June 12–14
Pacific Grove, California
nativecdficonvening.org

2018 Native CDFI Capital Access Convening

Bringing Native CDFIs, Funders, and Investors Together to Bring Capital to Native Communities
Data-Driven Policy Change for an Inclusive Path to Prosperity

Lebaron Sims, Prosperity Now

June 12, 2018
PROSPERITY NOW SCORECARD

is a comprehensive resource featuring data on family financial health and policy recommendations to help put all U.S. households on a path to prosperity.

CFED Publishes the State Asset Development Report Card

CFED launches the Assets & Opportunity Scorecard

CFED begins publishing the Scorecard annually

Prosperity Now launches the Prosperity Now Scorecard

2002

2005

2012

2017
Findings from the 2018 Scorecard

• Racial and ethnic disparities exist across all dimensions of financial security and quality of life measures – and public policy is to blame.
• The critical elements of household financial security continue to be influenced – and ultimately determined – by racial bias and discrimination.
• Systemic racial wealth inequality compounds through its effects on employment, homeownership, education, business ownership and access to local resources and networks.
2018 Scorecard Outcome Ranks

Ranks
1 – 10
11 – 20
21 – 31
32 – 41
42 – 51

DC
RI
WA
OR
CA
ID
NV
MT
WY
UT
AZ
CO
NM
AK
HI
TX
OK
KS
NE
SD
ND
MN
IA
MO
AR
LA
MS
AL
GA
FL
SC
NC
TN
KY
IL
IN
OH
MI
WI
PA
WV
VA
NY
ME
MA
CT
MD
DE
NJ
VT
NH
Race Influences State Outcomes

NET WORTH BY STATE

Why Does the Racial Wealth Divide Matter?

Middle-Class Wealth Economic Security Is Unequally Distributed Along Racial Lines

Disparities in Income and Employment

Income Poverty
- White: 10.2%
- Native American / American Indian: 26.3%
- Black / African-American: 23.7%
- Asian: 12.8%
- Hispanic or Latino: 20.9%

Unemployment Rate *
- White: 4.6%
- Native American / American Indian: 6.7%
- Black / African-American: 12.0%
- Asian: 10.1%
- Hispanic or Latino: 4.5%
Disparities in Health Outcomes

Uninsured Rate
- White: 7.0%
- Native American / American Indian: 10.7%
- Black / African-American: 7.3%
- Asian: 20.5%
- Hispanic or Latino: 21.1%
- Total: 19.1%

Poor or Fair Health Status
- White: 15.7%
- Native American / American Indian: 9.7%
- Black / African-American: 20.5%
- Asian: 27.0%
- Hispanic or Latino: 25.6%
- Total: 20.0%
Disparities in Education Outcomes

Disconnected Youth
- White: 9.7%
- Native American / American Indian: N/A
- Black / African-American: 17.2%
- Asian: 13.7%
- Hispanic or Latino: 13.7%

Four-Year Degree Attainment
- White: 25.8%
- Native American / American Indian: 35.0%
- Black / African-American: 20.9%
- Asian: 53.2%
- Hispanic or Latino: 15.3%
Scorecard Local Data
Local Data by Tribal Area

Cheyenne River Reservation

The Scorecard provides several local measures of financial health in five issue areas. Explore the data below and compare your community to other cities, counties, congressional districts, metro areas, states or tribal areas.

**Population**: 8,459

**Households**: 2,437

**Select an issue to explore**

- Financial Assets & Income
- Businesses & Jobs
- Homeownership & Housing
- Health Care
- Education

**EXPLORE OUTCOME MEASURES IN FINANCIAL ASSETS & INCOME**

Select to compare location outcomes.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Value</th>
<th>SD</th>
<th>US</th>
<th>Related</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset Poverty Rate</td>
<td>25.5%</td>
<td></td>
<td></td>
<td>Data By Race</td>
</tr>
<tr>
<td>Households with Zero Net Worth</td>
<td>16.9%</td>
<td></td>
<td></td>
<td>Data By Race</td>
</tr>
<tr>
<td>Income Inequality</td>
<td>53.1</td>
<td>41.1</td>
<td>49.1</td>
<td></td>
</tr>
<tr>
<td>Income Poverty by Race</td>
<td>86.1</td>
<td>63.1</td>
<td>2.1</td>
<td>Data By Race</td>
</tr>
</tbody>
</table>

**California Small Tribal Areas**

The Scorecard provides several local measures of financial health in five issue areas. Explore the data below and compare your community to other cities, counties, congressional districts, metro areas, states or tribal areas.

