Understanding Neighborhood Partnerships' Equity Goals

The IDA resource can address a critical shortfall for Oregonians living with low incomes and little wealth—the cash investment necessary to make savings and the accumulation of assets possible. For Neighborhood Partnerships, the equity metrics are one way to understand the degree to which we are utilizing IDAs to resource communities in an equitable way. The metrics help us understand where our strengths and weaknesses are, and support accountability for ourselves collectively as an Initiative.

Why focus on race?

We know from history and data that communities of color have been and continue to be underserved, exploited, and excluded by financial systems and institutions. Barriers to opportunity and wealth creation are disproportionately faced by Black, Indigenous, Latinx, Asian and Pacific Islander communities (BIPOC) in our society. As an asset building program, we must be responsive to the racial wealth gap.

By designing policies and programs that are responsive to the communities most impacted by disparities in access to education, health care, banking services, jobs, and wealth creation we will develop tools and strategies to create systems that are more inclusive and work for all. As we address racial inequities, we will build tools, strategies and resources that will make us better equipped to make the transformations needed to impact other marginalized groups that face barriers to wealth-building and financial stability including women, the elderly, LGBTQIA+ folks, persons experiencing disabilities, veterans, foster youth, and currently and formerly incarcerated youth and adults.

Our Equity Goals

The Equity Metrics Data for the Initiative and by FO detail the degree to which participants from BIPOC communities enroll and receive match in the IDA Initiative, relative to their representation in the overall low-income population.

As an Initiative our goal is that BIPOC participants enroll in IDAs and withdraw IDA matching funds at rates that are 1.5 times their rate of representation among the low-income population of the region.

We show outcomes for each of four racial categories, and also a summary total that includes all BIPOC participants. This supports thinking of the overall goal, as well as areas of strength and need for growth in each region.

- The **match withdrawn** column clarifies the amount of financial resources being distributed to each community. It provides the most recent data we have about IDA completion.
- The **enrollments** column provides the most recent data on who is opening an IDA. It provides the most recent activity on who has been "getting through the door," and what we might expect for the distribution of match funds in the future, given that participants average 2 years of saving in their IDA.

Why is the equity goal higher than reaching BIPOC participants at rates that are equal to their representation in the community?

- We know that the Census Bureau undercounts communities of color.

- In order to reduce racial inequities in assets and wealth, resources (and power) need to go to BIPOC communities at much greater rates than is currently the case. By one recent measure, the median wealth of White families is $171K, compared with $17k for Black families and $21K for Hispanic families.

  > "If average Black family wealth continues to grow at the same pace it has over the past three decades, it would take Black families 228 years to amass the same amount of wealth White families have today. For the average Latino family, it would take 84 years to amass the same amount of wealth White families have today." (Prosperity Now, The Ever-Growing Gap).

How might an organization use this data?

NP invites all providers to consider the data for the regions they actively serve, and to review the reach of their programs by race compared to the low-income population for the region. We encourage providers to be curious about the data, considering what it might demonstrate about who they are serving, how, and why. What organizational strengths and opportunities might the data suggest? Are there programmatic reasons behind why a number is higher or lower? Data on the Initiative-wide service levels for the region are also provided, to consider how each region is being served by the Initiative overall, and what gaps might exist.

What approaches, strategies, and transformations might an organization consider to better reach and serve BIPOC communities?

If your organization is considering approaches for better serving BIPOC communities, you may want to refer to the notes from our 2021 Equity and the Law series. Panelists provided examples of strategies that they have seen advance racial equity goals: directing outreach to specific communities; identifying and promoting "populations served" with a "focus on…"; and using "proxies" like zip code, income and net worth.

As discussed in that series, one key component of any Initiative-wide strategy will include meaningful partnerships with culturally specific organizations:

> Culturally specific organizations provide uniquely tailored services that are implemented by and for the cultural communities they serve, and emphasize community-driven, systemic solutions. They center a culturally connected approach to financial wellness, recognize the strengths within participants, and foster deep relationships that build community.

Among the Initiative FOs and partners, we have several culturally specific organizations. We are also seeing IDA providers that do not provide culturally specific services use this data to identify communities

in their service region, underserved at the Initiative level, that they could serve if they develop a partnership with a culturally specific institution in their area.

