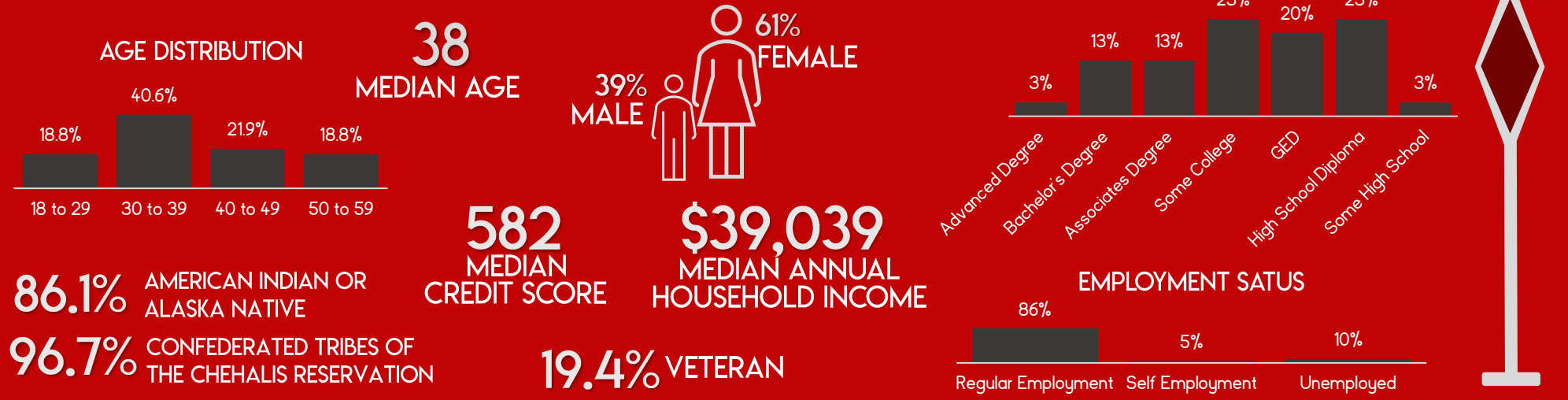




2020 DATA REPORT

DEMOGRAPHICS OF ALL 2020 CLIENTS



32 NEW INQUIRIES IN 2020

31 LOANS CLOSED **\$482,255.46** IN LOANS CLOSED

107 ACTIVE LOANS **\$1,142,477.59** IN ACTIVE LOANS

AVERAGE LOAN CLOSED: \$15,685.66

AVERAGE LOAN: \$10,677.36

INDIVIDUAL EMPOWERMENT

HAVE YOU APPLIED FOR A LOAN IN THE PAST YEAR?

Response	Percentage
Yes	67%
No	26%
I don't know	7%

WERE YOU APPROVED FOR THE LOAN? (LOANS NOT FROM CTLF)

Response	Percentage
Yes	84%
No	10%
I don't know	5%

IN THE PAST 5 YEARS HAVE YOU UTILIZED PREDATORY LOANS?

Response	Percentage
Yes	28%
No	61%
I don't know	11%

DO YOU HAVE A...

Account Type	Yes	No
Savings Account	61%	39%
Checking Account	94%	6%

WEALTH CREATION & ASSET BUILDING

CURRENT HOUSING SITUATION

Situation	Percentage
I am currently renting	28%
I currently own my home	5%
I currently live at another person's home rent-free	67%

Of those who currently own their own home... 100% want to improve/rehabilitate their home.

Of those who are currently renting... 100% want to purchase a home.

TOP 3 SERVICES that would be helpful to changing housing situation: 1) Down Payment Assistance, 2) Closing Cost Assistance, 3) Credit Counseling/Repair

I live in stable housing that is affordable.

Response	Percentage
Strongly agree	6%
Agree	83%
Neither disagree nor agree	11%
Disagree	0%
Strongly disagree	0%

I am proud to belong to my community.

Response	Percentage
Strongly agree	44%
Agree	56%
Neither disagree nor agree	0%
Disagree	0%
Strongly disagree	0%

WHOLE PERSON WELLNESS

CONFIDENCE IN...

Goal	Very confident	Somewhat confident	Not at all confident
your ability to achieve a financial goal	28%	72%	0%
your ability to meet an unexpected expense	18%	65%	18%

DESCRIBE YOUR SPENDING

Spending Level	Percentage
Spending more than income	5.6%
Spending about equal to income	16.7%
Spending less than income	61.1%
Don't know	16.7%

DO YOU HAVE A BUDGET?

Response	Percentage
Yes	61%
No	39%

IN THE PAST YEAR, IN WHAT WAY(S) HAVE YOU GIVEN BACK TO YOUR COMMUNITY?

Way	Percentage
I haven't yet	10.8%
Lending or giving money to friends and/or family	16.2%
Donations of time	24.3%
Donations of money to charitable organizations	16.2%
Mentoring community members	5.4%
Donations of professional services...	16.2%
Other	10.8%

I regularly participate in community events.

Response	Percentage
Strongly Agree	5.6%
Agree	66.7%
Neither disagree nor agree	22.2%
Disagree	5.6%

I am securing my financial future.

Response	Percentage
Strongly Agree	44.4%
Agree	50.0%
Neither disagree nor agree	5.6%
Disagree	0%

I share financial knowledge with family and other community members.

Response	Percentage
Strongly Agree	12.5%
Agree	50.0%
Neither disagree nor agree	25.0%
Disagree	12.5%

COVID-19 IMPACTS

5 COVID LOAN APPLICANTS

31 MEDIAN AGE

\$1,800 MEDIAN MONTHLY HOUSEHOLD INCOME

100% CONFEDERATED TRIBES OF THE CHEHALIS RESERVATION

17 HOUSEHOLD MEMBERS SUPPORTED

LOAN REQUESTS RANGED FROM \$2100-\$2500

PAYING RENT WAS #1 USE OF FUNDS

Other uses included paying for vehicle, utility bills, groceries, and other household items or bills.

2 BECAME UNEMPLOYED DUE TO COVID-19

2 SAW A REDUCTION IN HOURS WORKED DUE TO COVID-19