



Using Data in the IDA Initiative: The IDA Data Roadshow

Oregon Housing Council

December 11, 2015

State of Oregon Tax Credit
Tax credit for donations

Individual Donors
*Make contributions to
Neighborhood Partnerships*

**Housing and
Community Services**
Program and Financial Oversight

Neighborhood Partnerships
*501(c)3 Organization, Portland, OR
Raises and manages funds, collects data, and
oversees Initiative Partners*

IRCO

MESO

**Portland Housing
Center**

MercyCorps NW

NAYA

CASA *(Statewide network)*

VIDA Network

MCSP Network

Warm Springs CAT

NEDCO

**Neighborworks
Umpqua**

**Dream\$avers
Network of Partners**

College Dreams

In all local communities,
Oregonians save and receive
matched funds.



Homeownership Small business/
microenterprise Education/
job skills training Home repair

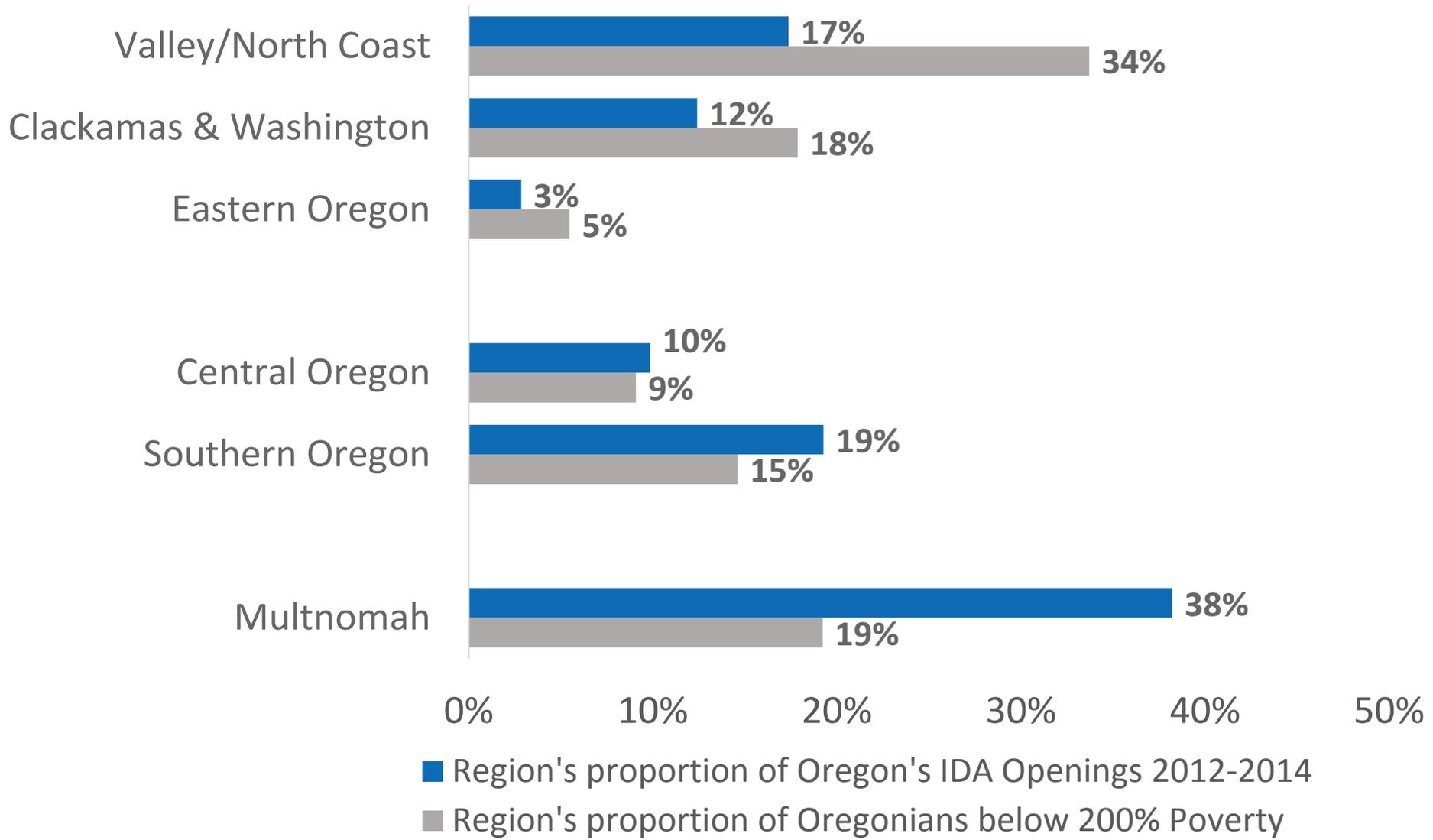
Objectives of the Data Roadshow

- Share data-based report on IDA's reach and outcomes
- Reflect on what the data means
- Discuss impacts seen in local communities
- Inform revised evaluation plan for next year



