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1. **Welcome and remarks**  
   State Treasurer Tobias Read, chair

2. **Spotlight: Economic Justice Roundtable**  
   Annette Case, Asset Funders Network  
   Carlos Garcia, Neighborhood Partnerships

3. **Priority review: Equity and racial equity**  
   Treasurer Read

4. **Data benchmarking and relevance**  
   Timothy Duy, University of Oregon  
   Oregon Economic Forum

5. **Financial wellness data: Sample analysis**  
   Prem Mathew, Oregon State University

6. **Financial wellness report: Data types**  
   James Sinks, Oregon State Treasury

7. **Financial Literacy news and updates**  
   Roundtable: Members and technical advisors

8. **Public comment**
Team Members Present: State Treasurer Tobias Read, Chair
Julia Carlson, Fin. Freedom Wealth Mgmt. Group
Scott Cooper, NeighborImpact
Carlos David Garcia, Neighborhood Partnerships
George Katsinis, Accredited Financial Counselor – OR Military
Prem Mathew, Oregon State University
Erin Moore, Fin. Ed. Prog. Mgr., OnPoint Community Credit Union
Pamela Ranslam, Nixyaawaii Community Financial Services
Guillermo Sandoval, Umpqua Bank
Jennifer Satalino, The College Place – Oregon
Bandana Shrestha, AARP Oregon

Team Members Absent: Vicki Berger, Former Legislator

Technical Advisors- OR Agencies: Ellen Klem, Department of Justice
Amit Kobrowski, Oregon Department of Education
Joel Metlen, Department of Human Services
Codi Trudell, Department of Revenue
Craig Vattiat, Department of Consumer and Business Services
Juan Baez-Arevalo, Higher Education Coordinating Commission
Karla Martinez, Department of Consumer and Business Services

Speakers: Ryan Ashlock
Kiely Corti
Ryan Deckert
Hannah Fattor
Richard Hein
Ryan Mann
Laurie Roe
Principle Sweeney

Treasury Staff: Amy Bates, Communications Director
David Bell, Deputy Director, OTSN
Ryan Mann, Legislative Director/Deputy Chief
Missy Simpson, Executive Coordinator, OTSN
James Sinks, Financial Education Program Manager
Sabra Purifoy, Operations Director
Stephanie Swetland, Plan Specialist, OTSN
John Valley, Policy & Outreach Director, OTSN
Treasurer Read called the meeting to order at 3:02 p.m.

**Agenda Item 1 – Welcome and Remarks**
Treasurer Tobias Read welcomed the members of the Financial Empowerment Advisory Team and members of the public and stated public testimony would be accepted at the end of the meeting. The Treasurer thanked the team for all the work they have done helping Oregonians be more financially literate and confident and stated that this meeting would begin with announcing the first Oregon Financial Empowerment Awards.

**Agenda Item 2 – New Member Introductions**
Treasurer Read introduced Guillermo Sandoval from Umpqua Bank, and Pamela Ranslam from Nixyaawaii Community Financial Services and asked for them to introduce themselves. Pamela Ranslam stated that their organization is a native certified nonprofit CDFI (Certified Community Development Financial Institution) that is owned and operated by the Confederated Tribes of the Umatilla Indian Reservation. Ms. Ranslam oversees the homeownership program and works with the tribal members on providing financial education. Guillermo Sandoval stated he is the Community Reinvestment Director for Umpqua Bank and is new to this role. Most of his career has been in economic development, affordable housing, and low-income services.

**Agenda Item 3 – Financial Empowerment Awards**
Treasurer Read announced the winners of the inaugural Oregon Financial Empowerment Awards. The judging committee was Jennifer Salina, Julia Carlson, and Erin Moore. The Financial Educator of the year went to Ryan Ashlock from Park Rose Middle School, for creating a new personal finance course during the pandemic. Mr. Ashlock has been teaching for 6 years, earned a degree in Economics from Western Washington University. Mr. Ashlock will receive $1,500 and Park Rose Middle School will receive $500. In addition, randomly chosen students will share $500 from the Oregon College Savings Plan.

