

REGIONAL BRIEF:

# OREGON

Financial Capability Services in the time of COVID



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## REGIONAL BRIEF

# OREGON Financial Capability and Asset Building Services in the time of COVID: Focus Group and Survey Findings

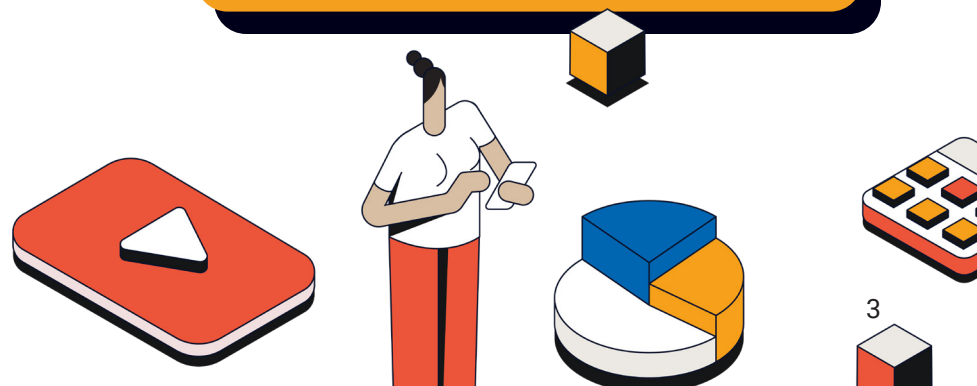
### BACKGROUND & METHODS

The COVID-19 pandemic has had a profound impact on families and communities, forcing many services to transition from in-person to online activities. This rapid shift expanded the limits of how technology can reach a broader range of people, but also raised important questions about access and equity. The Asset Funders Network (AFN) and the University of Wisconsin-Madison Center for Financial Security (CFS) set out to better understand the transition to remote services among financial capability and asset building (FCAB) programs during this critical time through a series of regional focus groups and a nationally distributed survey, which focused in on six states or regions across the nation. FCAB programs include services such as financial education, counseling, coaching, emergency assistance, benefits navigation, housing supports, workforce development, and related services.

Input was collected from a focus group of seven financial service providers based in Oregon, and Oregon-specific data was analyzed from the national survey. This brief synthesizes findings from the focus group and Oregon survey data to share what strategies have succeeded, recognize challenges, and build recommendations that best represent the context of financial services in Oregon.

### CENTRAL FINDINGS

- Organizations have been flexible and innovative in the ways they connect with clients.
- Some organizations find that the shift to virtual services has allowed them to reach more people. However, the digital divide continues to be an issue for many populations.
- Financial service providers are not always comfortable using new technology and worry they may lose clients if they start integrating unfamiliar platforms.
- It is harder keep clients engaged with virtual services, therefore practitioners feel that fully remote financial interventions have a smaller impact.

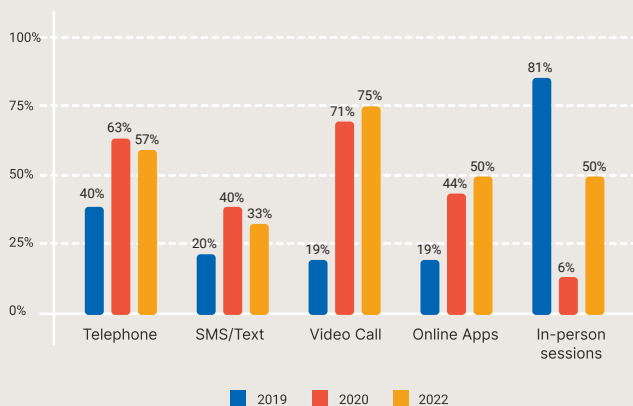


## KEY FINDINGS: SUCCESSFUL STRATEGIES

### Providing flexible, straight forward, and easy to access financial capability services has been crucial during the COVID-19 pandemic.

Oregon-based service providers have been innovative in the modes through which they connect with clients, such as offering multiple ways to meet in-person or virtually and allowing clients to talk with coaches and counselors when it is convenient for them, i.e. during lunch breaks. More than three quarters of Oregon-based respondents said that before the pandemic they primarily engaged with clients in person. Half of providers continued to see at least some of their clients in-person, but shifted the majority of their services to video call, text, or phone services. Going forward, most practitioners expect to continue using phone and video call as their primary means to engage with clients (Figure 1).