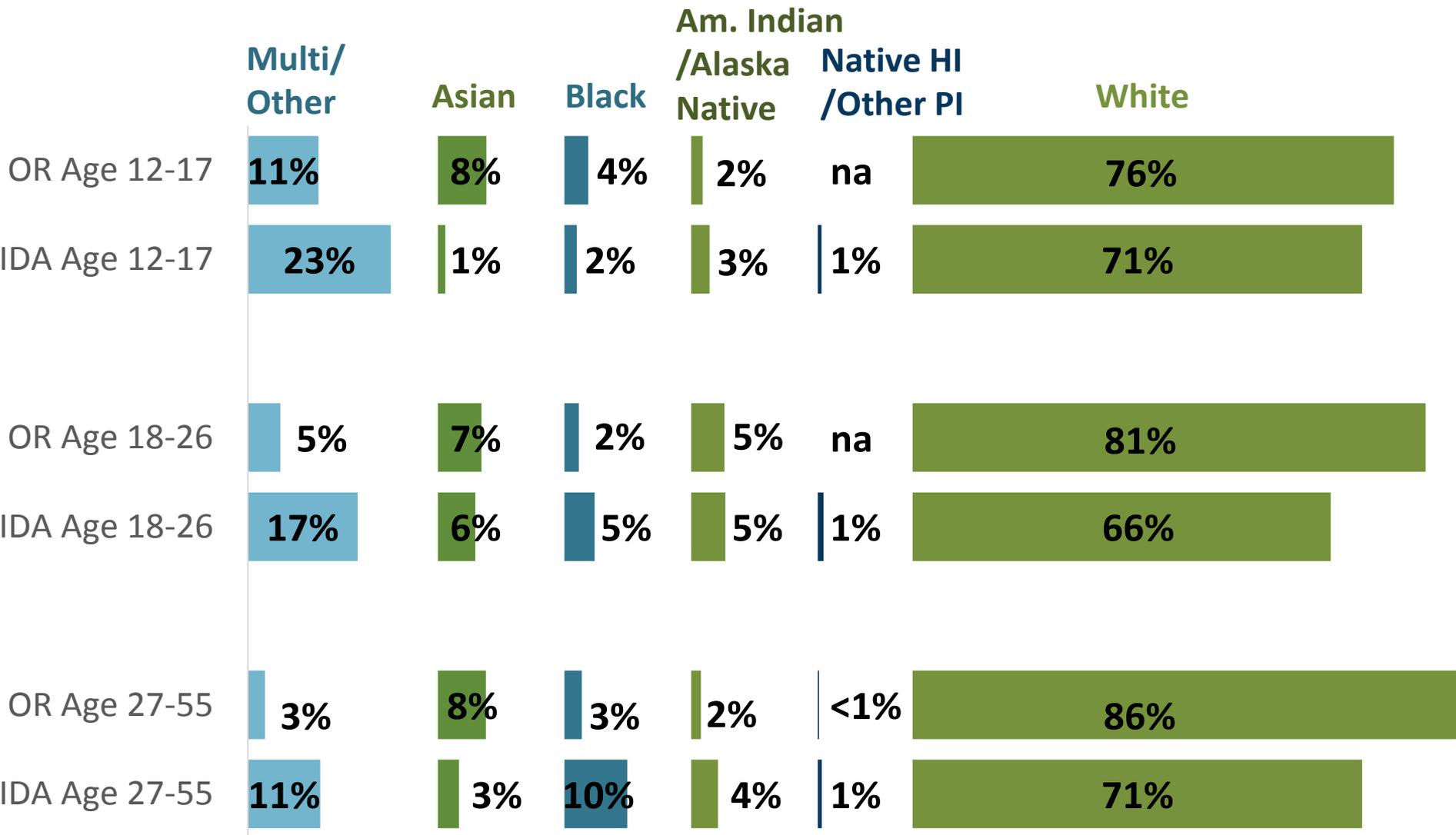
IDA savers live in all regions of Oregon.

When compared to Oregon's low-income population in those regions, some regions appear overrepresented and others underrepresented.



