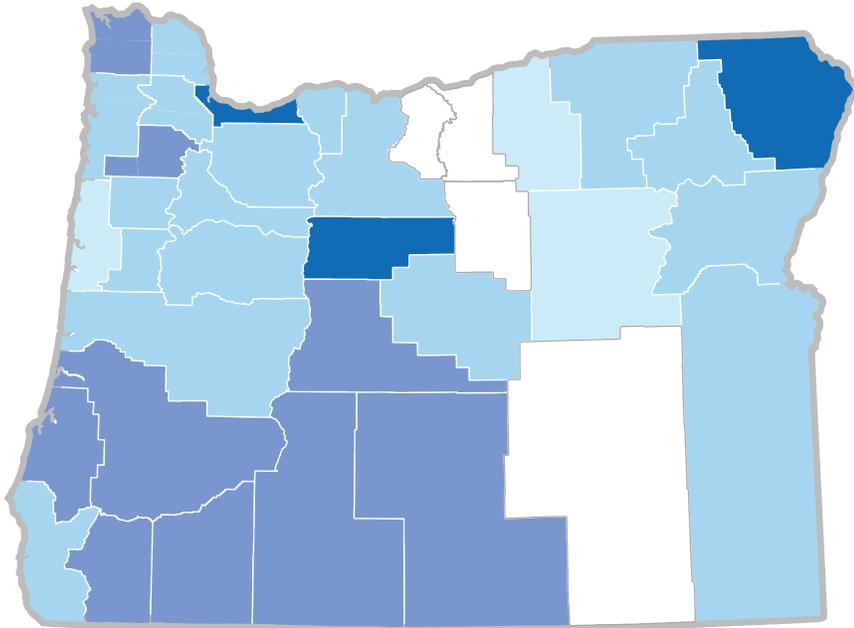


# 2016-2017 Program Year Participant Information



## IDA savers come from all regions of Oregon.

- 5 or more IDAs per 100 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

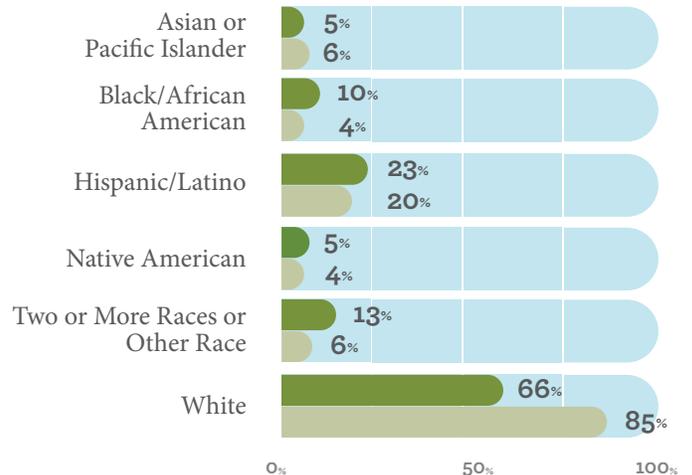


The average saver is living on a household income that is half of the area median income.

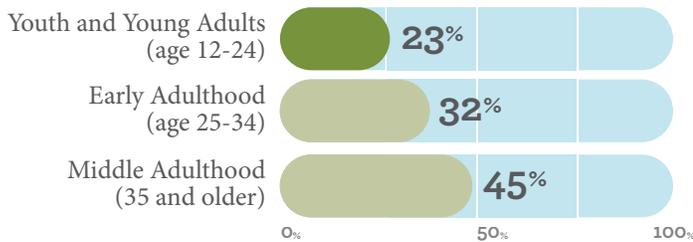
**64%** of savers are women.



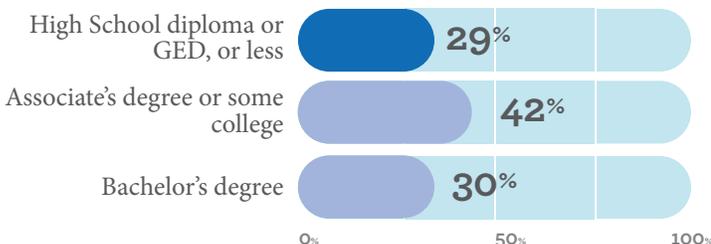
## IDA savers are representative of Oregon's communities of color.



