



Date	Time	Location
Nov. 12, 2024	2:00 - 3:30 p.m.	WebEx Meeting: <u>Attendee Link</u>

Financial Empowerment Advisory Board Meetings Dates for 2025:

<i>February 4, 2025</i>	<i>Webex Virtual Meeting</i>	<i>2:00-3:30pm</i>
<i>April 1, 2025</i>	<i>Webex Virtual Meeting</i>	<i>2:00-3:30pm</i>
<i>August 5, 2025</i>	<i>Tigard Office</i>	<i>2:00-3:30pm</i>
<i>November 12, 2025</i>	<i>Webex Virtual Meeting</i>	<i>2:00-3:30pm</i>

1. Welcome

State Treasurer Tobias Read, chair

2. Increasing accessibility: Oregon 211 Financial Wellness annual review

Cara Kangas, 211info

3. Data and benchmarking: 2024 Financial Wellness Survey results

Amaury Vogel, Oregon Values and Beliefs
Prem Mathew, Oregon State University

4. Roundtable announcements

Financial Empowerment Advisory Team members

5. Refundable tax credits for saving and asset building - workgroup report

Ryan Mann, Oregon Treasury Savings Network
Daniel Hauser, Oregon Center for Public Policy

6. Amplifying financial-focused programs: Free legal consumer resources

Leland Baxter-Neal, Oregon State Bar

7. Financial Empowerment Advisory Team business

Treasurer Read

8. Public comment



**Financial Empowerment Advisory Team
Meeting Notes
November 12, 2024**

Team Members Present:

State Treasurer Tobias Read, Chair
Treasurer-Elect Elizabeth Steiner
Julia Carlson, Financial Freedom Wealth Management Group
Scott Cooper, Director, NeighborImpact
Margaret Doherty, Former Legislator and Educator
George Katsinis, Accredited Financial Counselor, Oregon Military
Prem Mathew, Associate Dean, Oregon State University
Erin Moore, Government Relations Director, OnPoint Community Credit Union
Pamela Ranslam, Nixyaawaii Community Financial Services
Jennifer Satalino, The College Place - Oregon

Technical Advisors- OR Agencies:

Dr. Irwin Brown, Department of Human Services
Ellen Klem, Department of Justice
Aujalee Moore, Oregon Department of Education
Codi Trudell, Department of Revenue
Lane Thompson, Department of Consumer and Business Services
Craig Vattiat, Department of Consumer and Business Services

Speakers:

Cara Kangas, 211info
Amaury Vogel, Oregon Values and Beliefs Center
Ryan Mann, Oregon Treasury Savings Network
Daniel Hauser, Oregon Center for Public Policy
Leland Baxter-Neal, Oregon State Bar

Treasurer Read called the meeting to order at 2:03 p.m.

Agenda Item 1 – Welcome

Treasurer Tobias Read welcomed members of the Financial Empowerment Advisory Team and Treasurer-elect Elizabeth Steiner and stated this would be his last meeting with this group.

Treasurer Read previewed the agenda which was focused on the findings and updates from the latest financial wellness survey, introduction to some new consumer resources at the Oregon State Bar, and the annual update from 211info. He also recognized the successful work of the Financial Empowerment Advisory Team to increase the visibility and coordination of financial education and wellness programs for Oregonians during the previous three years.

Agenda Item 2 – Increasing accessibility: Oregon 211 Financial Wellness annual review

Cara Kangas, 211info, gave an overview of 211info and an update on user traffic to the financial wellness information portal, which was created through a partnership with Treasury, the Oregon College Savings Plan, and the Financial Empowerment Advisory Team.

Based on the web traffic, the top five needs of 2023 were 1.) Housing, 2.) Utility Assistance, 3.) Food/meals, 4.) Health Care, and 5.) Legal/Consumer/Public Safety. Now the number 5 need is personal items and household goods.

Between July 1, 2024, and September 30th, 2024, there were 1800 site visits to the financial wellness webpage, with people identifying as female visiting more often and in the age between 18 to 34. Population from Portland visit most often followed by Salem, Eugene, Gresham and Hillsboro. A copy of Ms. Kangas' PowerPoint presentation is part of the records for this meeting.

Agenda Item 3 – Data and benchmarking: 2024 Financial Wellness Survey results

Amaury Vogel, Oregon Value and Beliefs Center, presented the results of the 2024 Financial Wellness Survey, conducted in September and October. For benchmarking purposes, the questions aligned with benchmarks from national surveys. The questions considered Oregonians' financial acumen, confidence, stress, savings habits and use of expensive nonbank credit services like payday loans. A copy of Ms. Vogel's presentation is part of the records for this meeting.