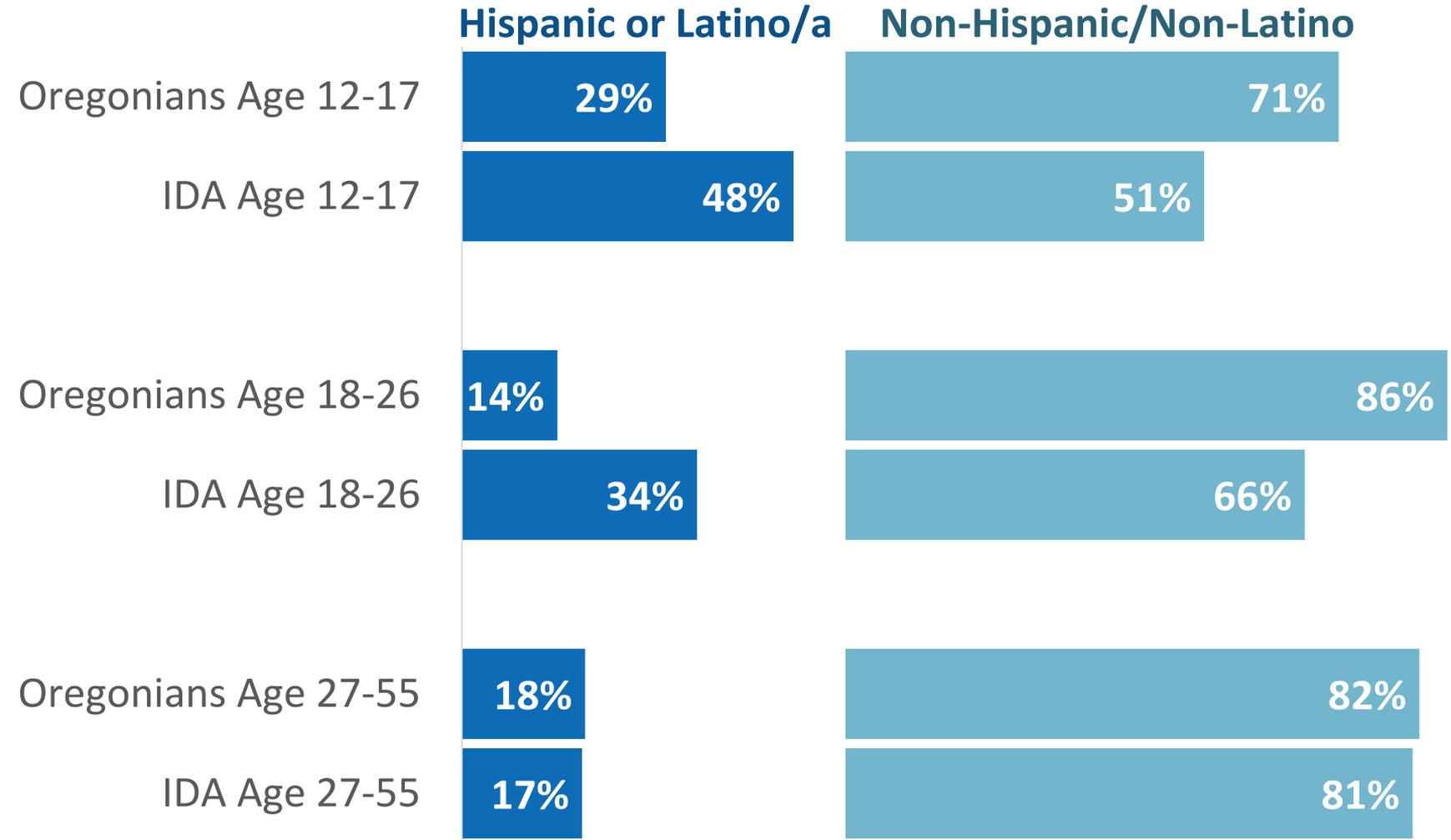
IDAs reach people of color in all age groups.

Asian Oregonians and younger Black Oregonians are underrepresented.



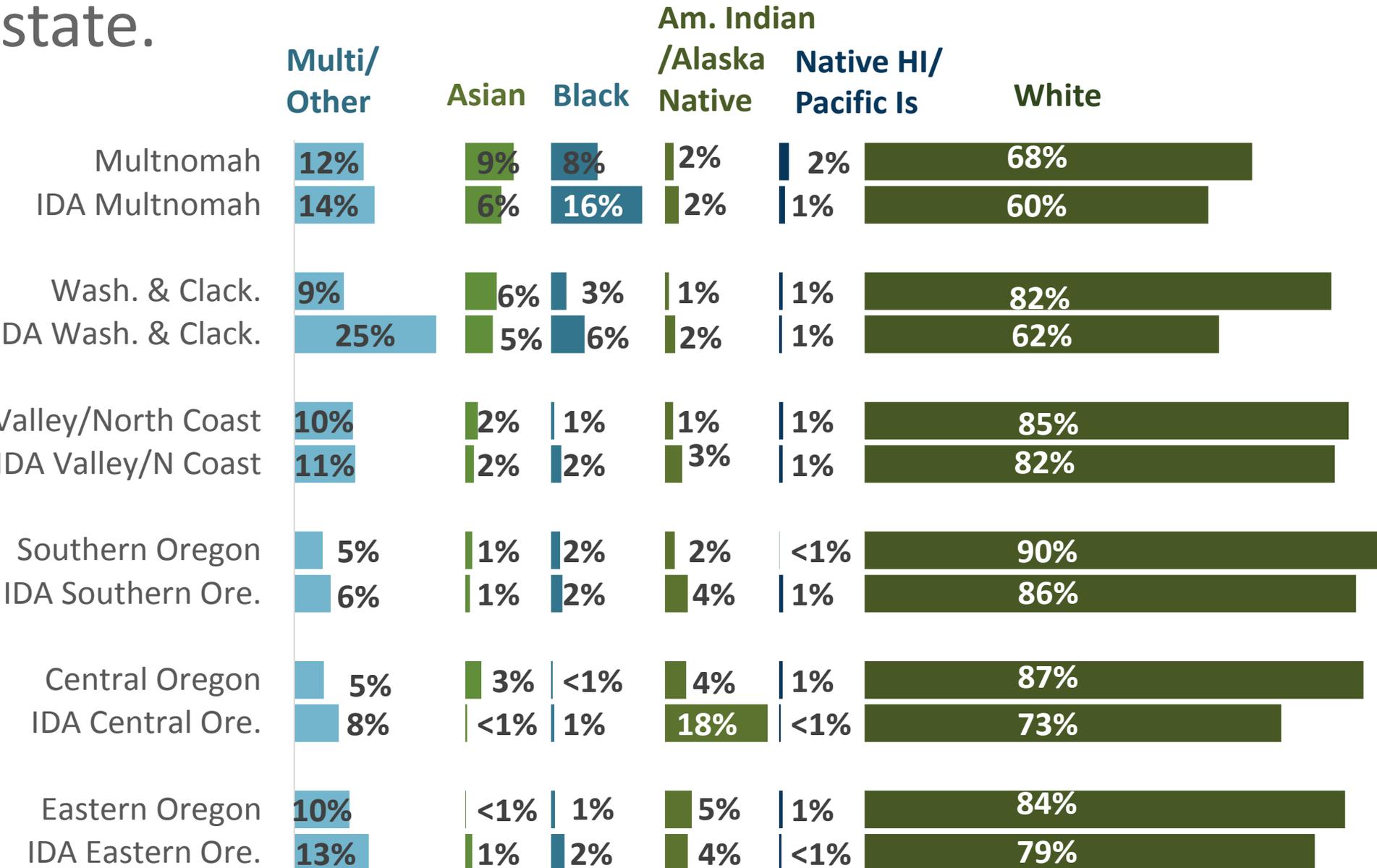
Comparison of Oregonians with household income below 200% poverty in various age groups with IDA savers

