



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.



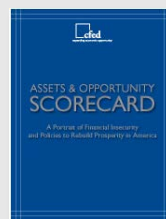
CFED
Publishes the
State Asset
Development
Report Card

2002



CFED launches *the
Assets & Opportunity
Scorecard*

2005



CFED begins
publishing the
Scorecard
annually

2012



Prosperity Now
launches the
*Prosperity Now
Scorecard*

2017

2000

2005

2010

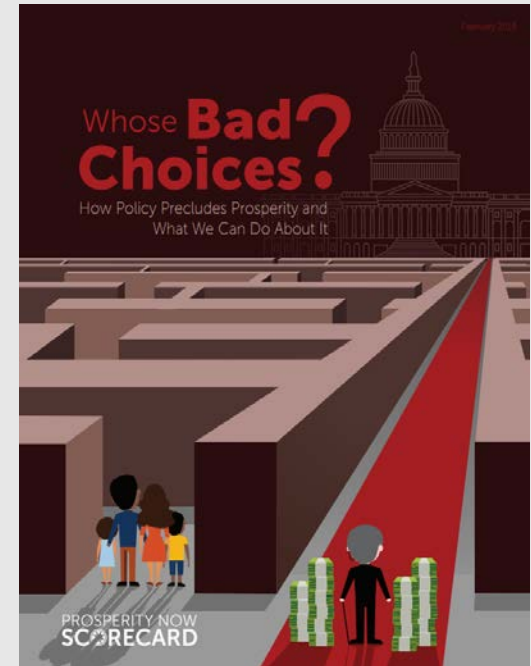
2015



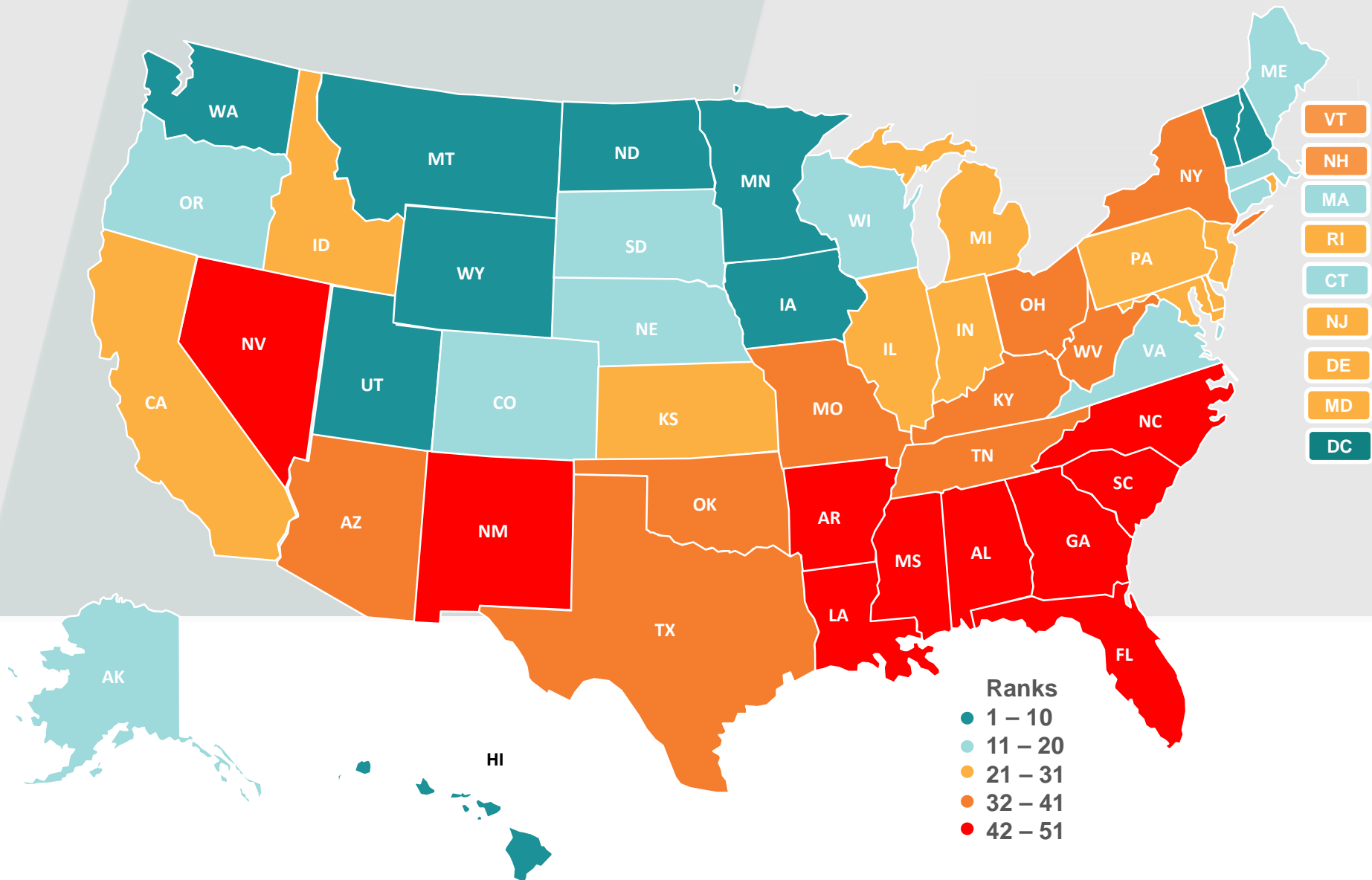
Findings from the 2018 Scorecard



- 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.



