

How HOPE Measures Success

Inputs

HOPE inputs include: funding and grants, staff and volunteers, facilities, technology and resources.

Activities

Delivering financial empowerment programs to low-to-moderate income adults, families, small businesses, disaster victims and youth. Financial empowerment programs include group education, online learning, and coaching.

Outputs

Includes all units of production. Total count of clients engaged. The number of classes taught, group education participants, online learners, coaching sessions, client graduates, referrals, and all other services delivered.

Outcomes

Improved social and economic conditions including: 1) Human capital: new knowledge and increased skill; 2) Financial health: changed behaviors or attitudes, and improved financial condition; 3) Social Capital: networks of relationships and support; 4) Access to capital and banking; 5) Small business creation; 6) Homeownership and wealth-building

Credit Program	Small Business	Homeownership	Youth
Financial Health and Behaviors: <ul style="list-style-type: none"> FICO Scores Debt Savings Financial Stress Financial Confidence Banked Status Budget Human Capital: <ul style="list-style-type: none"> Knowledge gain Increased skills 	Small Businesses Created Human Capital: <ul style="list-style-type: none"> Knowledge gain Increased skills Access to Capital: <ul style="list-style-type: none"> Small Business Lending Social Capital: <ul style="list-style-type: none"> Associational membership Social networks Civic engagement 	Homes Purchased Foreclosures Prevented Human Capital: <ul style="list-style-type: none"> Knowledge gain Financial Health and Behaviors: <ul style="list-style-type: none"> FICO Scores Debt Savings Financial Stress Financial Confidence Banked Status Budget Access to Capital: <ul style="list-style-type: none"> Mortgage Lending Down-payment assistance 	Human Capital: <ul style="list-style-type: none"> Knowledge gain Increased skills Youth Small Businesses Created Access to Small Business Funding

Impacts

Long-term, meaningful economic and social change to individuals and their communities is achieved. HOPE successfully achieves its mission to make free enterprise and capitalism work for the underserved.

HOPE Fact Sheet

WHO DO WE SERVE?

Across all locations, nation-wide, the average HOPE client is a Black, non-Hispanic, female, 40-years of age. Within HOPE adult empowerment, the average HOPE client receives **5 services** and spends **8 months** participating in HOPE financial counseling. The below client profile descriptives are based on the most recent, full-year of data (2020).

HI Adult – Demographics

Race	
Black	57%
White	26%
Other	17%
Ethnicity	
Non Hispanic	88%
Hispanic	12%
Gender	
Female	65%
Male	35%
Age	
16 - 24	21%
25 - 44	44%
45 - 64	30%
65+	5%
Geography	
No. of HI locations	157
No. of HI Coaches	165
No. of Cities Served	2,803 (incl. D.C., PR)
No of States Served	52 (incl. D.C., PR)
Other Status	
Veteran	5%
Incarceration	Coming in Q2 2021
LGBTQ	Not measured
Disabilities	Not measured

HI Adult – Income

Income Status			
Low to Moderate Income (%)	89%		
Household Income (avg.)	\$35,883		
Income Levels			
Low	46%	Middle	4%
Moderate	46%	Upper	4%

HI Youth – Stats

Age		Gender		Low-to-Moderate Income (%)	81%
5-11	13%	Female	51%		
10-14	19%	Male	49%		
15-18+	68%			*Measured as % Free/Reduced Lunch	

KEY POINTS



The average HOPE client is a Black, non-Hispanic, female, 40-years of age.

\$36K

Avg. Annual Income

On average, clients come to HOPE financially stressed and vulnerable.

Only **15%**

have an Emergency Fund

On average, clients come to HOPE unbanked and without emergency savings.

37%

Unbanked / Underbanked

At-entry, HOPE's clients tend to be most in need of interventions to help close financial wealth gaps.

HOPE Fact Sheet

WHAT DO WE DO?

Across all locations nation-wide, a mature HOPE Inside location with one HOPE coach provides on average 1,540 financial empowerment services to 278 unique clients in a single year (2020). Financial empowerment services and activities include: group education classes, financial coaching, banking product referrals and access to capital, and disaster recovery referrals and services.

