Using Native Scorecard Data to Support the Unique Needs of Your Community

December 10, 2018, 2:00 – 3:00 pm EDT
Welcome

Arohi Pathak
Associate Director, Field Engagement
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
Housekeeping

- This webinar is **being recorded** and will be shared within one week.
- All webinar attendees are **muted** to ensure sound quality.
- **Ask a question any time** by typing the question into the text box of the GoToWebinar Control Panel
- If you experience any technical issues, email gotomeeting@prosperitynow.org.
Getting the Most Out of Today’s Call

- Join from a **quiet space**
- Grab a **coffee** or snack and **settle in**
- **Engage!** Send us your **questions** and **comments** as you listen
- **Reflect** on ways to **apply what you learn today** to your own work
Today’s Speakers

Krystal Langholz  
**COO,**  
First Nations Oweesta Corporation

Lebaron Sims  
**Sr. Research Manager,**  
Applied Research  
Prosperity Now

Brent Kakesako  
**Executive Director,**  
Hawai'i Alliance for  
Community Based Economic Development
Today’s Agenda

• **Welcome & Housekeeping**

• **Scorecard overview**
  - 2018 Native data
  - Changes planned for 2019 data

• **Using Scorecard data to:**
  - Advocate for policy or program change
  - Tell your community’s story

• **Q&A and Discussion**

• **Closing & Next Steps**
Welcome and Context Setting

Krystal Langholz
COO, First Nations Oweesta Corporation
“If we can tell our stories, if people can see our work and see us, then it’s a natural process. It’s a natural journey for people to feel commonality with people.”

-Diane Fraher, Osage Nation
New Resources

- New Scorecard information
- National Financial Education Coalition’s new website: www.nfec.us
Poll Question

Do you currently use data to tell the story of your community’s needs?

- Yes
- No
Poll Question

Do you currently use data to tell the story of your community’s impact in building economic opportunity or financial security?

- Yes
- No
Scorecard Overview

Lebaron Sims
Sr. Research Manager, Applied Research
Prosperity Now
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
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.
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 household in 2013.
Disparities in Income and Employment

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Income Poverty</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>4.6%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Native American / American Indian</td>
<td>10.2%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Black / African-American</td>
<td>12.8%</td>
<td>10.1%</td>
</tr>
<tr>
<td>Asian</td>
<td>26.3%</td>
<td>20.9%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>23.7%</td>
<td>12.0%</td>
</tr>
</tbody>
</table>

*Unemployment Rate*
Disparities in Health Outcomes

**Uninsured Rate**
- White: 7.0%
- Native American / American Indian: 7.3%
- Black / African-American: 10.7%
- Asian: 15.7%
- Hispanic or Latino: 21.1%

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

- **Disconnected Youth**
  - White: 6.4%
  - Native American / American Indian: 13.7%
  - Black / African-American: 17.2%
  - Asian: 14.5%
  - Hispanic or Latino: 25.8%

- **Four-Year Degree Attainment**
  - White: 15.3%
  - Native American / American Indian: 20.9%
  - Black / African-American: 14.5%
  - Asian: 35.0%
  - Hispanic or Latino: 53.2%

[Source: ProsperityNow]
Scorecard Local Data

Data by Location

HOMEOWNERSHIP RATE

- 42.7% to 57.7%
- 57.7% to 65.2%
- 65.2% to 71.3%
- 71.3% to 76.1%
- 76.1% to 95.6%
- No data available

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prosperitynow.org
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

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>40:1</td>
<td>Data By Race</td>
</tr>
<tr>
<td>Income Poverty by Race</td>
<td>8.6:1</td>
<td>5.3:1</td>
<td>2:1</td>
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Explore outcome measures in Healthcare

Select to compare location outcomes.

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Employer-Provided Insurance Coverage</td>
<td>28.4%</td>
<td>54.4%</td>
<td>58.6%</td>
<td>Data By Race</td>
</tr>
<tr>
<td>Uninsured by Gender</td>
<td>0:1</td>
<td>13:1</td>
<td>12:1</td>
<td></td>
</tr>
<tr>
<td>Uninsured by Race</td>
<td>14:1</td>
<td>2:1</td>
<td>2.1:1</td>
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<tr>
<td>Uninsured Low-Income Children</td>
<td>15.6%</td>
<td>3.8%</td>
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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

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

Explore outcome measures in Financial Assets & Income

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## Local Data by Tribal Area

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<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>
Which Policies Matter?

- Stretching Income
- Removing Barriers to Savings
- Jumpstarting Long-Term Savings
- Bolster Homeownership and Affordable Housing
Connect with Programs and Advocates

Learn more about the Prosperity Now Community at https://prosperitynow.org/community-champions.
Using Data to Tell Your Story, Advocate for Change

Brent Kakesako
Executive Director, Hawai'i Alliance for Community Based Economic Development
Poll Question

Have you ever used Prosperity Now’s *Scorecard* data as a case making tool?

- Yes
- No
Stories from families lay the foundation for action

Networks of organizations and individuals built on the stories to collaborate

Quantitative data, like the Scorecard, supplemented stories

Policy remained grounded in stories of families
## Census Breakdown of Hawai‘i’s Population

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>38.0%</td>
</tr>
<tr>
<td>White</td>
<td>25.0%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>23.8%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>10.2%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>10.2%</td>
</tr>
<tr>
<td>Some Other Race</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census (2016 ACS 5-Year Survey)
Q&A and Discussion: Using Data to Support Community Needs
Group Discussion Technology

- This is a group discussion! However, all webinar attendees are muted at the start to ensure sound quality.

- Share comments or ask questions at any time by raising your hand to be unmuted or typing the question into the text box on the control panel.
  
  Tip: Phone audio works best. Be sure to enter your audio PIN!

- If you experience any technical issues, email gotomeeting@prosperitynow.org
Discussion Questions

- What type of data do you need for your community? Why?
- What sources do you turn to for this data?
- When data for your community is unavailable, what do you do?
- What role does quantitative data play in telling the story about the strengths and challenges in your communities?
- How do you envision using Scorecard data in your work? Your community?
- How else can data help build financial security in your community?
Stay in Touch

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Brent Kakesako  
*Executive Director,*  
HACBED  
Email: bkakesako@hacbed.org
Next Steps

▪ Please **complete the survey**!

▪ Sign up for other **Networks and Campaigns** to stay in the know about issues you care about

▪ Expand your knowledge with our **upcoming webinars**

▪ Let us know your **suggestions** for future call topics

▪ Volunteer to **lead** a future call!
Expand Your Networks with the Prosperity Now Community

Sign up for listservs and working groups, volunteer to facilitate peer discussions, serve in a leadership role and more!

- Racial Wealth Equity Network
- Adult Matched Savings Network
- Affordable Homeownership Network
- Financial Coaching Network
- Taxpayer Opportunity Network (VITA/community tax prep)
- Campaign for Every Kids Future — Children’s Savings Accounts
- Innovations in Manufactured Housing (I’M HOME) Network

Visit any of the networks above at prosperitynow.org/getinvolved to get started.
Take action with Prosperity Now Campaigns!

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/take-action to learn more and join.

ProsperityNow
prosperitynow.org
Thank You!

Please complete our survey and we’ll see you on the next call!