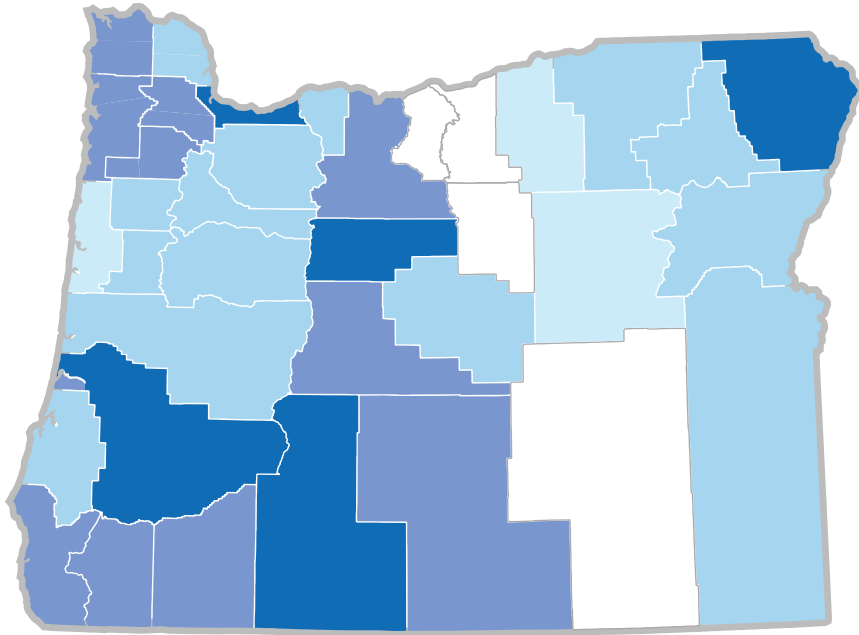


# 2017-2018 Program Year Participant Information



## IDA savers come from all regions of Oregon.

- 5 or more IDAs per 1000 residents living on low incomes
- 3-4 IDAs per 1000 residents living on low incomes
- 1-2 IDAs per 1000 residents living on low incomes
- Less than 1 IDA per 1000 residents living on low incomes
- 0 IDAs opened in the last three years

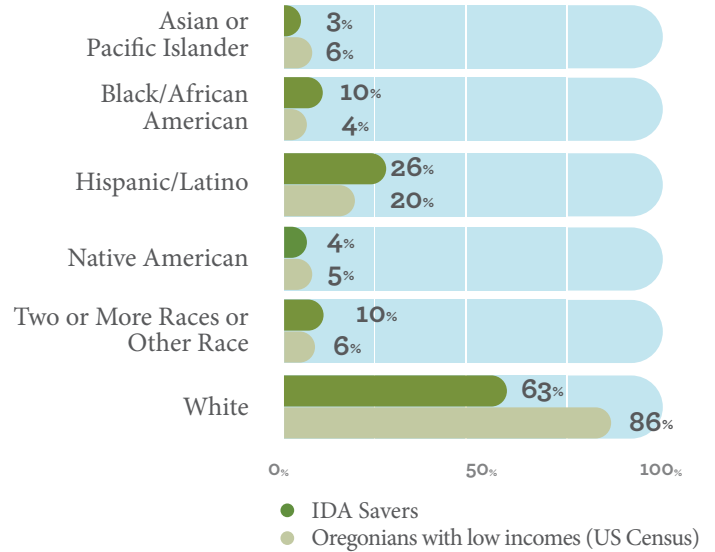
**1 in 5** savers (age 25+) have no more than a high school education.



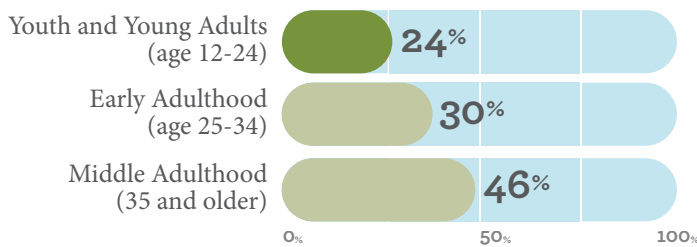
**3 in 5** savers are women.



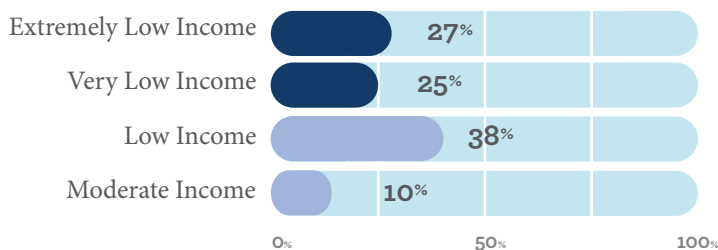
## Oregon's communities of color benefit from the IDA Initiative.



Nearly **one quarter** of savers are 24 years old or younger.