The second award was the Financial Empowerment Community Champion which went to the Oregon State Credit Union. The first recommendation came from Trillium Family Services. The Credit Union along with Trillium Family Services created the Mindful Money Management workbook which connects mental and financial wellness presenting financial reality in a realistic and approachable way. The second recommendation came from the Education Service District, due to the collaboration that has been in place between the credit union in schools in the 24 counties where the credit union has members. The Oregon State Credit Union will receive $2,000 plus they will be able to pay it forward and select another financial empowerment focused organization or effort to receive $500 dollars. The PowerPoint for the Financial Empowerment Awards is part of the records for this meeting.

**Agenda Item 4 – Priority review: Advancing Public Policy**
Treasurer Read reminded the team that there were seven priorities the team had discussed at the previous meeting. The focus of today’s meeting was on advancing public policy at the state and national level. Ryan Mann, Deputy Chief of Staff and leader of the political team, gave examples of what is happening at the National and State level. These examples were to give the team a sense of existing legislation and how to approach policy change. A copy of Mr. Mann’s PowerPoint on Advancing Public Policy is part of the records for this meeting.
**Agenda Item 5 – Spotlight: Junior Achievement**

Ryan Deckert from Junior Achievement gave a presentation to the team on the work they are doing with K-12. Their purpose is to empower young people to own their future economic success. Their program reaches over 40,000 students in a typical year, with around 5,000 adult volunteers. Their JA BizTown is a program for 5th graders who run the city, connecting learning in school with the real world. JA Finance Park is a program for middle and high schoolers which is teacher-directed lessons with a visit to JA Finance Park that serves 211 districts. Students learn budgeting, investing, and managing risks. The fourth program is new and is a college career fair that is completely digital, JA Inspire Virtual. This program helps with career choices, interviews, learning about everything from the trades, vocational education, health care careers, nursing, and college.

**Agenda Item 6 – Financial Literacy new and updates**

Each member of the Advisory Team gave news and updates on what they are working on.

Joel Metlen, Department of Human Services (DHS): Two focuses at DHS are 1.) making sure that people who need benefits are getting them. There are changes coming up that will have direct impact on families; 2) Work on how we can support Oregonians. One main effort underway is the TANF (Temporary Assistance for Needy Families Program) redesign project. Rethinking social services and trying to redesign them more around people and communities and what they need.

Bandana Shrestha, AARP Oregon: Research that is of interest to everyone and will put this in the chat. Research came in in October pointing to women 50+ and how financially insecure they are and how the pandemic impacted them and especially women of color and people of color generally. In March, we did events and activities focused on educating and informing our members and other women 50+, around financial security and other issues with financial security. April, we are focused on fraud and scams.

Carlos David Garcia, Neighborhood Partnerships: Neighborhood Partnerships is planning for their conference which is October 17th and 18th at the Salem Convention Center, bringing together the work that our organizations do in our communities under one roof. This year’s theme centers on advancing economic and housing justice by uplifting and centering the voices of those most impacted. Currently seeking sponsorship to support this opportunity to connect and come together. Last meeting, I mentioned the coalition of communities of color ratio wealth gap report has been released. Mr. Garcia participated with leaders from the black, native and Latinx community about the racial wealth gap report that the CC conducted and how to collectively advance economic justice in Oregon.

Jenn Satalino, The College Place – Oregon: The OR Legislature renewed funding for the Oregon Opportunity Grant and the Oregon Promise. The state has a brand-new program to help students who are enrolled tribal members and steps have been taken to make all those programs more accessible to students. Nationally, on a campaign to see the federal Pell Grant double because it has not kept up with inflation.

Scott Cooper, NeighborImpact: Neighborhood Works America has reopened its national training institutes. There is one on May 23rd through 27th in Los Angeles. This is the best training for financial capability, home ownership, and asset building.

Julia Carlson, Fin. Freedom Wealth Mgmt. Group: With April being Financial Literacy month, we have gone from one video a week on social media to five days a week. All advisors are participating and sharing financial
tips and literacy and helping raise awareness. A couple and I of other advisors are mentoring students and going to schools to share perspective on personal finance and sharing awareness around a career in financial services.

George Katsinis, Accredited Financial Counselor – OR Military: We are recognizing that children serve when their parents or family members serves so there are a lot of programs and activities around that. Putting together web classes offering information about career paths, education investing, and ID theft. Trying to get information to these families about the Oregon 529 CSP and the tax credit that is available and then linking to OregonSaves for retirement.

Pamela Ranslam, Nixyaawai Community Financial Services: Working on first subdivision within the boundaries of the reservation, developing the very 1st new loan program that will mirror some of the mortgages. Hoping to offer tribal members 99-year leases on trust property by June or July of this year and then work through the program to get mortgages and work for the down payment assistance money. Very first homeownership program.