IDA programs have been effective in enrolling participants of Hispanic or Latino/a ethnicity.



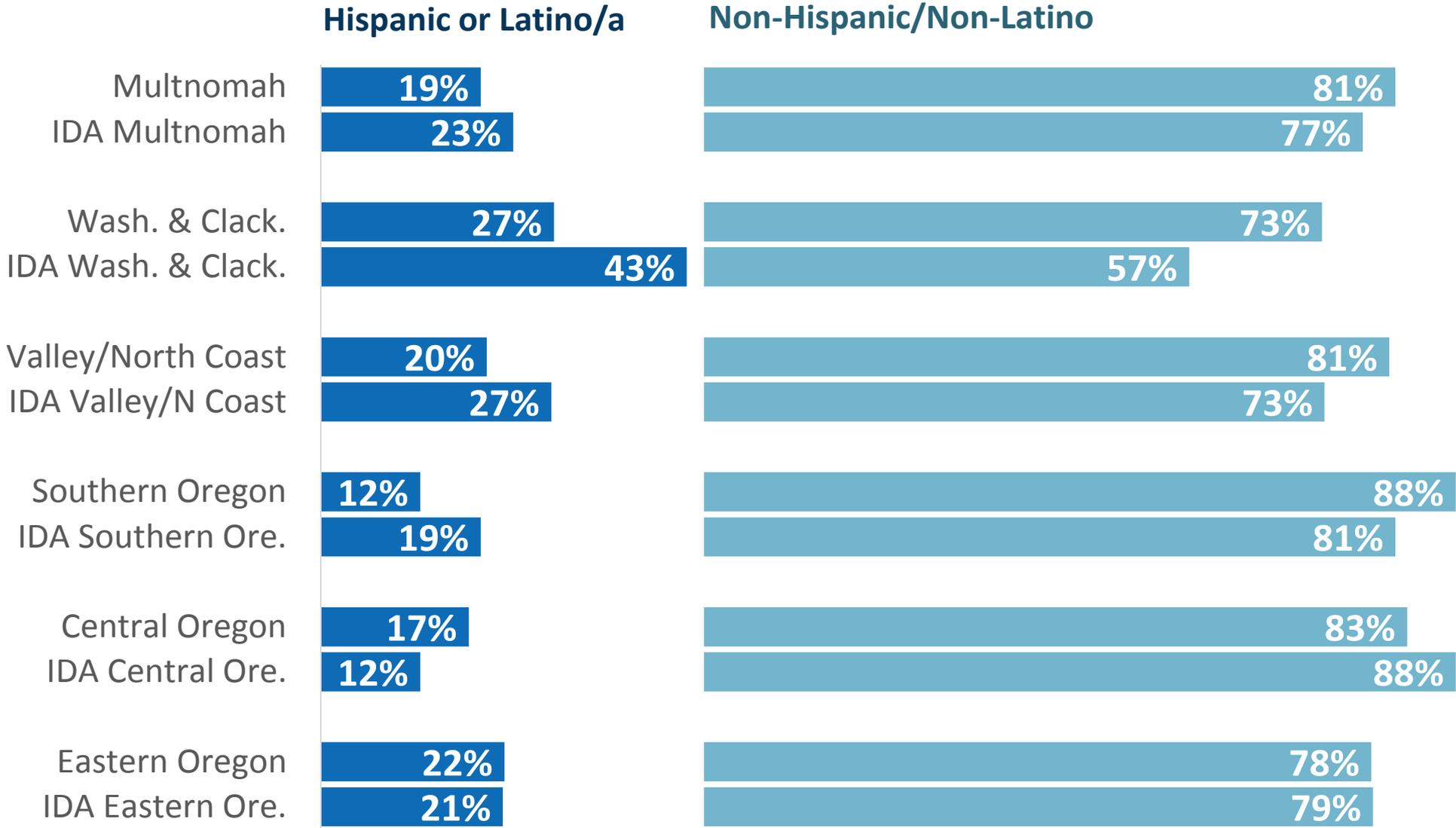
Comparison of Oregon's population below 200% poverty in various age groups with IDA account openings in 2012-2014

IDAs reach people of color in all regions of the state.



