

# 2022 IDA RFP

## Equity Metrics Scoring Explanation

NP has built race equity metrics to understand the degree to which IDAs reach BIPOC communities across five service regions. NP has set an Initiative-wide goal that BIPOC savers will successfully reach their asset goals and withdraw matching funds at 1.5x their racial or ethnic group's representation in the low- to moderate-income population in each region. For use in assessing the 2022 Expansion Funding, FO capacity to support successful outcomes across BIPOC communities—their progress toward that 1.5x goal—was scored as described below.

For reference, in 2022 the Initiative as a whole scores as follows. Scores range from 1 (not meeting LMI population levels) to 4 (exceeding IDA Initiative goals):

	Equity Metrics Score
Total Statewide	2.5
Coast	2.0
Metro	3.0
Mid Valley	2.0
Central	1.5
East	3.0

### Scoring Method

- The data that was used covers IDA completions from July 2019-June 2021. IDA enrollments from July 2019-June 2021 are included in the equity metrics data shared with each FO, but are not part of this year's scoring.
- Each FO is only scored in regions where they have more than 20 active IDAs.
- For each region, points are awarded for each of four racial or ethnic categories, which were then averaged. Points were also awarded for a summary total which included all BIPOC participants.
  - Score of 4: The percent of match withdrawn by a group was more than 1.6 times the group's percentage of the low-income population (exceeding the Initiative goal).
  - Score of 3: The percent of match withdrawn by a group was between 1.4 and 1.6 times the group's percentage of the low-income population (meeting the Initiative goal).
  - Score of 2: The percent of match withdrawn by a group was between 1 and 1.39 times the group's percentage of the low-income population (at least parity with the LMI population and moving toward the Initiative goal).
  - Score of 1: The percent of match withdrawn by a group was less than equal to the group's percentage of the low-income population (below parity and down to no completers).
- Whichever score was higher—the average of the scores for the four groups, or the score for the total BIPOC participants—was carried forward for that region.
- For FOs working in more than one region, each regional score was then weighted based on the proportion of matching funds disbursed by the FO in the region, and a composite score was calculated.

Each FO has particular areas of strength they contribute to Initiative-wide goals. This scoring method is designed to credit FOs for their investments and areas of strength. As an Initiative, we continue to work to provide an impactful level of funds to increase wealth building across all BIPOC communities in Oregon.