Prem Mathew, Oregon State University: In talks with another center on campus that is around basic needs. Hope to work together to not only serve students that currently are at OSU but also ones coming in as well.

Erin Moore, Fin. Ed. Prog. Mgr., OnPoint Community Credit Union: In addition to continuing community work, OnPoint is getting ready to announce details of a new coaching program that will offer members 1 on 1 financial coaching in the language of their choice, tackling management, reviewing credit report, student loans, counseling, and housing counseling. Hoping for a June release date.

Amit Kobrowski, Oregon Department of Education (ODE): Mr. Kobrowski is meeting with social science specialist for the ODE that includes economics, financial literacy, history.

Karla Martinez, Department of Consumer and Business Services (DCBS): DCBS is recruiting for a Student Loan Ombudsmen. DCBS is continuing to work with partners on financial literacy and gear up for disaster preparedness. There is also work with AARP on an upcoming scam jam and how to avoid investment scams. There was a 4-part series on budgeting, goal settings, and using a checking account for youth who experience disabilities. DCBS is collaborating with DOJ, Housing and Community Services, and Oregon Consumer Justice on a statewide campaign to promote a foreclosure prevention resource, as well as promote the Homeowners Assistance Program (HAP).

Codi Trudell, Department of Revenue (DOR): Ms. Trudell will begin receiving questions from people regarding errors on their tax filings and questions around their refunds. DOR is continuing to work with underserved populations to gain access to their tax credits, whether its education tax credits or earned income tax credits.

Ellen Klem, Department of Justice (DOJ): Bandana and Carla already mentioned much of what is being worked on. There was an event in early Spring aimed at helping state employees understand student loan repayment options. DOJ is continuing to work with Federal partners on the income driven repayment waiver.

Guillermo Sandoval, Umpqua Bank: Umpqua Bank and Columbia Bank are merging
Agenda Item 7 – Oregon financial wellness scorecard data
James Sinks and Prem Mathew presented the Oregon financial wellness scorecard data. This was a recommendation from the Financial Education Advisory Team. Mr. Sinks discuss what the scorecard would do and what would be shown in the report. Three areas to focus on is why do people know? How are they doing? What are the kinds of things that people are doing?

Mr. Mathews discussed the FINRA data and how to break down the data and compare demographics provided by the respondents. The August meeting will consist of crunching the data and ask members about where to go in terms of public policy. Mr. Mathews and Mr. Sinks put together a slide to show the process of building the summary for the report and that will be distributed to the legislature. A copy of the PowerPoint is part of the records for this meeting.

Agenda Item 8 – Public Comment
There was no public comment

Treasurer Read adjourned the meeting at 2:29 pm.
RACIAL & ECONOMIC JUSTICE FROM THE GROUND UP
A VIRTUAL ROUNDTABLE FOR OREGON LEADERS

JUNE 9, 2020
10:00 am - 12:00 pm
WHAT DOES IT LOOK LIKE TO DO BUSINESS DIFFERENTLY WHEN COMMUNITIES OF COLOR ARE CENTERED?
Welcome to the...

The Oregon Economic Justice Roundtable

June 16th, 2022 / 9 - 11 am
Guiding Principles and Values

**Equity and Racial Justice** - we want to boldly and intentionally dismantle racism and white supremacy that lead to equitable and liberatory outcomes.

**Intersectionality** - we value the analysis of how forms of oppression intersect with race for better targeted strategies to address racial inequities.

**Community Driven Solutions** - Solutions are closest to those impacted, thus solutions, policy and narratives should be co-created and community-centered with communities of color.

**Systems and Policy Solutions** - We want to use an equity centered approach on the creation, transfer, and redistribution of wealth and power.

**Collective Action** - We value organized, collective, and sustained action supporting racial and economic justice movement is needed to reach our vision.
Vision For Economic Justice

We seek to root a culture and community in Oregon that nourishes a sense of belonging, respect and dignity among and between communities and people. We seek to create an environment and systems of abundance by and for Black, Indigenous, Latinx, Asian, and all communities of color so that all Oregonians live beyond the basics of safety and security, and into the freedom to actualize dreams, and the power of communities to control their own financial and economic destiny.
RACIAL AND ECONOMIC JUSTICE FROM THE GROUND UP

SHOW UP WITH ALL OF YOUR FEELINGS TODAY!