Agenda Item 4 –Roundtable announcements

Aujalee Moore is leading the implementation of Senate Bill 3 which will require all students in the class of 2027 and beyond to receive credits in personal finance and higher education/career path skills. The implementation team has been working on guidance, tools, and resources to support districts in implementing the new requirements.

Craig Vattiat gave an update on the selection of their sponsor program which provides \$25,000 to nonprofits that promote financial empowerment throughout the state. Another update was that they are in the final process of developing investor education resources which will offer presentations across the state to help understand investor basics. The agency also is finishing work around a disaster messaging toolkit on insurance education for consumers.

Margaret Doherty commented about the upcoming K-12 financial literacy requirement and suggested that the Legislature appropriate funds in the 2025-27 biennium to help train educators to teach the new class.

George Katsinis reminded everyone that even though they had the day before off on Veterans' Day, there are several Oregonians who are in deployed status serving and representing our country.

Prem Mathew gave a quick update on the Center for Advancing Financial Education (CAFÉ) at OSU, getting in front of incoming students with financial wellness support like budget knowledge and financial acumen.

Erin Moore reported that OnPoint Community Credit Union and other Oregon credit unions are working in coalitions with stakeholders to help expand access to matched-saving Individual Development Accounts across the state. In addition, OnPoint is partnering with Portland Housing Center and the Immigrant and Refugee Community Organization (IRCO).

Pamela Ranslam reported that Nixyaawaii Community Financial Services has just finished a financial education program last week and will begin starting a home buyer series. The USDA role development awarded a grant of over \$500,000 so that they can start relending that through the USDA Direct Loan Program.

Jennifer Satalino reported that student aid-focused organizations are gearing up for the FAFSO opening which is scheduled for December 1. There have been some issues come up in the rural communities that are being addressed with the US Department of Education. The Oregon Student Aid Application (ORSA) has not had any problems so far.

Julia Carlson suggested schools consider mentoring programs to help more kids understand finances. Financial planners have offices statewide and one of the initiatives they have introduced is expanded financial coaching.

Dr. Irvin Brown gave an update on the tax infrastructure program and the students who were able to submit their tax returns were able to have returns from \$95 all the way up to \$1,246.

Lane Thompson reported that several lawsuits have created an uncertain landscape for student loan borrowers, and also make people vulnerable to scammers. Lane also suggested everyone with questions about the latest federal loan news should visit studentaid.gov.

Codi Trudell stated that the Department of Revenue's mission is for their employees to provide the best customer services, helping troubleshoot any issues with tax credits people are eligible for.

Agenda Item 5 – Refundable tax credits for saving and asset building – workgroup report

Ryan Mann, Executive Director of the Oregon Treasury Savings Network, offered a brief history of the Treasury-administered Oregon College Savings Plan and Oregon ABLE Savings Plan, and the rationale for creating a refundable tax credit to encourage saving. The only one of its kind in the nation, Oregon's refundable tax credit structure was expected to increase interest and saving among low and moderate-income Oregonians. The refundable tax credit offers a one-to-one credit for the lowest income bracket and 50% credit for the middle range income bracket. A copy of the PowerPoint is part of the records for this meeting.

Daniel Houser, Deputy Director at the Oregon Center for Public Policy and a member of the FEAT Refundable Tax Credit Workgroup, discussed the group's emphasis on improving economic outcomes for low-income and middle-income families. He highlighted several of the action items proposed by the workgroup, including better visibility in the IRS Direct File program that will be available to Oregonians in 2025. Houser also said collaboration between public agencies, private partners, and nonprofit partners will be important for reaching the target population.

Agenda Item 6 – Amplifying financial-focused programs: Free legal consumer resources

Leland Baxter-Neal, Oregon State Bar, presented on Oregon Law Help, which is a new consumer facing website provided for low-income Oregonians who do not have legal representation. Oregon Law Help launched in January of 2024, with the highest priority content areas. A copy of the PowerPoint is part of the records for this meeting.

Agenda Item 7 –Financial Empowerment Advisory Team business

Treasurer Read said it is time to spread the word about the annual Oregon Financial Empowerment Awards. Nominations for the two awards – one for educators and one for community champion organizations – can be found on the Treasury website. The deadline is March 1.

Treasurer Read recognized the five teachers who attended the National Jump\$tart Educators conference, Barbara Furstenberg from Hillsboro, Olivia Green from Gresham, Eric Conrad from Tualatin, Marcia Ladder from McKay High School, and Joey Running from West Albany.