Comparison of Oregonians with low household incomes to IDA savers in each region

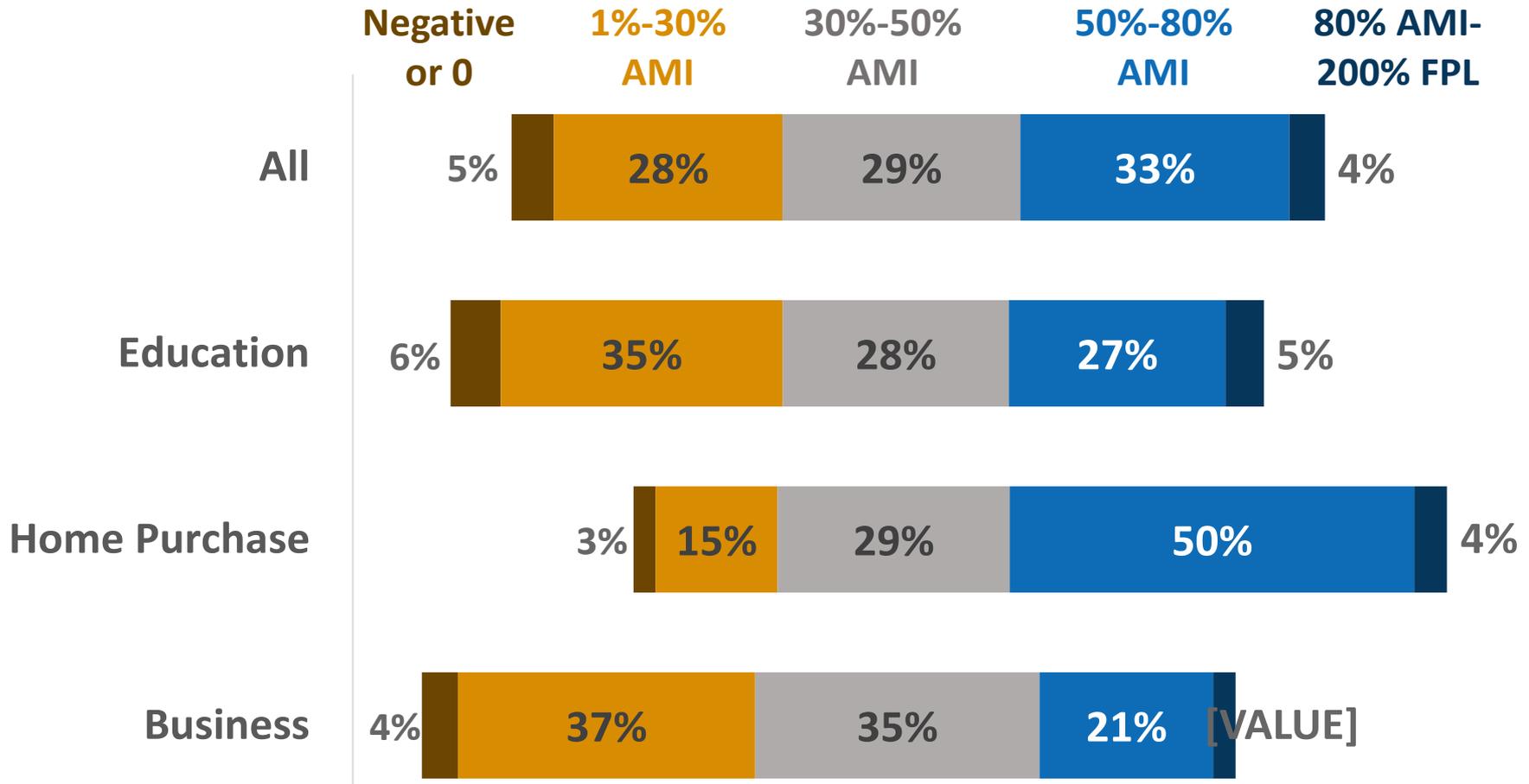
IDAs reach people of Latino ethnicity in all regions of the state.



