training for these employees.

To support employee well-being and retention, the OCCC provides limited flexible scheduling options where appropriate. These arrangements have helped reduce commuting demands and have supported efficiencies in certain examination activities, including reduced overnight travel for financial examiners. However, the OCCC's priority remains performance measures, maintaining high-quality customer service, and ensuring that work schedules align with operational requirements.

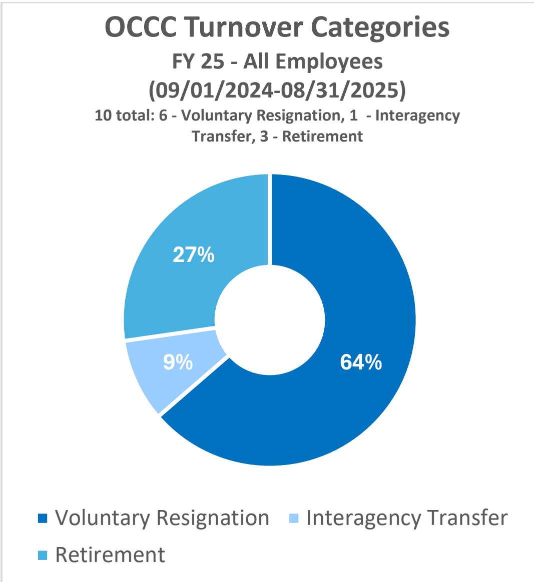
The OCCC seeks to maintain an acceptable turnover ratio to limit disruptions and loss of institutional knowledge; some turnover though, is healthy and expected. Many factors and conditions affect an agency's turnover ratio, such as employment market conditions, which may drive higher turnover from time to time. A desirable turnover ratio for the OCCC is between 12 – 16%. Since fiscal year 2017, turnover has ranged from a low of 11.9% to a high of 20%. Maintaining a qualified and competent workforce requires ongoing attention to effective retention strategies.

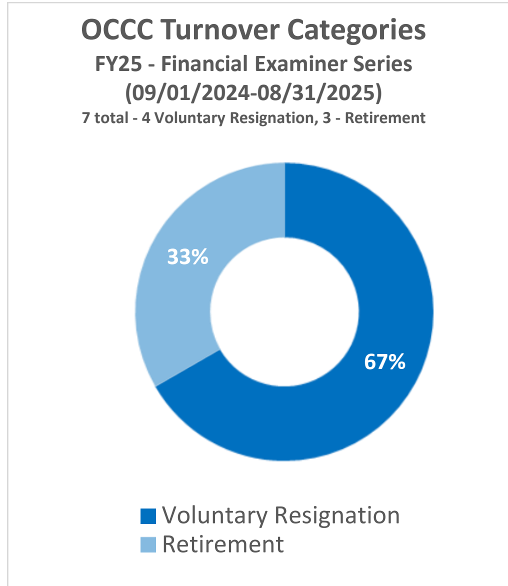


The Financial Examiner position is among the most costly to replace due to the significant time and resources required for training and travel. To mitigate the impact of inevitable turnover, the OCCC has streamlined initial training processes and reduced early-stage investment costs for new examiners.

To further support retention, especially among more tenured examiners, the OCCC may conduct a competitive salary review to better align with comparable state and federal regulatory agencies, if within budgetary capacity. Technological advances have also expanded opportunities for offsite monitoring and supervision, reducing the need for extensive travel.

Over the next five years, the OCCC will continue balancing travel expectations for financial examiners with the need to effectively regulate non-depository service providers across the state. As shown in the charts below, field staff represented the largest share of turnover during fiscal year 2025, accounting for seven of the ten separations.





Training and Development

The OCCC prioritizes professional development of all staff members and encourages employees to seek formal and informal training opportunities. The OCCC conducts an annual financial examiner training school and requires all employees to complete a minimum of three hours of cybersecurity training on an annual basis, with an additional 12 hours of cybersecurity training for members of the OCCC's cybersecurity committee. Agency employees also regularly attend training through regulator associations, along with various other workshops and seminars to encourage employee career development.