9 JUNE 2020

JANET BYRD

“WE ENVISIONED THIS GATHERING BEFORE COVID-19 AND THE MURDER OF GEORGE FLOYD... THIS WORK IS MORE IMPORTANT THAN EVER!”

OSCAR ARANA

“THE IMPORTANT DECISIONS WE MAKE NOW WILL AFFECT SEVEN GENERATIONS IN THE FUTURE.”

MICHIELE DE PASS

“THIS NATION WAS BUILT ON WHITE SUPREMACY.”

“OUR SOCIAL CONTRACT HAS BEEN COMPLETELY BROKEN.”

“WE ARE ALL A PART OF COMMUNITY WITH PEOPLE WHO ARE DISMANTLING SYSTEMS OF RACISM AND EXCLUSION.”

ANNETTE CASE

“ASSETS, THEY ARE NOT JUST MONETARY.”

“I AM THE MOMENT WE HAVE BEEN DOING THIS WORK FOR...”

“I AM GRAPPLING WITH TWO PANDEMICS—COVID AND RACISM...”

Focus on how prevention from wealth extraction (for indigenous communities) and health and social change...

How can we shift where our investments will go?
RACIAL and ECONOMIC JUSTICE from the GROUND UP

9 JUNE 2020

COLLECTIVE ACTION!
COMMUNITY-LED and DRIVEN SOLUTIONS!

THE SYSTEMS that EXIST are BUILT on RACISM!

WE NEED DISAGGREGATED DATA... and COMMUNITY STORIES.

DR. ANDRES LOPEZ
Coalition of Communities of Color

MAP OF OREGON

PERCENT OF COMMUNITIES of COLOR by COUNTY

HOW DID WE GET HERE?

1859 RACIAL EXCLUSIONARY LAW: OREGON @ A RACIST UTOPIA!

“OREGON'S CONTINUED DIFFICULTY WITH WELCOMING COMMUNITIES OF COLOR STEM FROM THIS HISTORY.”

Asset Funders Network
Neighborhood Partnerships
Brandeis
IASP
APANO

Nancy's Family Center
THINGS that make you GO HMMMMmm...

- **Power Sharing**
- **Conversations about White Leadership**... and White Fragility
- **How can we do our own work... in our own communities?**
- **We are aiming toward a Solidarity Economy.**
  - "Cooperation, not Competition"

---

**We can't go back to the way things were...**

**We need shared narratives... designs that serve... people... and connection.**

**We all want to know that we will make it safely home...**

---

Asset Funders Network  
Neighborhood Partnerships  
Brandeis  
IASP  
APANO
Goal 3: Highlight and promote equity and racial equity

Strategic priority update and discussion
Goal 3: Equity and racial equity

“Promote and provide a platform to highlight equity and particularly racial equity, to help usher more resilient and empowered households and communities.”
Strategies: Equity and racial equity

- Work closely with financial education allies and ambassadors in underrepresented communities and target Treasury efforts when appropriate.
- Provide a state-level forum to highlight financial education equity needs and progress.
- Choose equity metrics as part of success measures and highlight in report card.
2022

• “RE: Conference” focused on racial equity, October
• Equity metrics in under-development scorecard
• 211 info partnership
• Financial Empowerment Advisory Team presentations
  • Earned Income Tax Credit (Feb)
  • Economic Justice Roundtable (August)
  • Bank On Oregon (Nov)

Median household income by county (Black or African American)
Source: Census ACS 2020 Table B19013B
Index Construction

Guidelines and Pitfalls

Timothy Duy
August 2022
UO Index of Economic Indicators

Probability of Oregon recession in gray

UO Index, 1997=100


Probability of Oregon Recession, %

0.00 0.25 0.50 0.75 1.00

Timothy A. Duy … duy@uoregon.edu … econforum.uoregon.edu … @TimDuy
# Components

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<th>University of Oregon Index of Economic Indicators—Summary and Components</th>
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SA = Seasonally Adjusted, MMA = Months Moving Average
Construction

Follows the Conference Board methodology:

https://www.conference-board.org/data/bci/index.cfm?id=2154

1.) Calculate month to month changes
2.) Adjusted to equalize volatility
3.) Sum the adjusted components to obtain the monthly change in the index
4.) Compute the level of the index from the monthly change, assuming first month is equal to 100

Not truly weighted to make one component more important than another
Considerations

Audience?