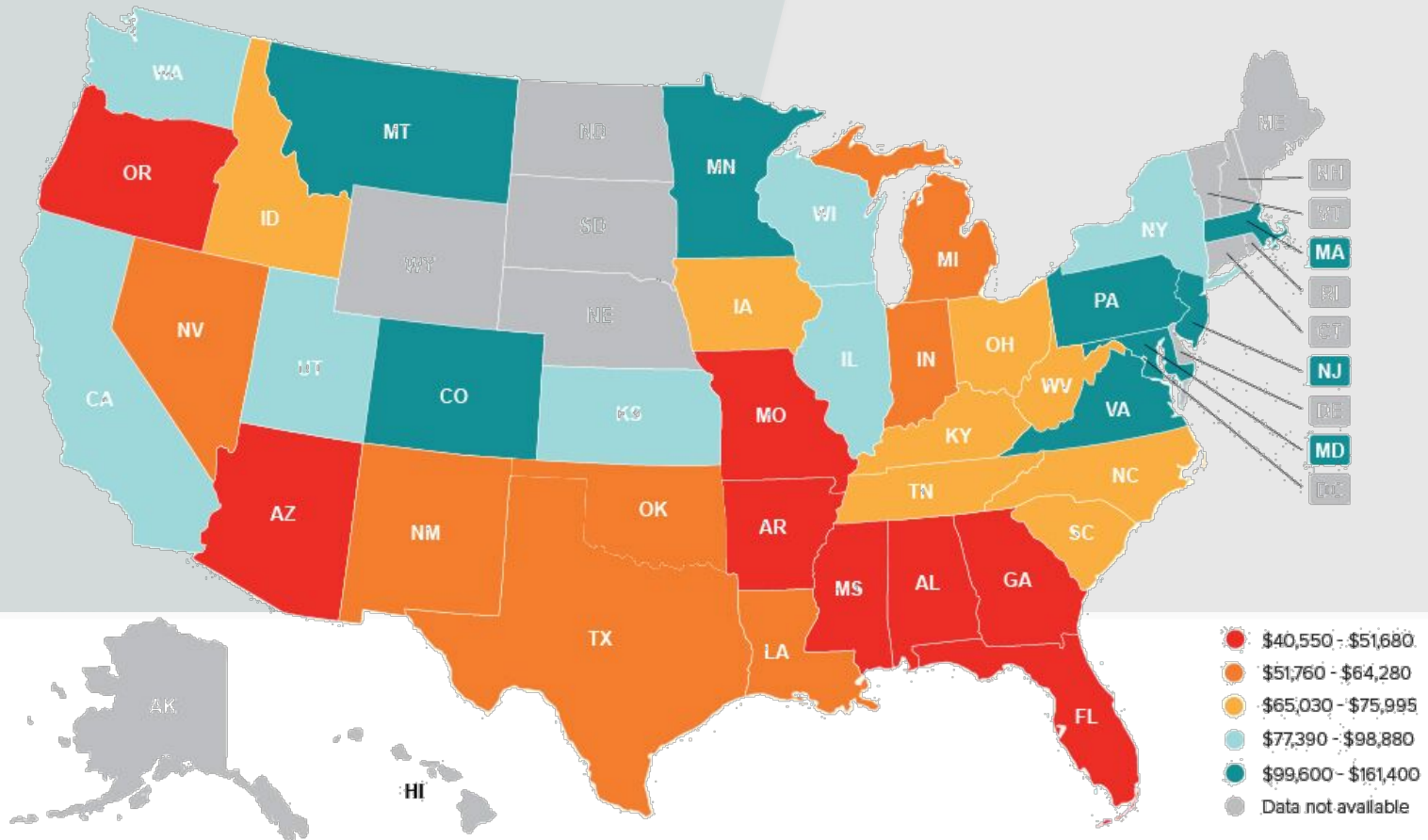
2018 Scorecard Outcome Ranks



Race Influences State Outcomes



NET WORTH BY STATE

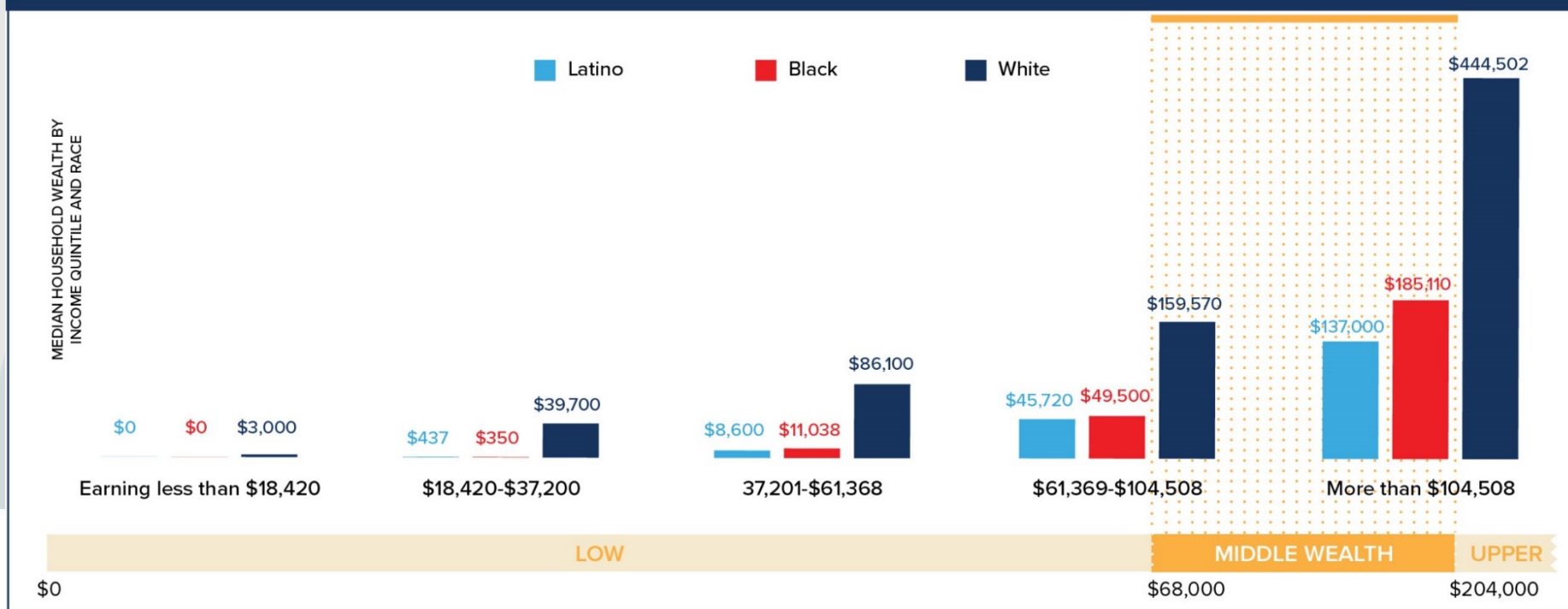


Source: Survey of Income and Program Participation, 2014 Panel Data points report median household net worth by demographic characteristic or location of the householder in 2013.

Why Does the Racial Wealth Divide Matter?



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



Source: U.S. Census Bureau, Survey of Income and Program Participation, 2014. Wealth figures depicted above exclude durable goods.