**Population**: 29,747

**Households**: 9,023

**Select an issue to explore**

- Financial Assets & Income
- Businesses & Jobs
- Homeownership & Housing
- Health Care
- Education

**EXPLORE OUTCOME MEASURES IN HEALTH CARE**

Select to compare location outcomes.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Value</th>
<th>CA</th>
<th>US</th>
<th>Related</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer-Provided Insurance Coverage</td>
<td>28.4%</td>
<td>54.4%</td>
<td>58.6%</td>
<td></td>
</tr>
<tr>
<td>Uninsured by Gender</td>
<td>13.1%</td>
<td>2.1%</td>
<td>12.1%</td>
<td></td>
</tr>
<tr>
<td>Uninsured by Race</td>
<td>14.1%</td>
<td>2.1%</td>
<td>12.1%</td>
<td>Data By Race</td>
</tr>
<tr>
<td>Uninsured Low-Income Children</td>
<td>15.6%</td>
<td>3.8%</td>
<td>6.1%</td>
<td></td>
</tr>
<tr>
<td>Uninsured Rate</td>
<td>28.0%</td>
<td>8.3%</td>
<td>10.0%</td>
<td></td>
</tr>
</tbody>
</table>

In order to generate more robust estimates at the local level, specifically estimates disaggregated by race, many local estimates are derived using five-year data averages. For more information on how local estimates are calculated, visit the Scorecard's methodology page.
## Local Data by Tribal Area

<table>
<thead>
<tr>
<th>Name</th>
<th>% Native</th>
<th>Income Poverty Rate</th>
<th>Homeownership Rate</th>
<th>Uninsured Rate</th>
<th>4-Year Degree Attainment</th>
</tr>
</thead>
<tbody>
<tr>
<td>All U.S. Tribal Areas</td>
<td>18.3%</td>
<td>18.1%</td>
<td>67.3%</td>
<td>20.0%</td>
<td>19.9%</td>
</tr>
<tr>
<td>United Houma Nation SDTSA</td>
<td>12.3%</td>
<td>16.8%</td>
<td>70.4%</td>
<td>18.0%</td>
<td>15.3%</td>
</tr>
<tr>
<td>Navajo Nation Reservation</td>
<td>94.5%</td>
<td>41.8%</td>
<td>75.6%</td>
<td>29.7%</td>
<td>8.2%</td>
</tr>
<tr>
<td>Cherokee OTSA</td>
<td>15.6%</td>
<td>18.3%</td>
<td>70.4%</td>
<td>21.4%</td>
<td>19.3%</td>
</tr>
<tr>
<td>Yakama Nation Reservation</td>
<td>21.9%</td>
<td>26.2%</td>
<td>60.1%</td>
<td>28.1%</td>
<td>8.4%</td>
</tr>
</tbody>
</table>
Custom Reports and Graphics

### Local Outcome Report: Navajo Nation Reservation

#### Prosperity Now Scorecard

The Prosperity Now Scorecard equips advocates, policymakers, practitioners and others with data on how residents in states, counties and cities are faring when it comes to their financial health and whether opportunities to prosper are equitable. These data jump-start a conversation about solutions and policies to put all households on stronger financial footing.

#### Financial Assets & Income

<table>
<thead>
<tr>
<th>Outcome Measure</th>
<th>Place Data</th>
<th>State Data</th>
<th>US Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset Poverty Rate</td>
<td>7.1% higher for top 20%</td>
<td>3.7% higher for top 20%</td>
<td>4.0% higher for top 20%</td>
</tr>
<tr>
<td>Income Inequality</td>
<td>41.8%</td>
<td>10.1%</td>
<td>13.4%</td>
</tr>
<tr>
<td>Housing Cost Burden - Renters</td>
<td>37.2%</td>
<td>30.6%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Uninsured Low-Income Children</td>
<td>37.2%</td>
<td>30.6%</td>
<td>7.0%</td>
</tr>
</tbody>
</table>

#### Businesses & Jobs

<table>
<thead>
<tr>
<th>Outcome Measure</th>
<th>Place Data</th>
<th>State Data</th>
<th>US Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Value by Race</td>
<td>5.6% higher for workers of color</td>
<td>5.6% higher for white bus. owners</td>
<td>5.6% higher for white bus. owners</td>
</tr>
<tr>
<td>Business Value by Gender</td>
<td>3.9%</td>
<td>3.9%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>16.5%</td>
<td>3.6%</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

#### Homeownership & Housing

<table>
<thead>
<tr>
<th>Outcome Measure</th>
<th>Place Data</th>
<th>State Data</th>
<th>US Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable of Homes (value/income)</td>
<td>2.2% higher than median income</td>
<td>1.5% higher than median income</td>
<td>1.8% higher than median income</td>
</tr>
<tr>
<td>Housing Cost Burden - Homeowners</td>
<td>23.1%</td>
<td>20.3%</td>
<td>20.3%</td>
</tr>
<tr>
<td>Homelessness Rate</td>
<td>35.6%</td>
<td>95.9%</td>
<td>63.1%</td>
</tr>
</tbody>
</table>