An organization might also decide to invest, through learning, human resource development, and conversation with community members, in developing the skills to meet BIPOC communities better. We expect all IDA-providing organizations, including culturally specific organizations, to work toward and demonstrate cultural competence with any of the clients they serve, which is necessary for the Initiative's race equity goals to be met with dignity and respect. This includes:

- Recognizing and incorporating the unique cultural and linguistic needs, lived experience, assets and strengths held, and barriers faced by different communities

- Continuing education for staff on race equity, and the needs and issues relevant to the communities you have the potential to serve

- Developing operational capacity through hiring, training, human centered design, and partnerships to provide services that can meet applicants and savers where they are, learn from and respond to what they bring to the table, and increase the quality of services they receive to support better outcomes

- Addressing power relationships in services, human resources practices, governance, and relationships with racial groups in order to be responsive to BIPOC communities

How is this information used in FO funding decisions?

Again, in order to reduce racial inequities in assets and wealth in Oregon, resources must go to BIPOC communities at much greater rates than is currently the case. Focusing on the resources that IDAs can provide, NP has established a goal that BIPOC participants enroll in IDAs and withdraw IDA matching funds at rates that are 1.5 times their rate of representation among the low-income population of the region. In order to achieve this, the degree to which an FO has demonstrated its ability to distribute match dollars to participants from communities of color is considered in NP's funding decisions. In 2022, which was the most recent RFP for IDA funding, NP used the data to inform funding above and beyond an FO's baseline funding level, for equity-directed expansion, regional growth, or new partnerships as proposed by FOs.

It will take our collective efforts and partnerships to promote racial equity in financial stability and wealth building in Oregon. We know this cannot be done alone, by one FO. FOs may have strengths with different communities. Data shows that some providers will serve certain communities at levels much higher than our goals, while serving others at significantly lower levels. With this in mind, FOs may demonstrate strength in a region in multiple ways: by either meeting the equity goals for Total BIPOC served, or for meeting goals for one or more of the four racial groups tracked on the metrics. The degree to which an FO is meeting the goal (close to the goal, meeting the goal, exceeding the goal) is also a factor, recognizing FOs for the work they are doing.

How does this information support Initiative-wide planning?

We are energized by the opportunity to work together towards a shared goal of reducing racial inequities in Oregon. We are heartened by the progress we have seen since 2020, when the Equity Metrics were first introduced, despite limited resources. And we remain committed to addressing areas where we are not reaching Initiative Equity Goals in partnership with FOs.

As IDA Initiative Administrator, NP reviews each region to see where we are not meeting the Initiative's goals—and therefore not meeting the needs of our communities. NP continues to offer relevant training and technical support as the Initiative works to meet these goals. NP will consult existing providers and pull in community members and culturally specific institutions to establish avenues for better serving the regions and the state.

At NP we are also committed to considering the data within a larger context. This includes listening to and acting on community perspectives with respect to what equity means in practice. We value your partnership in bringing your questions, skills, and strengths. All FOs and partners should consider themselves advocates in this work, as we work together to move economic justice forward with the tools and resources we have, or need to develop.

Reading the Data: IDA Equity Metrics

Racial Categories

The Census Bureau, which provides information on the number of Oregon residents, breaks down racial categories in different ways:

- 'Alone' – the minimum number of people reporting a race; and
- 'Alone or In combination' – the total/maximum number of people who reported a race, whether or not they reported any other races.

NP uses the figures for "Alone or In Combination," following guidance from Oregon's Coalition of Communities of Color. As a result, adding all racial/ethnic groups together will not necessarily equal 100%. People may be included in more than one racial/ethnic group if they identify as such. This recognizes more accurately the multiple identities people hold (rather than ignoring people who are multiracial). Any double counting concerns are balanced by the knowledge that the Census undercounts. NP currently tracks four racial categories. We recognize that there is great diversity in each grouping, as well as identities that these groupings miss. These categories are not the end point for understanding racial identity, and more detailed information will be important to understand inequities. Grouping in this way allows NP to compare IDA data to Census Bureau data. The four categories are:

- **Asian and Pacific Islander:** Includes Asian Americans and people with origins in any of the original peoples of East Asia, Southeast Asia, or the Indian subcontinent. Includes people with origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
- **Black:** Includes African Americans and people with origins in any of the Black racial groups of Africa. Includes African immigrants.
- **Latinx:** Includes Hispanic Americans and people with origins in Central or South America, including Mexico.
- **Native American:** Includes people with origins in any of the original people of North, Central and South America. Intended to include people who maintain tribal affiliation or community attachment.