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



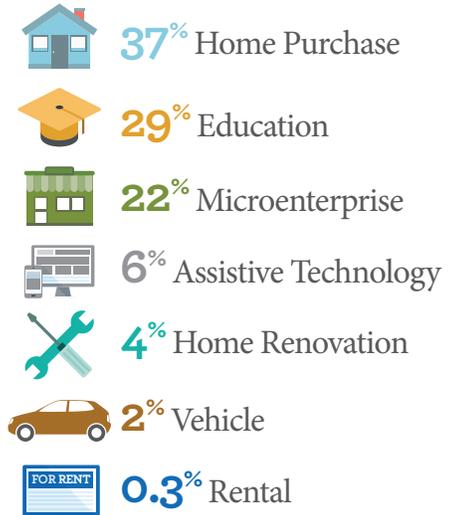
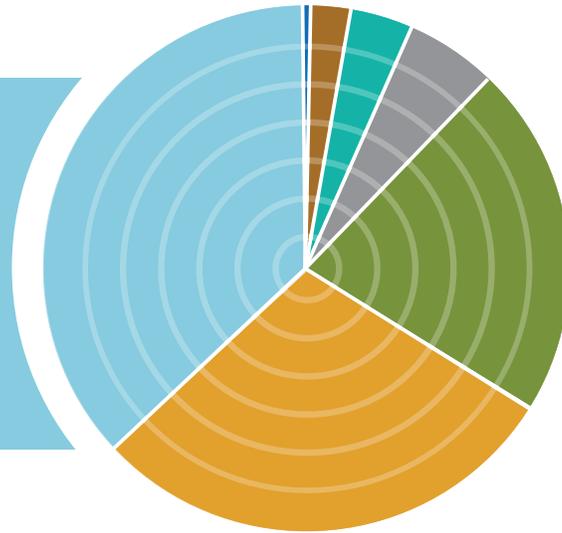
About **1 in 3 savers** (age 25+) have no more than a high school education.



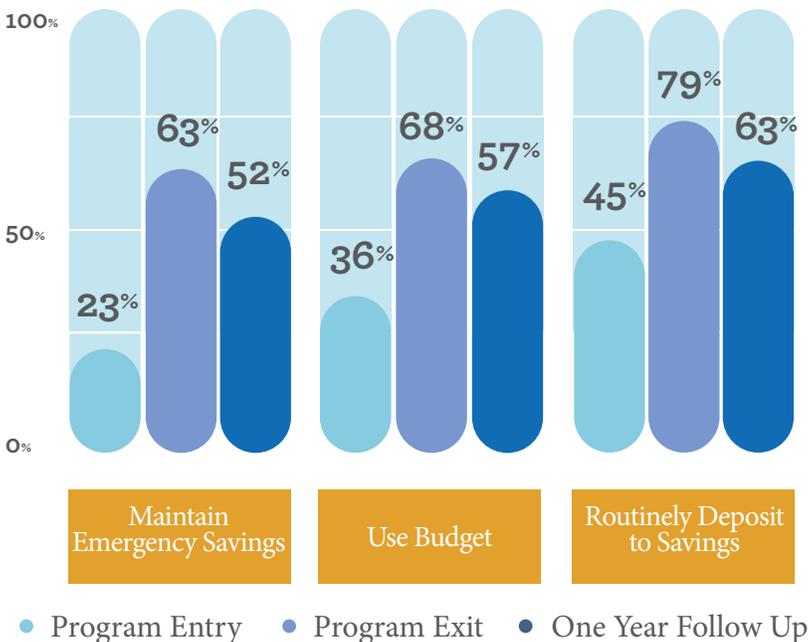
Neighborhood Partnerships

## 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.\*



“It was the emphasis on savings ... that was maybe the most important long-term shift that I needed. It helped me to go into opening a business really much more well prepared.”

*Pearl Sites, micro entrepreneur in Ashland*

“I can't even fully grasp the full impact because it's just such a thing I felt was lacking in my life and it won't be for [my children], it's just going to be reality. They aren't going to remember a time when their parents didn't own a house. I think they'll be able to focus on other things.”

*Clay Tevebough, homeowner in Clackamas County*

\*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.