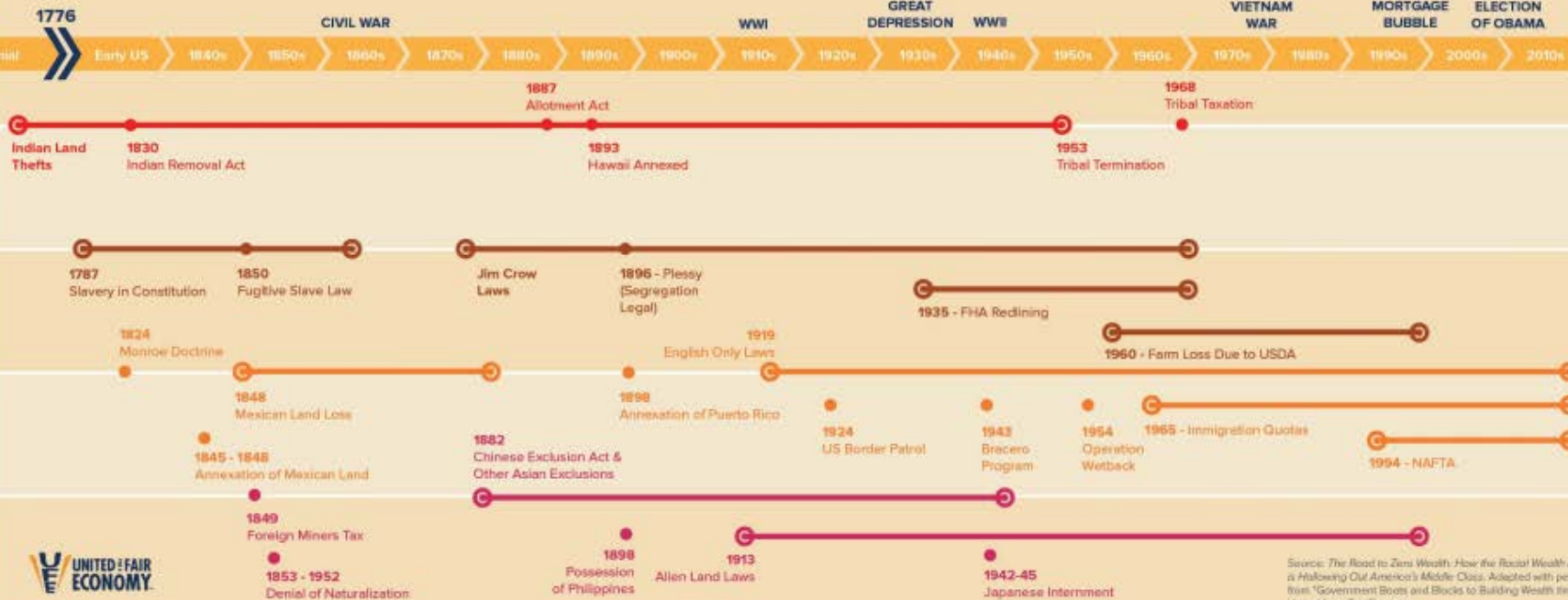


GOVERNMENT BOOSTS AND BLOCKS TO BUILDING WEALTH

BOOSTS



BLOCKS



Source: *The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class*. Adapted with permission from "Government Boosts and Blocks to Building Wealth timeline" by United for a Fair Economy.