The summary row "**Total BIPOC**" is provided as an additional, high-level touchpoint to assess IDA reach in communities of color. It provides an unduplicated count of residents, or match withdrawn or enrollments by IDA participants who selected any of the racial/ethnic categories defined above, or stated they are multiracial without offering additional detail.

There are a small number of IDA savers for whom we do not have race or ethnicity data.

Time Period

To reflect the intentional work providers have been doing, the data focuses on the most recent clean data available, the period from July 2021 through June 2023. We chose to review a two year period in order to have a larger pool of participants to base decisions on/to break out by race.

- The **completions columns** present the match withdrawn by IDA participants who completed their IDA between July 2021 – June 2023. Most of these participants enrolled prior to July 2021.

The completers columns provide the most recent data on who is successful in withdrawing match.

- The **enrollments columns** represent IDA participants who opened their IDA between July 2021 – June 2023. Some of these participants have completed their IDA, and will also be represented in the completers data, but the vast majority are still open. The enrollments columns provide the most recent data on who is enrolling, and thus what we might expect the completions columns to look like in future years, recognizing that a small number of these participants will end up exiting the program without match.

Regions

NP identified five regions after examination of the racial and ethnic makeup of the counties or groups of counties available through the Census Bureau. Counties were grouped together with a combined attention to geography, regional identity, and relative internal consistency of demographics. We recognize that the regions are never going to perfectly respect or respond to the very real particularities of the communities and organizations that serve them. We will revisit them periodically. Currently, we have identified five state regions:

Coast: Columbia, Clatsop, Tillamook, Lincoln, Douglas, Coos, Curry, and Josephine counties

Portland Metro: Multnomah, Clackamas, and Washington counties

Mid Valley: Marion, Yamhill, and Polk counties

Central: Linn, Benton, Lane, and Deschutes counties

East: Jackson, Klamath, Lake, Harney, Malheur, Jefferson, Crook, Hood River, Wasco, Sherman, Gilliam, Wheeler, Morrow, Umatilla, Grant, Wallowa, Union, and Baker counties
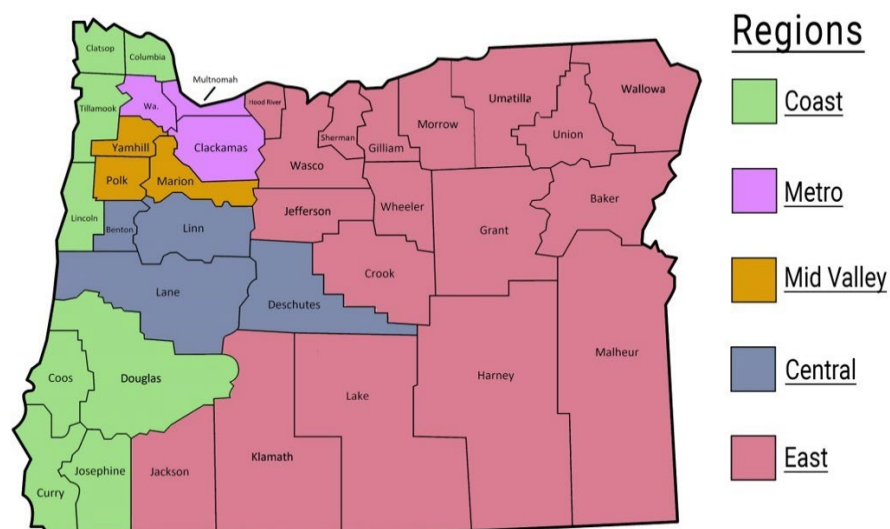
Page 1 IDA Initiative Match Withdrawn & Enrollments by Race

Regions: Page 1 of the Equity Metrics Data document includes data from all FOs for the five state regions we defined. Each region column includes the FOs/networks at the bottom that are active in that region. To be considered "active," an organization would have opened at approximately 10 IDAs in the time period July 2021 – June 2023.

Residents: The "Residents" columns identify the total number of low income residents in the identified area (below 200% federal poverty level), and a percentage breakdown of the racial categories NP tracks, indicating each group's percentage of the total low-income population in the state or region.