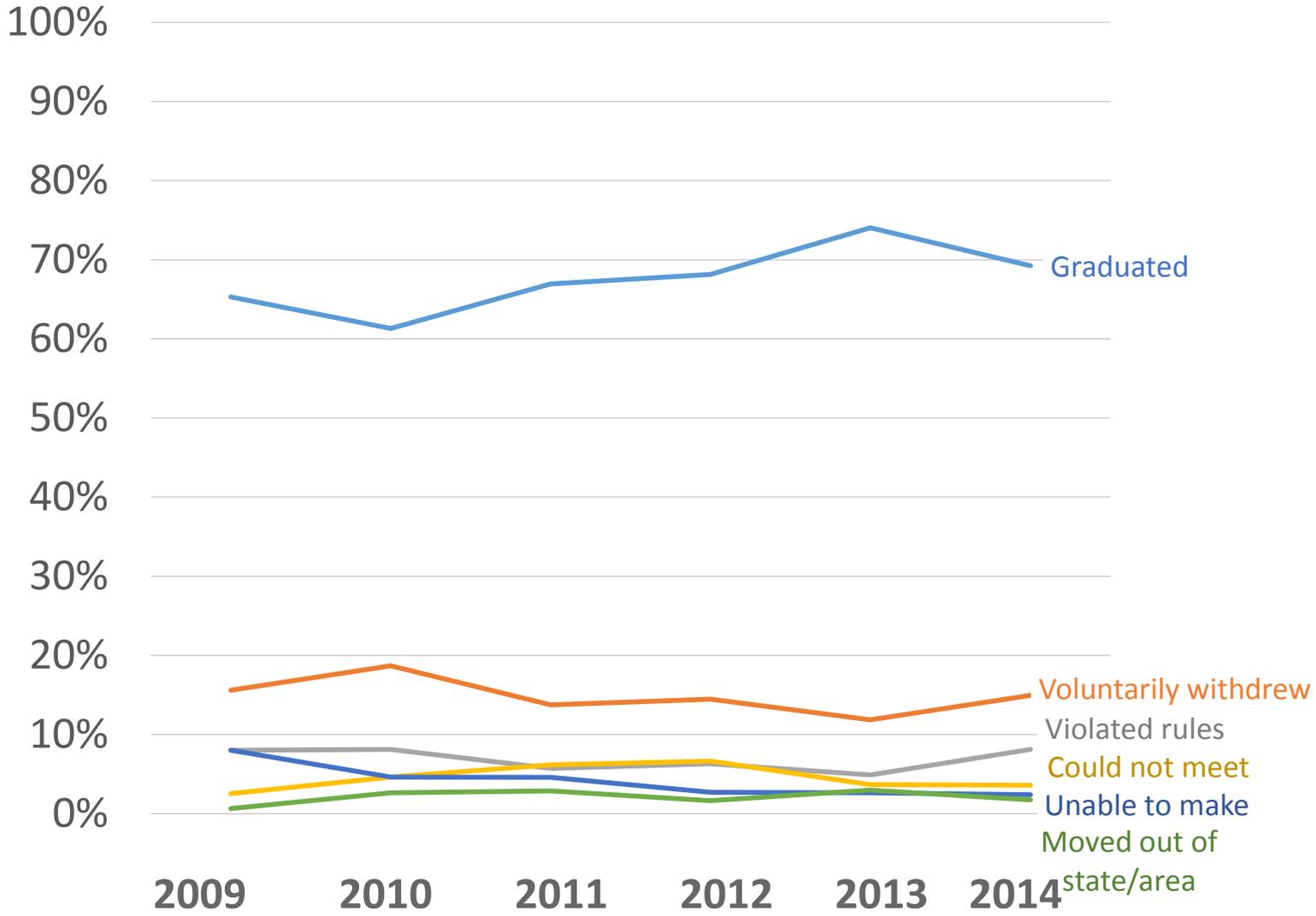
Comparison of Oregonians with low household incomes to IDA savers in each region

Savers' household incomes range from **extremely low income** to **low income**.

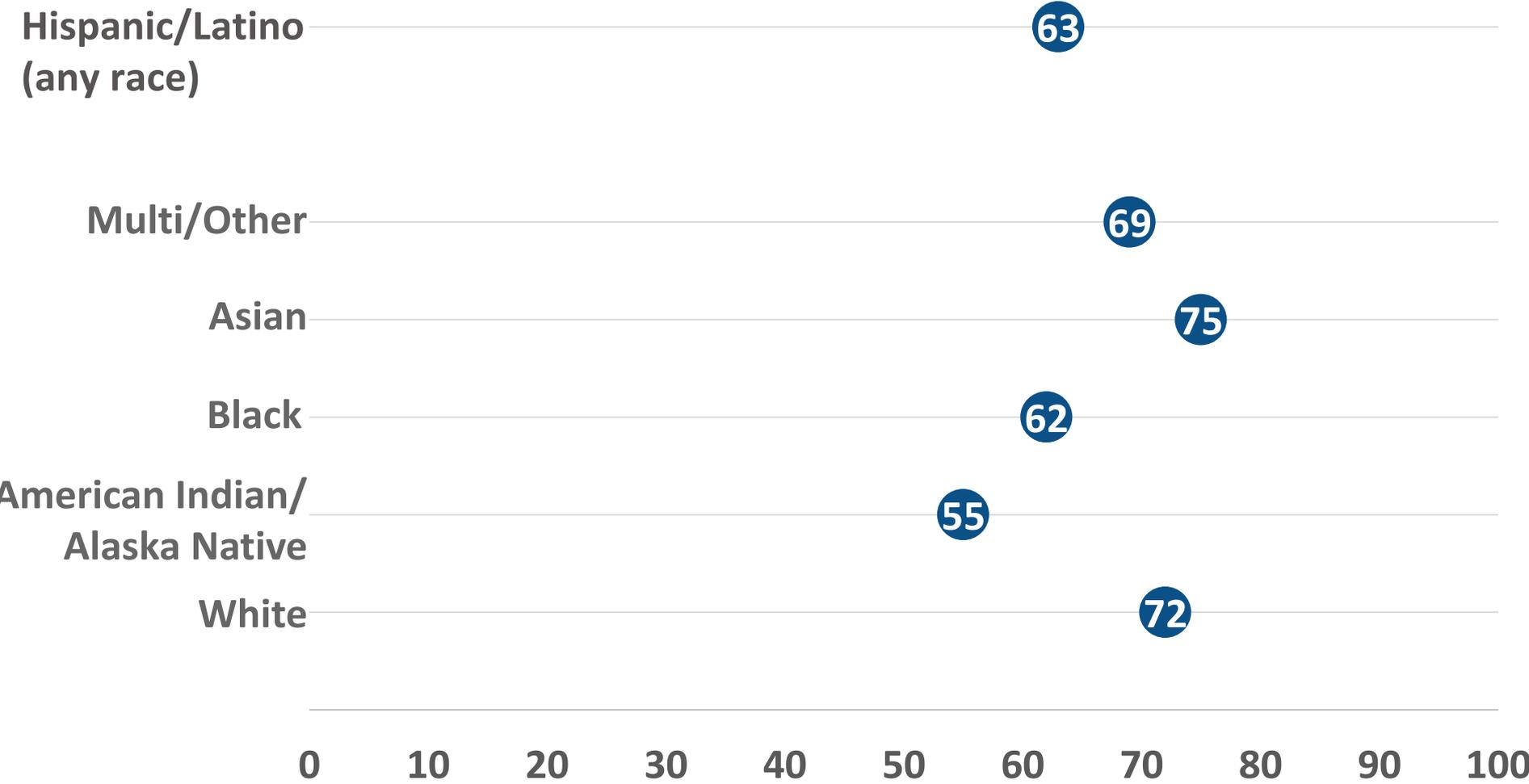
Incomes for most Home Purchase savers are **greater than 50% AMI**, but a sizeable number have **extremely low household incomes**.