#### Health Care

<table>
<thead>
<tr>
<th>Outcome Measure</th>
<th>Place Data</th>
<th>State Data</th>
<th>US Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Provided Insurance Coverage</td>
<td>29.7%</td>
<td>68.6%</td>
<td>58.6%</td>
</tr>
<tr>
<td>Uninsured Rate</td>
<td>3.9%</td>
<td>9.7%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Uninsured by Race</td>
<td>3.9% higher for people of color</td>
<td>3.9% higher for people of color</td>
<td>3.9% higher for people of color</td>
</tr>
<tr>
<td>Uninsured by Gender</td>
<td>1.3% higher for women</td>
<td>1.3% higher for men</td>
<td>1.3% higher for men</td>
</tr>
</tbody>
</table>

#### Education

<table>
<thead>
<tr>
<th>Outcome Measure</th>
<th>Place Data</th>
<th>State Data</th>
<th>US Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four-Year Degree Completion</td>
<td>6.2%</td>
<td>15.3%</td>
<td>15.3%</td>
</tr>
<tr>
<td>Four-Year Degree By Race</td>
<td>7.1% higher for white adults</td>
<td>1.1% higher for white adults</td>
<td>1.1% higher for white adults</td>
</tr>
<tr>
<td>Early Childhood Education Enrollment</td>
<td>11.6%</td>
<td>11.6%</td>
<td>11.6%</td>
</tr>
</tbody>
</table>

---

#### Four-Year College Degree in Navajo Nation Reservation

<table>
<thead>
<tr>
<th>Category</th>
<th>Place Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>51.3%</td>
</tr>
<tr>
<td>Person of Color</td>
<td>7.2%</td>
</tr>
<tr>
<td>Black</td>
<td>10.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>63.6%</td>
</tr>
<tr>
<td>Latino</td>
<td>8.9%</td>
</tr>
<tr>
<td>Native</td>
<td>6.7%</td>
</tr>
<tr>
<td>NHPI</td>
<td>n/a</td>
</tr>
<tr>
<td>Two or More</td>
<td>22.4%</td>
</tr>
<tr>
<td>Other</td>
<td>14.4%</td>
</tr>
</tbody>
</table>

#### Income Poverty Rate in Navajo Nation Reservation

<table>
<thead>
<tr>
<th>Category</th>
<th>Place Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>3.2%</td>
</tr>
<tr>
<td>HH of Color</td>
<td>37.4%</td>
</tr>
<tr>
<td>Black</td>
<td>n/a</td>
</tr>
<tr>
<td>Asian</td>
<td>24.7%</td>
</tr>
<tr>
<td>Latino</td>
<td>33.0%</td>
</tr>
<tr>
<td>Native</td>
<td>37.6%</td>
</tr>
<tr>
<td>NHPI</td>
<td>38.3%</td>
</tr>
<tr>
<td>Two or More</td>
<td>36.2%</td>
</tr>
<tr>
<td>Other</td>
<td>37.6%</td>
</tr>
</tbody>
</table>

Data shows "n/a" in instances where there are too few observations to produce a reliable estimate.

Source: American Community Survey, 2011-2015
Which Policies Matter?

- Stretching Income
- Removing Barriers to Savings
- Jumpstarting Long-Term Savings

Bolster Homeownership and Affordable Housing
Take Action

Sign up to stay informed about the latest developments and opportunities to take action by joining one of our four federal policy campaigns.

HOMEOWNERSHIP
Homeownership is key to building wealth. Together, we will advocate for products and policies that provide more affordable homes to more people.

CONSUMER PROTECTIONS
Consumer protections create fairer, more transparent financial markets. Together, we will ensure consumers keep the safeguards they deserve.

SAFETY NET
Safety net programs help protect vulnerable individuals and families from falling deep into poverty. Together, we will protect programs like SNAP, IDAs and more to help those in need when they need it most.

TURN IT RIGHT-SIDE UP
The vast majority of tax incentives go to those at the top, not to those who need it most. Together, we will turn our upside-down tax code right-side up.

Visit any of the Campaigns above at https://prosperitynow.org/get-involved to learn more and join.
Connect with Programs and Advocates

Learn more about the Prosperity Now Community at https://prosperitynow.org/community-champions.
Coming Soon

• Local Data Public Release – Wednesday, 06/13/18

• Report on Local and Regional Outcomes – June 2018

• State & Local Policy Municipal Blueprint – July 2018
THANK YOU

hello@prosperitynow.org
lsims@prosperitynow.org