Agenda Item 8 - Public comment

Meeting adjourned at 3:33pm

211info ★
2-1-1

**Connect.
Inform.
Empower.**



Cara Kangas

DIRECTOR OF PARTNERSHIPS

she/her

503.416.2632

cara.kangas@211info.org

Who is 211info?

Mission

- Empower communities by helping people identify, navigate, and connect with the local resources they need

Oregon-based Private Nonprofit

- Managing the OR & SW WA 211 system

How to contact 211info?



Dial 211
866-698-6155



Text
zip code to 898211



Email
help@211info.org



Visit
211info.org



Download
211info App

Language interpreters available by phone. Text and email in English and Spanish. Hours vary by program.

What 211info offers



Contact
Center



Resource
Database



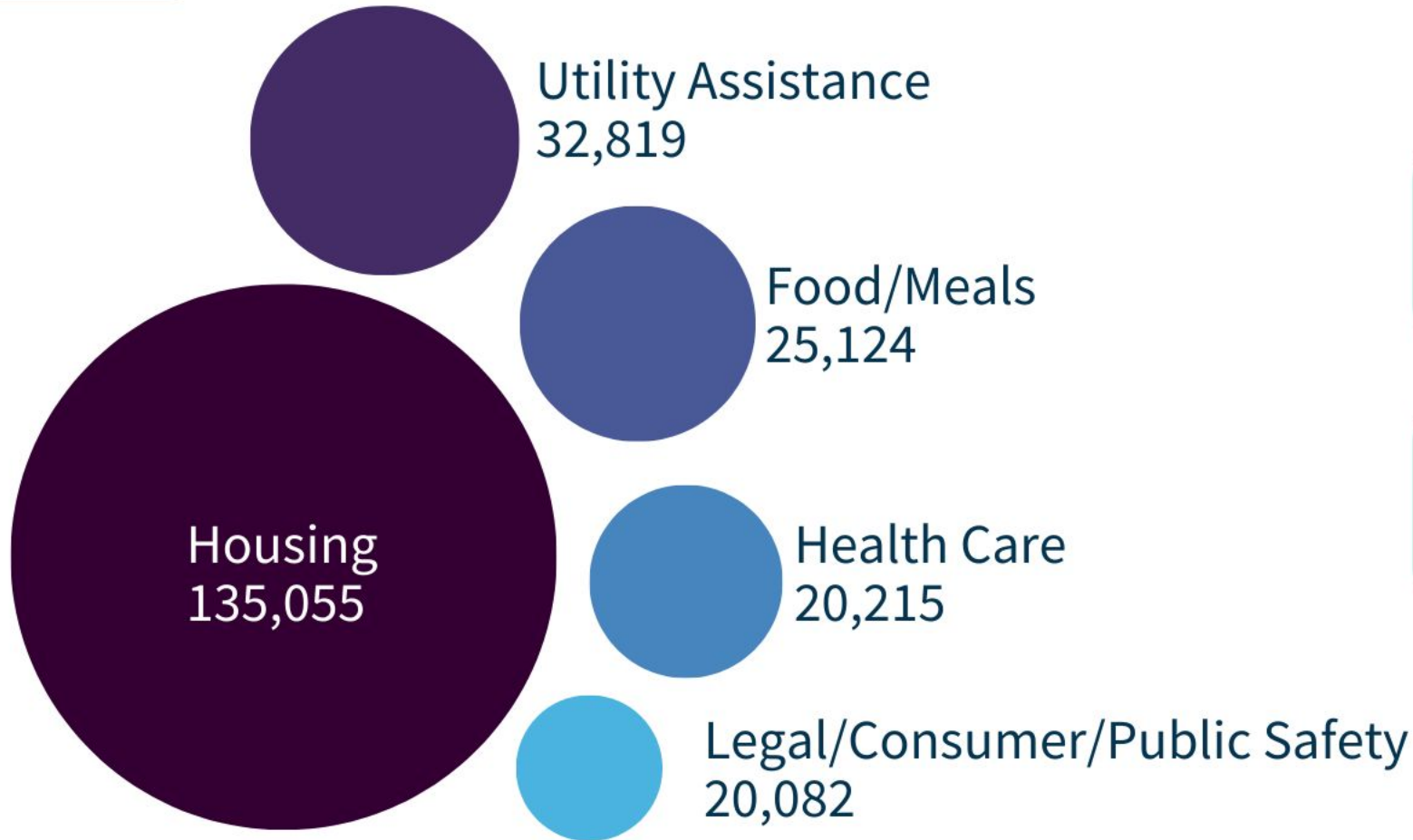
Community
Engagement



Data &
Reporting



Top 5 Needs 2023



391,154

Total Contacts

663,570

Total Identified Needs

Thank you!