The OCCC is committed to strengthening the training and development of its Consumer Protection staff. Financial examiners require comprehensive preparation to accurately assess risk and evaluate compliance across regulated industries. To support this, the OCCC maintains a core training curriculum that equips examiners to conduct effective examinations and provides a structured career ladder that supports advancement, skill development, and professional growth. The OCCC will continue refining its development programs and assessing future workforce competencies to ensure long-term capability.

Over the next five years, training and development will be shaped by market and industry conditions, including a new generation of workers, rapid technological change, employee retention challenges, and competition from other regulators and private sector employers.

Veterans

The Texas Government Code, Section 657.004, requires state agencies to meet a veteran employment goal of hiring veterans in full-time positions to equal at least 20% of the total number of employees. The OCCC takes advantage of the resources of the Texas Veterans Commission and the Texas Workforce Commission to strive towards this goal. As of March 31, 2026, the OCCC employs 6 veterans or 9% of its workforce.

Gap Analysis

As of April 30, 2026, the agency had seven vacancies and is currently limiting new hiring due to budgetary constraints and ongoing efforts to right-size the workforce in alignment with a reduced regulatory population. Staffing levels have declined gradually over the past two years – approximately 9% overall – primarily through natural attrition. While reduced staffing presents challenges in meeting regulatory obligations, the OCCC is actively identifying efficiencies and consolidating tasks to support service quality.

Future staffing levels are evaluated on an ongoing basis, with workforce planning adjustments informed by licensee and registrant populations, budget conditions, market trends, and developments in the non-depository financial marketplace. The OCCC's SDSI status provides some fiscal and operational flexibility enabling timely adjustments to staffing as conditions evolve.

Critical Workforce Skills

Several critical skills are necessary to ensure the OCCC operates effectively. The OCCC is committed to continued development in these areas for current staff members and the recruitment and training of the next generation of workers. These skills include:

- Financial Examination Experience
- Regulatory and Legislative Experience
- Networked Supervision Expertise
- Compliance Management Systems Experience
- Information Technology and Cybersecurity Expertise
- Financial Statement Analysis
- Investigative Skill
- FinTech Knowledge
- Database Development & Maintenance
- Risk Management
- Customer Service Skills
- Management and Leadership Skills

Succession and Continuity Planning

The OCCC's goal is to retain its professional workforce and develop employees in the critical skills identified in this plan. Over the next five years, the OCCC will review its structure to ensure job design, responsibilities, and departmental configurations effectively support strategies and goals.

Succession planning remains a central focus and is regularly evaluated by agency leadership. The OCCC prepares employes for future roles through targeted training, interdisciplinary development, and ongoing performance evaluation. Senior staff play an active role in building the competencies needed for advancement, ensuring that institutional knowledge is transferred effectively across the workforce. The OCCC also maintains a Continuity of Operations Plan to guide essential functions during events that disrupt normal operations.

To support continuity in critical roles, the OCCC has established a workforce structure that identifies and prepares individuals capable of assuming key leadership responsibilities when needed. This approach emphasizes developing technical expertise, strengthening managerial capabilities, and project-based opportunities that build readiness for future leadership roles.

Recent workforce data indicates that these efforts are contributing to stronger internal bench strength. The median years of agency experience have increased since 2024, from 6.6 to 7.6 in 2026, reflecting deeper institutional knowledge and enhanced skill development across the OCCC.

Future Strategies

Workforce planning will continue to evolve to meet the needs of industries, consumers, the public, and other stakeholders by supporting effective regulation, education, and consumer protection. Over the next five years, the OCCC's workforce strategy will focus on developing and retaining highly qualified staff capable of meeting changing regulatory demands, while also leveraging technology and virtual meeting capabilities to enhance collaboration, training, stakeholder engagement, and operational efficiency across geographically dispersed teams and regulated entities.

To support this direction, the OCCC plans to implement targeted retention initiatives, expand internal training and development opportunities, and pursue competitive compensation practices within available budgetary limitations. These efforts will help ensure the agency maintains the skills and capacity needed to fulfill its mission and sustain regulatory effectiveness.