AMERIND Risk
Tribes Protecting Tribes

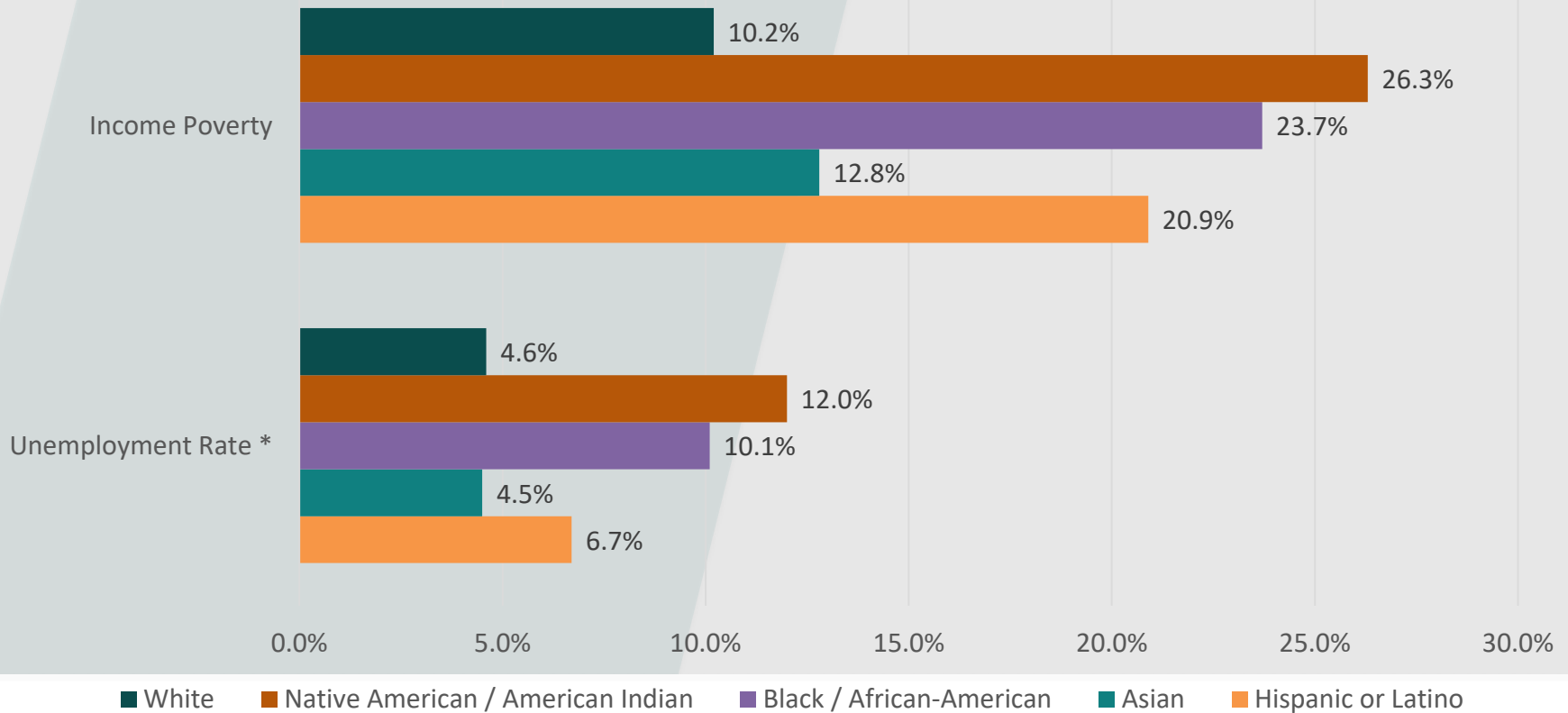


NATIVE
AMERICAN BANK

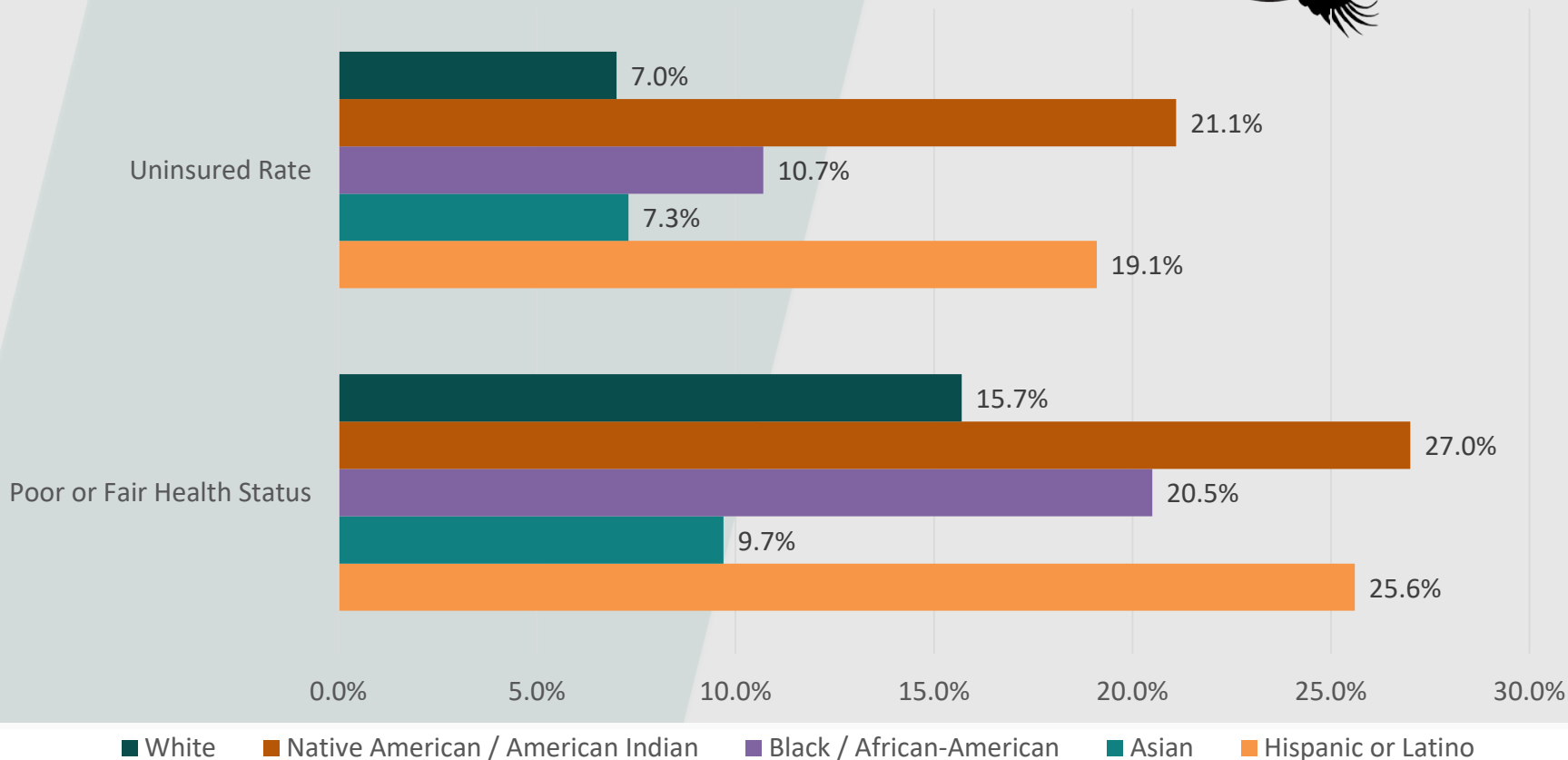
Capital One Bank
INVESTING for Good™



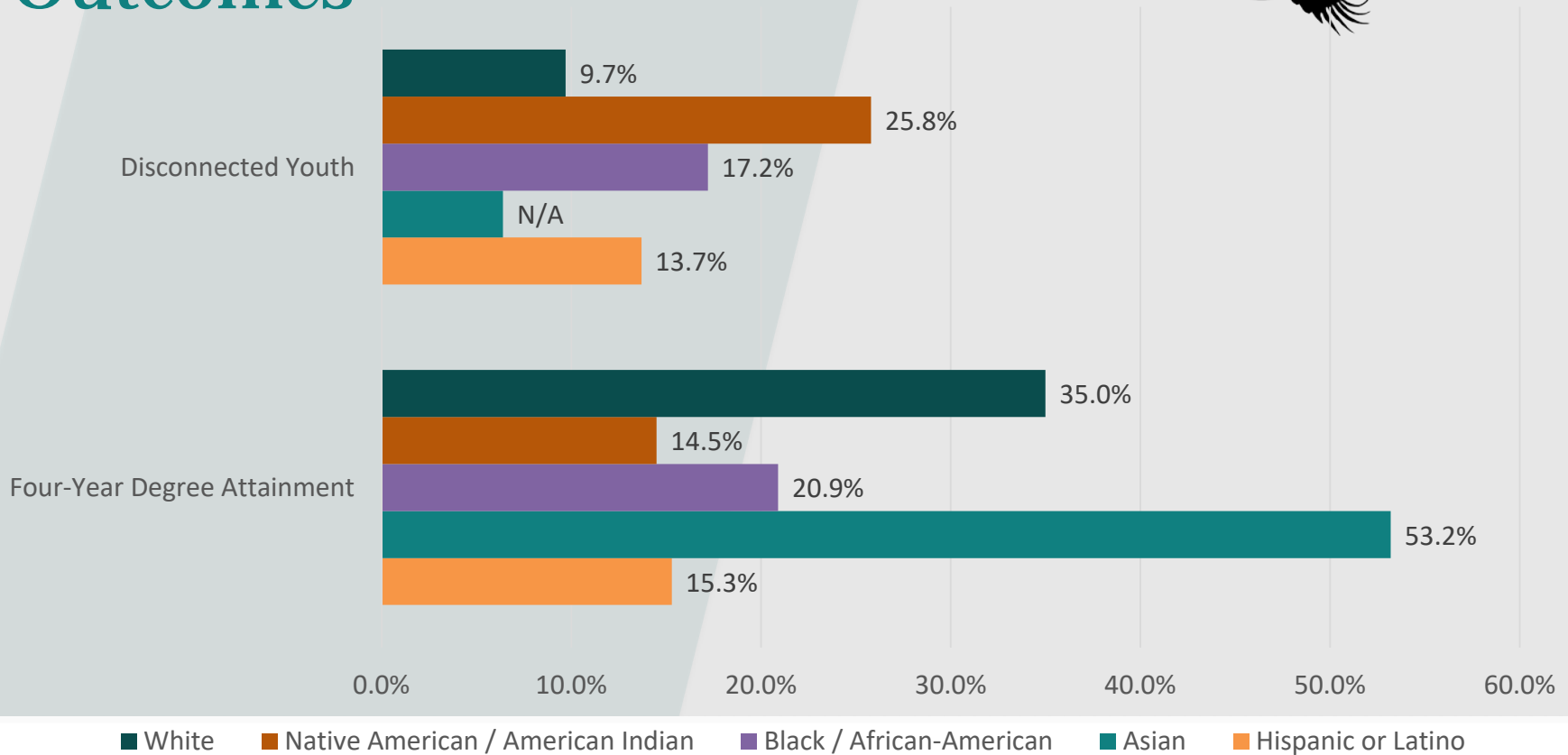
Disparities in Income and Employment



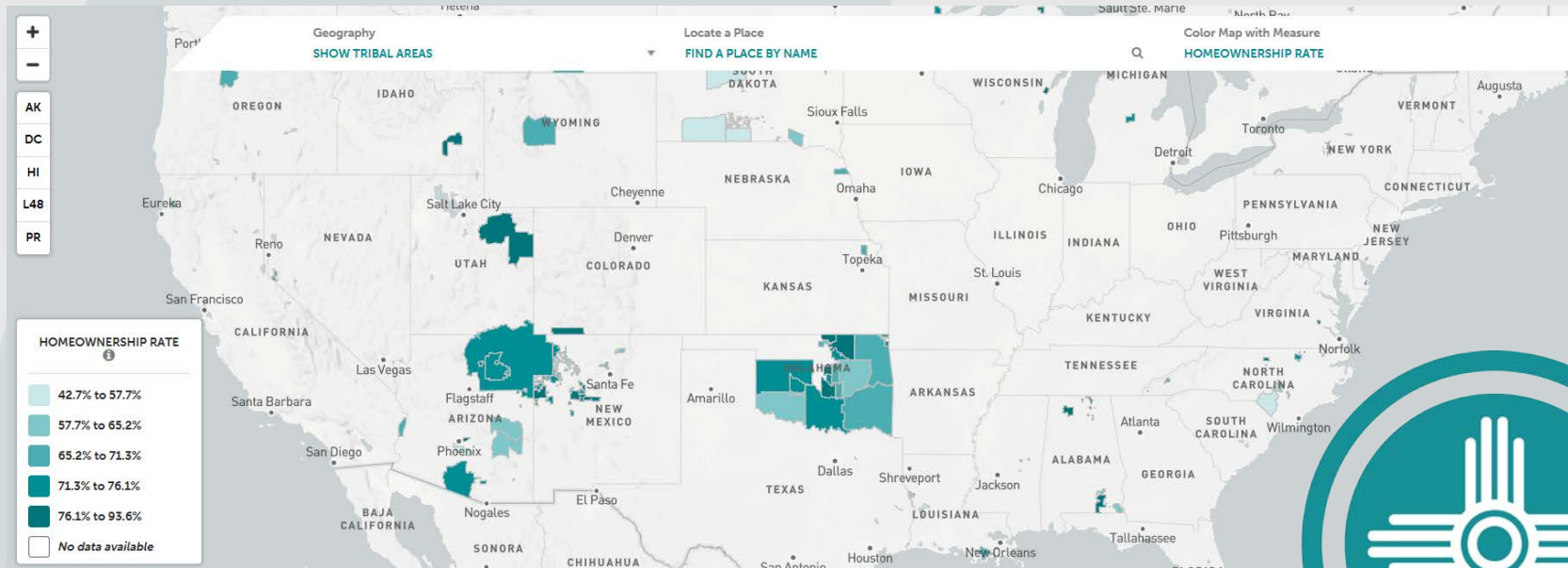
Disparities in Health Outcomes



Disparities in Education Outcomes



Scorecard Local Data




Local Data by Tribal Area



Cheyenne River Reservation