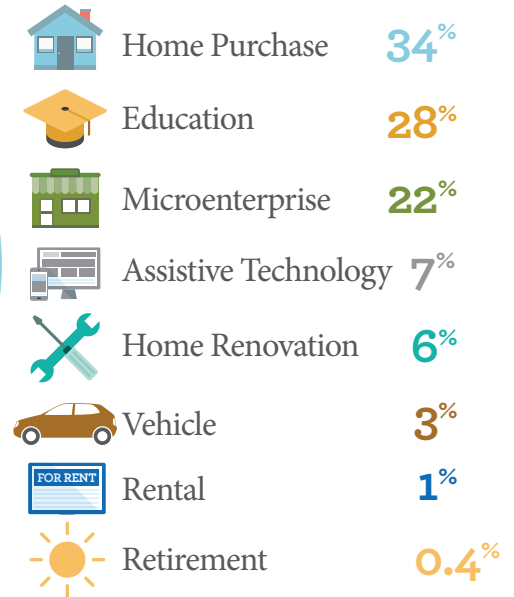
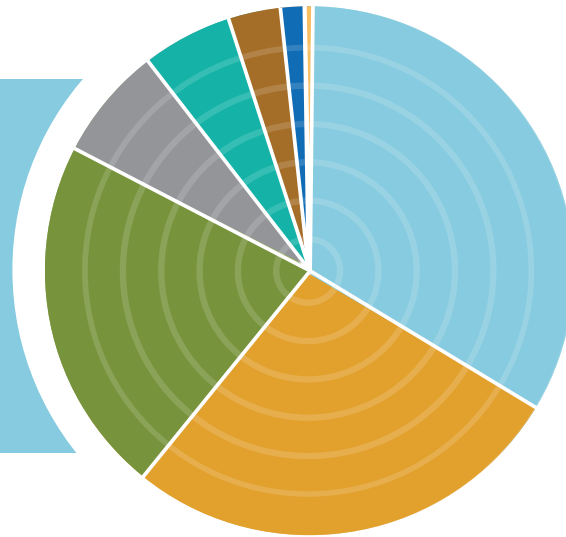
**Most** savers are living on extremely low or very low household incomes (less than 60% of the area median income).



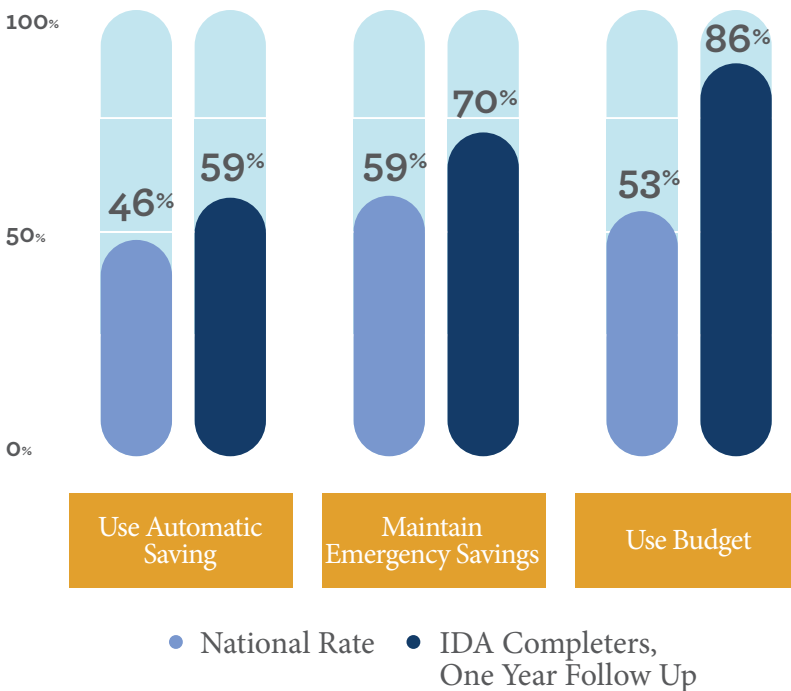
Neighborhood Partnerships

## Through the IDA Initiative, Oregonians are improving their financial resiliency.

IDA participants plan and save for asset-building goals.



### IDA completers build strong financial habits.\*



\*According to The Center for Financial Services Innovation, beneficial financial habits can improve financial well-being, even if income stays the same. Households who have a planned savings habit are four times as likely to be financially healthy as those who do not. National rates are from the Federal Reserve Board, May 2018.

“It was being given the tools, but most important for me, it was teaching me how to apply tools I learned in the classes. It gave me an opportunity to actually make it happen...The possibilities are endless now.”

*Charmaine Reddix, homeowner in Portland*

“Going through the IDA and saving the money has forced me to think more like a business owner. Had it not been for the IDA process I would’ve never had a business plan. I would’ve just kept making decisions without any kind of proof behind it...It’s helped me realize that it’s not something that’s above me and there are people out there to help me when I need it.”

*Kathleen Dickson, owner of OtterBees in Brookings*