Production - All Programs

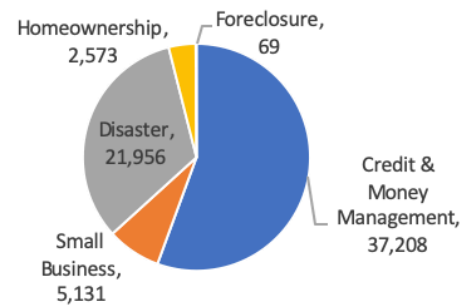
HOPE Key Programs	2020	PTD
Total Services (All Programs)	241,771	4,738,397
HI Adult	174,876	2,236,968
HI Disaster	62,847	1,069,821
HI Youth	4,048	1,431,608

Production by HOPE Program – 2020

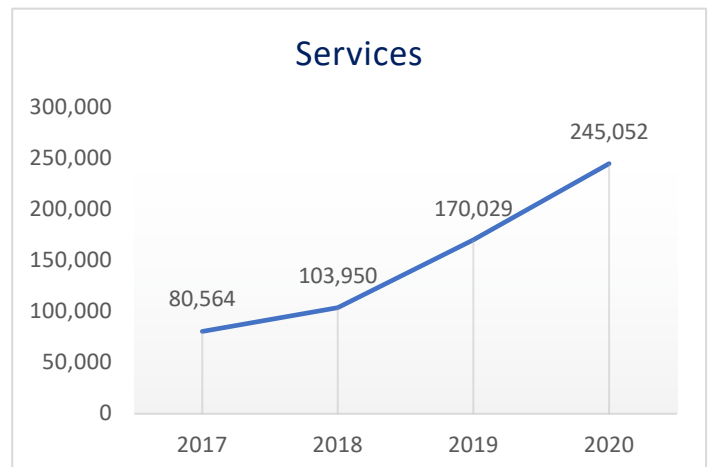
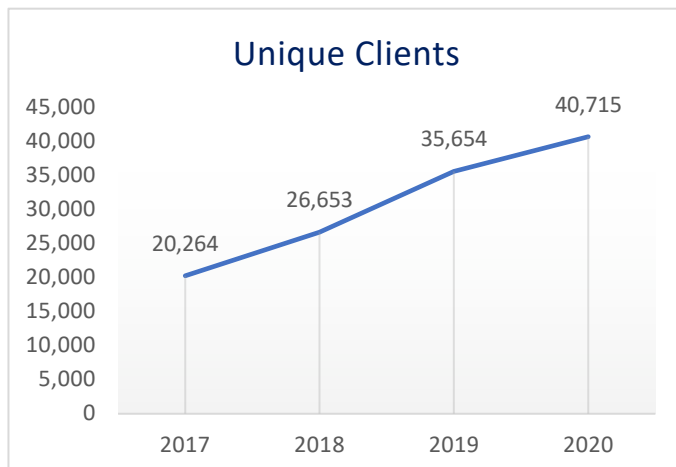
HI Adult Programs	Unique Clients (all program offerings)	Unique Counseling Clients
Credit	37,208*	9,649
Disaster	21,956	7,008
Small Business	5,131	1,448
Homeownership	2,573	871
Foreclosure	69	39

* Incl. unique clients served in CMM workshops, CMM counseling, EITC, 700CSC, Other.

Unique Clients by Program - 2020



Production Over Time (2017-2020)



HOPE Fact Sheet

HOW DO WE CHANGE LIVES?

HOPE demonstrates the impact of its programs through financial wellbeing metrics which include: banking status, financial confidence, financial stress, credit score, debt, savings, budgeting, access to capital, homeownership, entrepreneurship, and financial resiliency.

Average HOPE Client - Outcomes



24 pt.
Avg. credit score increase among all clients.

\$1,270
Avg. debt reduction per client.

\$245
Avg. savings increase per client.

Outcomes (Inception thru. 2020)

+52
Credit Score



Avg. client credit score change among clients who saw an improvement.

\$283M
Home Loans



HOPE helped clients obtain \$283M in mortgage lending.

+\$10M
Savings



Since inception, HOPE has helped clients increase their savings by over \$10 million.

773
Sm. Businesses



773 HOPE clients started a new small business; 72% of which are owned by women and minorities.

-\$160M
Debt



Since inception, HOPE has helped clients reduce their debt by over \$160 million.

3/4
Fin. Health



3 out of 4 clients are less financially stressed after participating in HOPE programs.

HI Adult – Financial Behavior Change

Measurement	At Intake	Most Recent
Budget	39%	89%
Unbanked/Underbanked	37%	8.2%
Financial Stress	90%	54%
Clients w. Emergency Fund	15%	65%
Financial Confidence	Coming in 2021	



3 out of 4 clients are less financially stressed after participation in HOPE's programs