[Download Local Outcome Report](#)

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

[+ SHOW MORE DEMOGRAPHICS DATA](#)

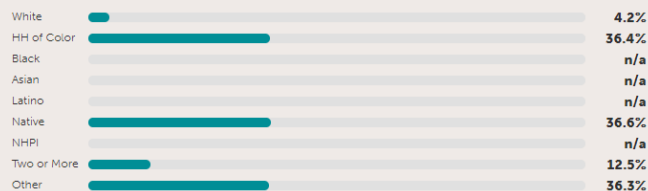
SELECT AN ISSUE TO EXPLORE



EXPLORE OUTCOME MEASURES IN FINANCIAL ASSETS & INCOME

Select to compare location outcomes.

<input type="checkbox"/> MEASURE ^	VALUE	SD	US	RELATED
<input type="checkbox"/> Asset Poverty Rate ⓘ	—	—	25.5%	Data By Race
<input type="checkbox"/> Households with Zero Net Worth ⓘ	—	—	16.9%	Data By Race
<input type="checkbox"/> Income Inequality ⓘ	5.3 : 1	4.1 : 1	4.9 : 1	
<input type="checkbox"/> Income Poverty by Race ⓘ	8.6 : 1	5.3 : 1	2 : 1	Data By Race



[Download chart](#)

California Small Tribal Areas

[Download Local Outcome Report](#)

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

[+ SHOW MORE DEMOGRAPHICS DATA](#)

SELECT AN ISSUE TO EXPLORE



EXPLORE OUTCOME MEASURES IN HEALTH CARE

Select to compare location outcomes.

<input type="checkbox"/> MEASURE ^	VALUE	CA	US	RELATED
<input type="checkbox"/> Employer-Provided Insurance Coverage ⓘ	28.4%	54.4%	58.6%	
<input type="checkbox"/> Uninsured by Gender ⓘ	0.9 : 1	1.3 : 1	1.2 : 1	
<input type="checkbox"/> Uninsured by Race ⓘ	1.4 : 1	2.3 : 1	2.1 : 1	Data By Race
<input type="checkbox"/> Uninsured Low-Income Children ⓘ	15.6%	3.8%	6.1%	
<input type="checkbox"/> Uninsured Rate ⓘ	28.0%	8.3%	10.0%	

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](#).

