

# Creating Pathways to Household Financial Resilience

Building prosperity for Oregonians with low incomes will take more than focusing solely on income. Financial security and long-term progress includes a journey of financial education, earning enough for the basics in order to pay down debt and save, turning those savings into assets and being able to hold on to gains with insurance and consumer protections. Neighborhood Partnerships catalyzes and manages research-backed initiatives, system and policy changes that help all Oregonians build household financial security.

## Learn



NP administers the Oregon IDA Initiative, which builds assets and includes a core financial education component. NP has hosted a test site for a new national model to incorporate financial education into service delivery.

## Earn



We work to ensure that Oregonians' basic needs are met, with a priority on access to safe, decent and affordable housing. Through our management of Bridges to Housing, and our ten years of leadership of the Oregon Housing Alliance we have increased resources for housing and homelessness prevention and for the supports that residents need to remain stable in housing. NP is also convening a groundbreaking Affordability, Balance and Choice housing policy workgroup which brings together a wide range of partners to forge new alliances and craft new solutions.

## Save



The Oregon IDA Initiative now delivers ten million dollars a year deep into Oregon communities, offering a fast way for people to save for bedrock assets, including education, homeownership, small business development, home repair, and employment support. Our policy efforts increasingly focus on assets, including resources to address disparity in homeownership rates and support for retirement and college savings initiatives.

## Invest



Access to the mainstream financial marketplace is a relatively new area of focus for NP, as evidence increasingly shows the important link between access and savings habits. We coordinate Bank On Oregon in an effort to make quality financial products available, and support innovative solutions such as prize-linked savings accounts.

Neighborhood Partnerships partnered on foreclosure mediation and counseling legislation and led efforts to secure state resources for homeowner support during foreclosure.

## Protect



**Financial Security**

Key initiatives:



Neighborhood Partnerships

[neighborhoodpartnerships.org](http://neighborhoodpartnerships.org)