Completions: At the top of the column, you will see the total number of IDA savers who completed, followed by the total dollar amount of match disbursed to those savers. The percentages that follow represent the percent of the total match withdrawn by each racial group. There is a summary "Total BIPOC" percentage that provides an unduplicated count of match withdrawn by participants whose race was something other than White-not Latinx alone.

Enrollments: The "Enrollments" columns identify the number of IDAs (for the state and each region) opened from July 2021 through June 2023.

Shading: The green highlight indicates where the Initiative or provider is meeting or exceeding the IDA Initiative equity goal of match withdrawn or enrollments at 1.5 times the racial group's proportion of the low-income population. Please refer to the "Understanding NP's Equity Goals" document to find further explanation about the goals for the Initiative.

Page 2 FO-Specific Match Withdrawn & Enrollments by Race

Following the format outlined above, this page shows your organization's total match withdrawn and enrollments statewide, and in any regions your organization is active in. The Completions columns will only show the match withdrawn by your organization's savers, and the Enrollments columns will only show participants enrolled with your organization.

IDA Initiative: Match Withdrawn & Enrollments by Race

	Statewide			Coast			Portland Metro			Mid Valley			Central			East		
Counties:	All counties.			Columbia, Clatsop, Tillamook, Lincoln, Douglas, Coos, Curry, Josephine			Multnomah, Clackamas, Washington			Marion, Yamhill, Polk			Linn, Benton, Lane, Deschutes			Jackson, Klamath, Lake, Harney, Malheur, Jefferson, Crook, Hood River, Wasco, Sherman, Gilliam, Wheeler, Morrow, Umatilla, Grant, Wallowa, Union, Baker		
	Residents	Completions	Enrollments	Residents	Completions	Enrollments	Residents	Completions	Enrollments	Residents	Completions	Enrollments	Residents	Completions	Enrollments	Residents	Completions	Enrollments
Low-Income Residents	1,193,565	2,159	1,794	156,682	241	182	420,575	1,029	779	166,478	153	168	248,357	389	357	201,473	346	307
Total Match Withdrawn		$14,487,571			$1,720,862			$6,887,949			$944,352			$2,455,219			$2,471,009	
Asian or Pacific Islander	6.0%	6.0%	6.7%	2.3%	2.3%	6.6%	9.9%	9.5%	9.6%	4.5%	2.0%	3.6%	5.7%	4.4%	4.5%	2.3%	2.0%	3.6%
Black	4.5%	11.2%	15.2%	1.8%	1.9%	4.9%	8.7%	20.9%	28.1%	3.0%	2.9%	3.0%	2.2%	3.7%	6.7%	1.7%	1.2%	4.9%
Latinx	20.4%	27.0%	27.1%	10.4%	16.1%	24.2%	22.0%	30.9%	28.9%	34.7%	46.9%	47.6%	12.9%	16.2%	12.9%	22.5%	26.8%	30.0%
Native American	4.4%	8.3%	12.4%	5.4%	2.0%	8.2%	3.0%	5.2%	7.7%	5.7%	8.0%	10.1%	3.9%	6.2%	7.6%	6.1%	23.8%	33.9%
White alone, not Latinx	66.2%	44.9%	40.3%	80.6%	76.4%	58.2%	58.0%	31.7%	29.3%	55.5%	37.0%	34.5%	76.3%	64.7%	63.3%	68.8%	42.7%	34.2%
Total BIPOC	33.8%	52.0%	56.3%	19.4%	21.6%	38.5%	42.0%	65.9%	69.3%	44.6%	60.0%	60.1%	23.7%	31.3%	29.1%	31.2%	52.4%	63.2%
FOs with approx. 10 IDAs opened in the region:	All FOs.			CASA, Habitat, NWU, PY+			CASA, DevNW, Habitat, IRCO, MCNW, MESO, NAYA, PHC			CASA, DevNW			CASA, DevNW, DevNW Network, NeighborImpact			CASA, DevNW Network, NeighborImpact, NWU, PY+, WSCAT		

Key:
Green = Meets or exceeds the NP equity goal, meaning match withdrawn or enrollments are at least 1.5 times the racial group's proportion of low-income residents.
Residents = Low-income residents in the area; and the percent of those residents in each racial group.
Completions = Completions July 2021 - June 2023; total match withdrawn; and the percent of total match that went to each racial group.
Enrollments = Enrollments July 2021 - June 2023; and the percent of those enrollments in each racial group.