[Compare with Other Places](#)

Local Data by Tribal Area



Name	% Native	Income Poverty Rate	Homeownership Rate	Uninsured Rate	4-Year Degree Attainment
All U.S. Tribal Areas	18.3%	18.1%	67.3%	20.0%	19.9%
United Houma Nation SDTSA	12.3%	16.8%	70.4%	18.0%	15.3%
Navajo Nation Reservation	94.5%	41.8%	75.6%	29.7%	8.2%
Cherokee OTSA	15.6%	18.3%	70.4%	21.4%	19.3%
Yakama Nation Reservation	21.9%	26.2%	60.1%	28.1%	8.4%



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

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Asset Poverty Rate	—	24.5%	25.5%
Income Inequality	7.1x higher for top 20%	3.7x higher for top 20%	4.9x higher for top 20%
Income Poverty Rate	41.8%	10.1%	13.4%
Income Poverty by Race	11.6x higher for HHs of color	2.4x higher for HHs of color	2x higher for HHs of color
Liquid Asset Poverty Rate	—	37.2%	36.8%
Unbanked Households	—	3.9%	7.0%
Underbanked Households	—	20.9%	19.9%
Households with Zero Net Worth	—	18.2%	16.9%

Businesses & Jobs

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Business Value by Race	—	2x higher for white bus. owners	2.9x higher for white bus. owners
Business Value by Gender	—	2.6x higher for men	3x higher for men
Unemployment Rate	18.9%	3.6%	4.9%
Unemployment Rate by Race	9.5x higher for workers of color	equal for workers of color and white workers	1.6x higher for workers of color

Homeownership & Housing

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Affordability of Homes (value/income)	2.2x higher than median income	3.8x higher than median income	3.6x higher than median income
Housing Cost Burden - Homeowners	28.8%	23.1%	28.3%
Housing Cost Burden - Renters	27.8%	45.0%	49.7%
Homeownership Rate	75.6%	69.9%	63.1%
Homeownership by Race	4.7x higher for white HHs	1.5x higher for white HHs	1.6x higher for white HHs

Health Care

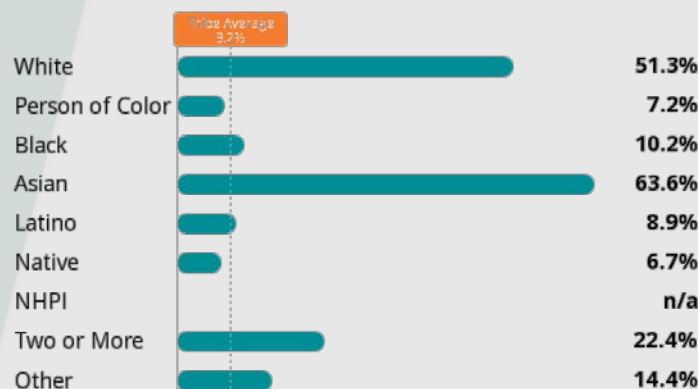
OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Employer-Provided Insurance Coverage	23.4%	68.5%	58.6%
Uninsured Rate	29.7%	9.7%	10.0%
Uninsured by Race	2.8x higher for people of color	3.1x higher for people of color	2.1x higher for people of color
Uninsured by Gender	1.3x higher for women	1.2x higher for men	1.2x higher for men
Uninsured Low-Income Children	16.6%	8.6%	6.1%

Education

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Four-Year College Degree	8.2%	32.6%	31.3%
Four-Year Degree By Race	7.1x higher for white adults	2x higher for white adults	1.5x higher for white adults
Four-Year Degree By Gender	1.7x higher for women	1.1x higher for men	equal for men and women
Early Childhood Education Enrollment	41.4%	41.8%	48.0%

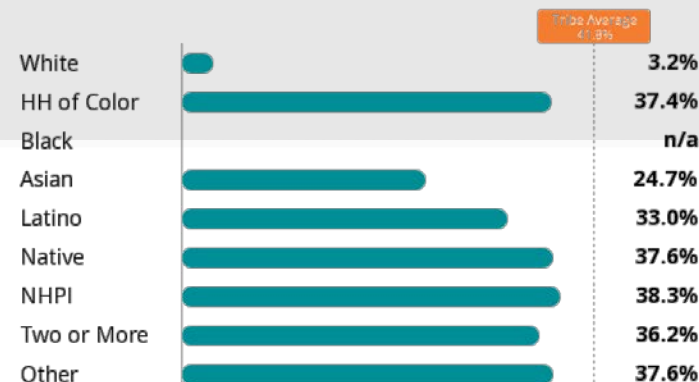
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Four-Year College Degree in Navajo Nation Reservation



PROSPERITY NOW
SCORECARD

Income Poverty Rate in Navajo Nation Reservation



PROSPERITY NOW
SCORECARD

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

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