Frequency of data?

Length of time series?

Interpretation?

What data to include?
Financial Wellness Data: Sample Analysis

Prem Mathew
Associate Dean, Undergraduate Programs, College of Business, OSU
Director, Center for Advancing Financial Education (CAFE)

8/2/2022
Data

• FINRA 2018 National Financial Capability Study (NFCS) State-by-State Survey response data
• 1250 responses from Oregon
• Data collected every three years
## Financial wellness categories

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<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>‘Score’ calculation</th>
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<tbody>
<tr>
<td><strong>Financial situation</strong></td>
<td>Income, housing, poverty</td>
<td>Each variable is reported separately – household income (income), Medicaid/SNAP benefits (poverty), home ownership (housing)</td>
</tr>
<tr>
<td><strong>Financial acumen</strong></td>
<td>FINRA’s 6-question financial literacy survey</td>
<td># of correct responses to FINRA’s 6-question financial literacy survey</td>
</tr>
<tr>
<td><strong>Financial behavior</strong></td>
<td>Rainy day fund, spending relative to income, ability to cover monthly expenses, pay credit card balance in full, credit card shopping, plan for retirement</td>
<td>All variables are binary, ‘good’ responses added up across variables.</td>
</tr>
<tr>
<td><strong>Financial stress</strong></td>
<td>Consumer Financial Protection Bureau ‘well-being’ survey (5 questions) + additional FINRA questions</td>
<td>Variables adjusted to match – all converted to a 5-point scale and added up.</td>
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## Data stratification

### County Designation*

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<thead>
<tr>
<th>Designation</th>
<th>Count</th>
<th>Percentage</th>
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<tr>
<td>Frontier</td>
<td>28</td>
<td>2.2%</td>
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<tr>
<td>Rural</td>
<td>357</td>
<td>28.6%</td>
</tr>
<tr>
<td>Urban</td>
<td>865</td>
<td>69.2%</td>
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</table>

*Color indicates that categories were combined to ensure sufficient sample size. County designation from OHSU. OR regions from ODOT.*

### Race/Ethnicity

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<th>Race/Ethnicity</th>
<th>Count</th>
<th>Percentage</th>
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<tr>
<td>White</td>
<td>1038</td>
<td>83.0%</td>
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<tr>
<td>Asian</td>
<td>55</td>
<td>4.4%</td>
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<tr>
<td>Black</td>
<td>24</td>
<td>1.9%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>40</td>
<td>3.2%</td>
</tr>
<tr>
<td>Native Hawaiian</td>
<td>3</td>
<td>0.2%</td>
</tr>
<tr>
<td>American Indian</td>
<td>12</td>
<td>1.0%</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>0.5%</td>
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<tr>
<td>Multi</td>
<td>72</td>
<td>5.8%</td>
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### OR region

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<th>Count</th>
<th>Percentage</th>
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<tr>
<td>Portland Metro</td>
<td>538</td>
<td>43.0%</td>
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<tr>
<td>Willamette</td>
<td>435</td>
<td>34.8%</td>
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<tr>
<td>Valley/North Coast</td>
<td>148</td>
<td>11.8%</td>
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<tr>
<td>Southwestern</td>
<td>86</td>
<td>6.9%</td>
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<tr>
<td>Central</td>
<td>43</td>
<td>3.4%</td>
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## Financial wellness takeaways (preliminary)

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<th>Acumen</th>
<th>Behavior</th>
<th>Stress</th>
<th>Income</th>
<th>Medicaid/Snap</th>
<th>Homeownership</th>
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<tr>
<td><strong>Race/Ethnicity:</strong> White/Asian</td>
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<tr>
<td><strong>Region:</strong> PDX Metro</td>
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<td></td>
</tr>
<tr>
<td><strong>Region:</strong> Willamette/NW Coast</td>
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<td></td>
</tr>
<tr>
<td><strong>Region:</strong> Southwestern</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Region:</strong> Central</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Region:</strong> East</td>
<td></td>
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*Green* indicates sub-group scored statistically significantly “better” than remaining sample. *Red* indicates sub-group scored statistically significantly “worse” than remaining sample.
Possible next steps