Graduates make up about 70% of exits in recent years. About 15% of exits each year are savers who voluntarily withdrew.

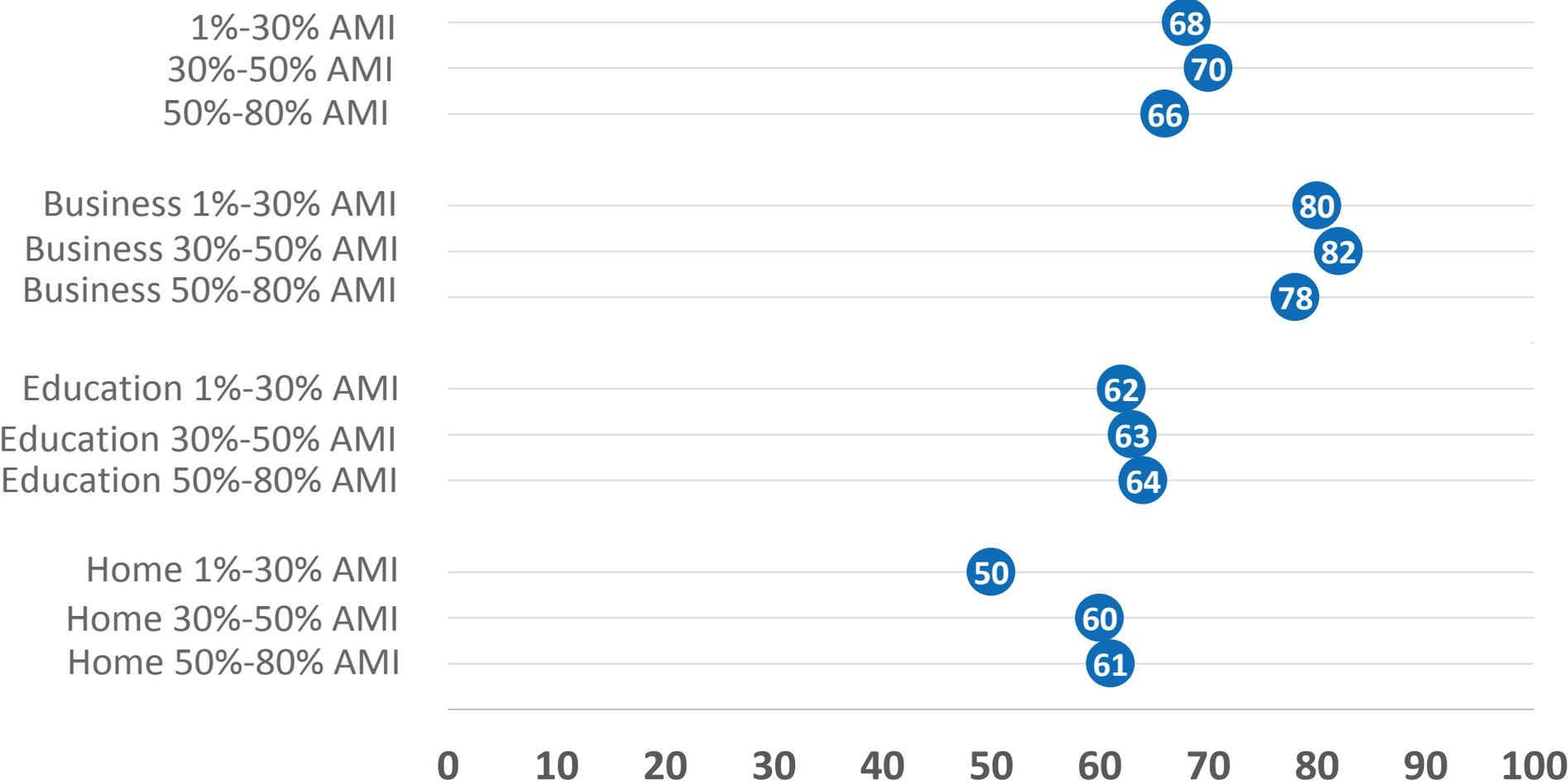


Graduation rates among people of different races or ethnicities vary.



