

## Summary of IDA Radical Policy Reform: Equity and the Law

**Racial Equity:** The IDA Initiative is committed to prioritize race equity. We lead with race because Black, Indigenous, Latinx, Asian and Pacific Islander communities (BIPOC) face the most structural barriers. IDAs are a wealth building tool, and data and research demonstrate that as a result of historic and ongoing systemic racism BIPOC communities are impacted by measurable and worsening wealth gaps.

**Our main question:** What practices are allowed or prohibited to direct resources to specific populations?

**Lessons from the panelists:** A key takeaway from the panel is that IDA Providers cannot directly use **race or ethnicity to screen applicants**. Similarly, Providers cannot allow access or deny someone the IDA resource based on color, religion, sex, sexual orientation, national origin, marital status, physical or mental disability, or age (above 18). These limitations come from the Equal Protection Clause of the 14<sup>th</sup> Amendment, Title VI of the Civil Rights Act, The Fair Housing Act protected classes, and the State of Oregon's Public Accommodation Law, among others.

**What can we do?** This was the primary focus of our follow-up virtual retreat: to engage our collective creativity in identifying what the IDA Initiative can do to reach our race equity goals. For starters, here are some examples that panelists gave of strategies they have seen to advance racial equity goals:

- Direct outreach to specific communities
- Identify and promote “populations served” with a “focus on...”
- Materials and services available in several languages and/or that are culturally specific
- Build partnerships with culturally specific orgs that are mutually beneficial
- Use of “proxies” for screening criteria, like zip code, income, net worth

**Here are some strategies the IDA Initiative already uses:** Income, net worth, first time homebuyer status, location.

These 4 areas are where we focused our strategy generation at the retreat, with summary notes outlined below:

1. Outreach and marketing, including partnering with other community organizations.
2. Waitlists and application screening process
3. Improving cultural responsiveness internally
4. Removing barriers in program design, especially those impacting BIPOC

### **Want to watch the recordings?**

The recorded panel discussion: [Radical Policy Reform Equity and the Law](#), where experts shared their experience with how civil rights law impacts policy and funding.

As well as the follow-up [virtual retreat presentation and notes](#)

## Summary notes from the follow-up virtual retreat

<b>STRATEGIES FOR REACHING MORE BIPOC COMMUNITIES</b>	
1. Outreach and Marketing	2. Application Screening
<ul style="list-style-type: none"> <li>• Meaningful partnerships with culturally specific orgs</li> <li>• Connect with demographically diverse areas/neighborhoods</li> <li>• Attend culturally specific events</li> <li>• Work in public schools and go into classrooms to present</li> <li>• Reach out to university clubs for BIPOC</li> <li>• Reach out to various generations through various methods that work for each (phone calls, in person, text)</li> <li>• Bilingual staff and translation availability</li> <li>• Word of mouth communication</li> <li>• Using demographic data to focus outreach in more diverse schools or zip codes</li> </ul>	<ul style="list-style-type: none"> <li>• Preference for those who already engaged or enrolled in other services like FE</li> <li>• Preference for referrals from culturally-specific agencies</li> <li>• Selection by Zip Code, prioritizing more diverse zip codes</li> <li>• Prioritize lower net worth</li> <li>• Reduce paperwork required up-front</li> <li>• Phone friendly applications</li> <li>• Point system for selection, could be connected to zip code, net worth, education level</li> <li>• Universal application in multiple mediums (digital and paper etc.) and languages</li> </ul>
<b>STRATEGIES FOR BETTER SERVING AND INCREASING COMPLETIONS FOR BIPOC SAVERS</b>	
3. Improving Cultural Responsiveness Internally	4. Removing Barriers in Program Design
<ul style="list-style-type: none"> <li>• Gather more comprehensive exit data to gain insight and inform changes</li> <li>• Convene focus groups of past savers to learn from their experiences</li> <li>• Approach financial coaching with a racial equity lens</li> <li>• Listen to culturally specific organizations and learn from them</li> <li>• Include participant in designing their action plan</li> <li>• Regular cultural awareness training for staff</li> <li>• Tailor a savings plan to each individual and build a relationship, emphasize trust</li> <li>• Language-specific application assistance workshops</li> <li>• Relating saving to cultural values</li> <li>• Recognize cultures are not monolithic</li> </ul>	<ul style="list-style-type: none"> <li>• One-on-one help</li> <li>• Partnerships with culturally specific orgs to continue support services</li> <li>• Cohort model</li> <li>• Flexibility around savings requirements</li> <li>• Flexibility in program design</li> <li>• Translate materials</li> <li>• Give savers more time to spend</li> <li>• Continue offering matched emergency savings</li> <li>• Consider models of communal goals, like lending circles and nontraditional approaches</li> </ul>

From here, we asked each group to apply a racial equity lens on an idea, using the following questions:

- How might this increase racial equity?
- How might this decrease racial equity?
- What are barriers or constraints to implementation of this idea/strategy?