- Develop indexes with baseline value (=100, for example) for each financial wellness category based on currently included variables. The Financial Wellness Scorecard could comprise (at least partly) of these four indexes.
- Adjust or add variables for each category.
- Re-run analysis with 2021 data – FINRA recently released their 2022 Financial Capability Study using this data to ‘test’ the indexes.
- Perform additional stratification (education, age, military, etc.)
- Establish process to collect annual survey responses to the questions underlying the indexes.
Oregon Financial Wellness Scorecard and Summary

Using data to illustrate Oregonians’ financial acumen and decisionmaking
Priorities

1. Augment and amplify existing programs
2. Improve visibility via outreach and tools
3. Highlight and promote equity
4. Be accessible to all
5. Leverage and support partnerships
6. Help advance public policy efforts
7. Set benchmarks and measure progress
Considerations

- Local: County-level and demographic data preferred
- Timely: Annual data preferred
- Simple: Limited number of data and statistics
- Benchmarks: How do we compare?
- Memorable: Index? Grades?
- Relevant: Trends, needs, and concerns
- Key audience: Policymakers
Benchmarks

• To whom should we compare?
  • National averages?
  • Certain states?
  • Oregon over time?

• How should we compare?
  • Custom index of several data points
  • Each data point
  • Rank ourselves nationally
  • Grades
Data categories to consider

• Financial situation
• Financial acumen
• Behavior/decisionmaking
• Financial stress
• Inclusion, equity and racial equity
• Consumer protection

Equifax Subprime Credit Population by county
Source: Federal Reserve
Potential data sources
Income - financial situation

1. Median household income by county and race (CENSUS)

2. Income inequality by quintile by county (CENSUS)

3. Per capita personal income by county (OED/US BEA)
Poverty – financial situation

1. Percentage of people in poverty based on income by county and age and race (CENSUS)

2. Percent of households with public assistance/ SNAP/ Food stamps by county (CENSUS)

Poverty Status in the Past 12 Months by County
Source: Census ACS 2020
Table B17001
Housing-related – financial situation

1. Burdened households by county (more than 30% on rent/mortgage) (FRED/CENSUS)

2. Homeownership (own vs rent) rate by county and race (CENSUS)

Burdened households by county
Source: St Louis Fed (FRED)
Debt and credit – financial situation

1. Debt to income ratio by County (FED)
2. Subprime Credit Population by County (FED)
3. Credit card debt per capita by State (FED), Oregonians who paid the minimum only on credit cards by region (FINRA), Bankruptcies by state (US Bankruptcy court)
Wealth and investing – financial situation

1. Zero Net Worth by county (PROSPERITY NOW)

2. Percent distribution of household net worth by state, includes zero net worth (CENSUS)

3. Distribution of wealth by race / national only (FED)

Zero Net Worth Households by larger counties
Source: Prosperity Now!
Banking and saving - behavior

1. Have you set aside emergency funds that would cover 3 months? (FINRA)
2. Oregonians who are banked vs unbanked, by PDX metro and statewide (FDIC)
3. Savings in retirement accounts by state (CENSUS)
Education and financial acumen

1. Percent of K12 students with access to financial education class by state (NEXTGEN)

2. Five tied with 3 votes
Financial Stress

1. How confident are you that you could come up with $2,000? (FINRA)
2. How satisfied are you with your current personal financial condition? (FINRA)
2. How many Oregonians say it is difficult to pay their bills? (FINRA)

“Financial literacy seems to matter. Those who could correctly answer three questions designed to measure basic financial literacy are significantly less likely to feel financially anxious or stressed.”

Health and medical – consumer protection

1. Health insurance covered by county (CENSUS)
2. Do you have any unpaid medical debts by region/education/race (FINRA)
2. Health insurance covered by region and race (FINRA)

Uninsured by county, Ages 19-64 (Latino and Hispanic)
Source: Census ACS 2020
Table B27001i
Non-bank products- consumer protection

1. Percent of Oregonians using a payday lender (FINRA)

2. Number of financial-related complaints by statewide and category (Oregon DOJ)

2021 Top Consumer Complaints, statewide (Oregon DOJ)

- Auto Sales & Repairs (712)
- Telecommunications (708)
- Imposter Scams/Fraudulent Entity (591)
- Credit Lending (499)
- Private Party Seller (476)
- Health and Medical (343)
- Travel (222)
- Manufacturing (194)
- Construction Contractor (173)
- Real Estate (163)