Figure 1. At least one-quarter of clients served by mode



Source: FCAB Providers Survey 2022

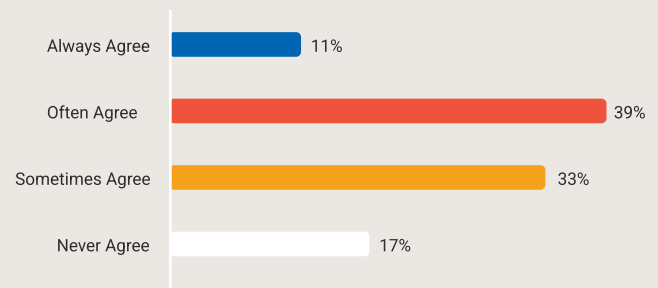
### Many Oregon-based organizations have found that by providing virtual services they can reach a larger population,

because they remove transportation barriers and allow clients to connect from anywhere. This works particularly well for clients with demanding home and work schedules. Many organizations have expanded their geographic reach during the pandemic. One practitioner discussed her work in native-specific services and her organization's ability to reach people in rural areas where they had not previously worked.

Most Oregon-based survey respondents sometimes, often, or always agree that their financial capability and asset building programs have become more inclusive and equitable since the COVID-19 pandemic (Figure 2).

Figure 2. Inclusivity & Equity of Services since Pandemic

Since the COVID-19 pandemic, our financial capability and asset building programs have become more inclusive and equitable in terms of populations served



Source: FCAB Providers Survey 2022

Focus group participants noted that there is a stronger focus on equity since the Black Lives Matter protests in the summer of 2020. Most survey respondents reported they often or always agree that their organization has a greater focus on reducing barriers to financial capability asset and building programs for people of color than it did two years ago. Organizations are now talking about equity in more concrete ways. One provider discussed how their organization has become more inclusive by leveraging CARES Act money and providing more free services.

## KEY FINDINGS: CHALLENGES

**The shift to virtual services during the pandemic has created several challenges for Oregon-based providers and their clients, particularly in how the shift has exacerbated the digital divide.** Digital literacy is a significant barrier for accessing online services, particularly for older adults and non-native English speakers. Additionally, parents who are struggling to work remotely while also taking care of their children generally find it hard to participate in classes. One practitioner noted that the deaf clients were unable to engage over remote services.

**Technology barriers have been substantial for many Oregonian families during the pandemic, specifically for rural families.** Some families do not have broadband access and have limited access to devices to participate in virtual services. A lot of people use their phones to participate, yet this is often met with several challenges, like being unable to screenshare and do breakout rooms.

Technology barriers also exist for practitioners. Organizations are not always keeping up with the technology, however, this is partly due to the fact that their clients are not always able to use the most up-to-date tools. Organizations are reluctant to integrate new online resources like Google Jamboard and Mentimeter because they are fearful of losing clients who are unable to use those technologies. Smaller and more culturally specific organizations did not have the technology to start doing virtual services right away. While those organizations have been able to gradually shift to virtual delivery, they still are not nearly as advanced as larger organizations and there is concern that smaller organizations will fall further behind.

**Oregon practitioners feel that virtual services can compromise the impact of financial interventions.**

Both clients and practitioners are experiencing “Zoom fatigue.” It is more difficult for some clients to focus during virtual services, specifically those who are taking care of their children while attending a session. Practitioners struggle to find new ways to help people to feel comfortable and engaged over video. Practitioners have had to continually update their courses to keep them engaging, yet clients still opt for phone calls over video calls, which further diminishes the valuable human interactions of services.



## CONSIDERATIONS & RECOMMENDATIONS

- A streamlined application between grants and more relaxed reporting requirements would free up time that practitioners could spend with clients.
- Practitioners believe it is valuable to partner with other organizations to maximize their resources. Funders could help by developing partnerships between their grantees that leverage the strengths of different organizations and decrease duplication of efforts.
- It is important to continue experimenting with solutions and being innovative. Receiving long-term and unrestricted funding would give organizations a chance to develop their programs through pilot programs and testing different strategies.
- Providing funds to develop technology tools, such as apps, would help organizations further tailor their virtual services and help them develop a course that is interactive and engaging.

To learn more about FCAB services during the COVID-19 pandemic in other regions, please check out these related [AFN regional briefs](#).