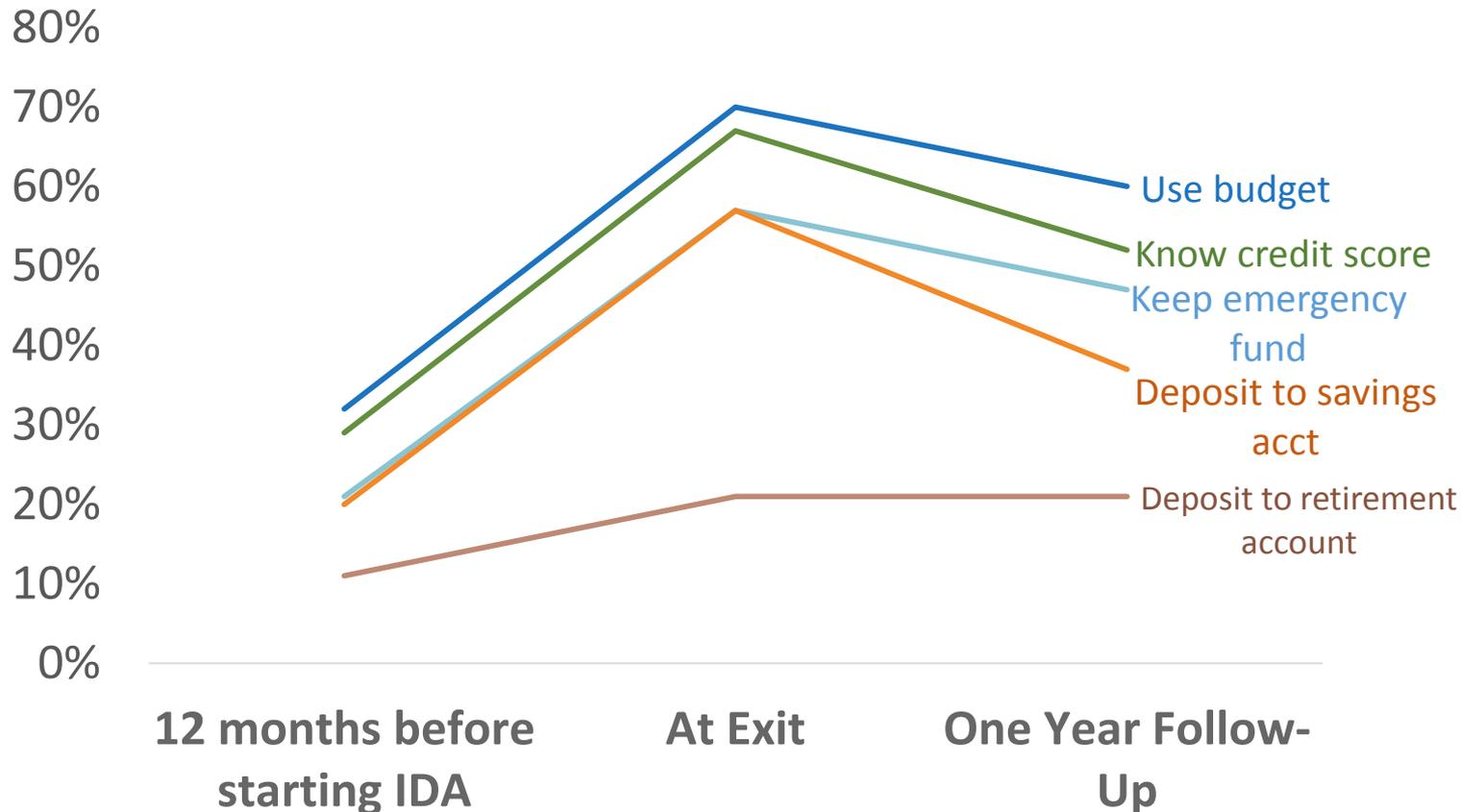
Graduation rates do not generally vary by household income.

Home Purchase savers with extremely low incomes have slightly lower graduation rates.



Graduates report strong improvements in their financial habits.

Habits reported at exit are sustained over time for many participants. Some habits are better sustained than others.



Next steps

- Complete set of slides available—
OregonIDAInitiative.org/roadshow
- Final roadshows Dec 15 (Salem), Dec 16 (Portland) and Jan 14 (Webinar)
- Summary report available late January
- Updated evaluation plan late Spring

Thank you

Jessica Junke, Director of Economic Opportunity

jjunke@neighborhoodpartnerships.org

503-226-3001 x109

Amy Stuczynski, Data Analyst

astuczynski@neighborhoodpartnerships.org

503-226-3001 x101