211info.org



@211info on social



FEEDBACK

Inclusive • Independent • Nonpartisan
Opinion Research For A Better Oregon



VBC

Oregon Values and Beliefs Center

WHAT DOES OVBC DO?

The Oregon Values and Beliefs Center conducts
Independent
Nonpartisan
Statewide opinion research
For Oregon

WHAT MAKES OVBC DIFFERENT?

- Our 501(c)(3) nonprofit status
- Our approach to sampling:
 - General population rather than likely voter
 - Stratified for geographic and demographic insights
- We manage and maintain our own panel of 4,000+ Oregonians

OVBC'S MISSION



Amplify the voices of Oregonians who are underrepresented in conventional opinion research, like Black, Indigenous, and other Oregonians of color and people living in rural communities.



Shine a light on Oregonians' shared values and beliefs as common ground we can build on, and to help us all better understand our differences.



Provide high-quality, valid, and statistically reliable information to the people, organizations, and agencies working to build stronger communities, many of whom could not otherwise afford it.

OREGONIANS' FINANCIAL WELLNESS AND LITERACY

Oregon Values and Beliefs Center and Oregon State Treasury; Fall, 2024

- Oregon-specific data for the Oregon Financial Wellness Scorecard
- Collected September 27 - October 15, 2024
- Assessed personal financial stress and financial acumen
- Benchmarked to national data for comparison

Consumer Financial Protection Bureau, Making Ends Meet

Federal Reserve, Economic Well-Being of U.S. Households

FINRA, National Financial Capability Study

TIAA Institute and GFLEC, Personal Finance Index

USC, Understanding America Study

Research Methodology

The online survey consisted of 1,906 Oregon residents ages 18+ and took approximately 15 minutes to complete.

In gathering responses, a variety of quality control measures were employed, including questionnaire pre-testing, validation, and real-time monitoring of responses.

To ensure a representative sample, demographic quotas were set, and the data was weighted by area of the state, gender, age, and education.

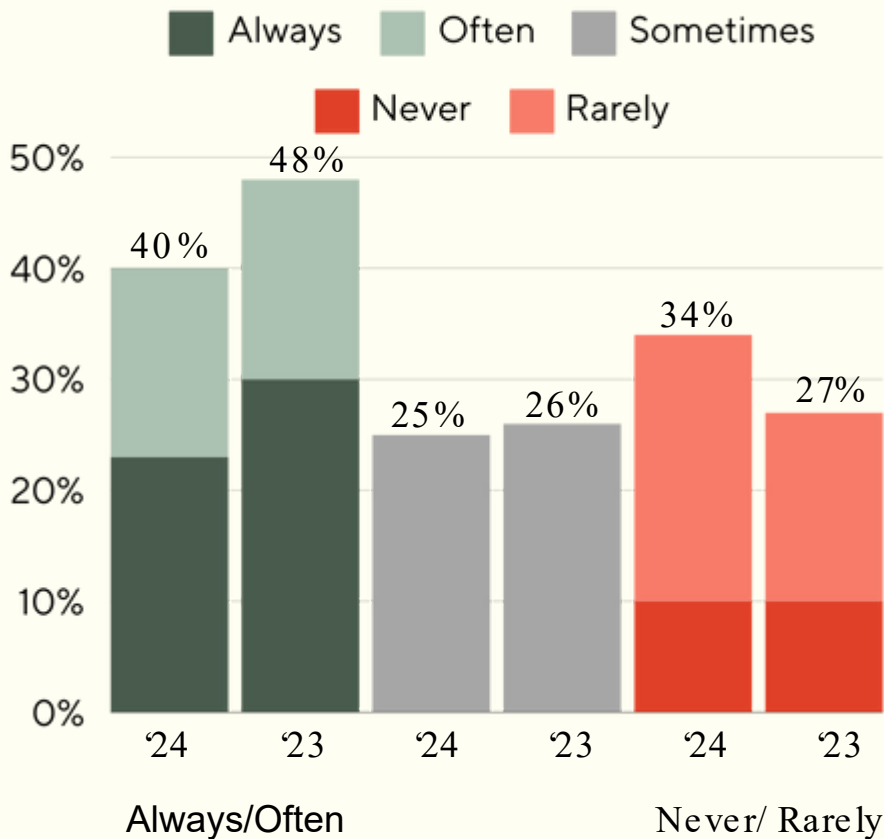
Statement of Limitations

Based on a 95% confidence interval, this survey's margin of error for the full sample is $\pm 2.21\%$. Due to rounding or multiple-answer questions, response percentages may not add up to 100%.

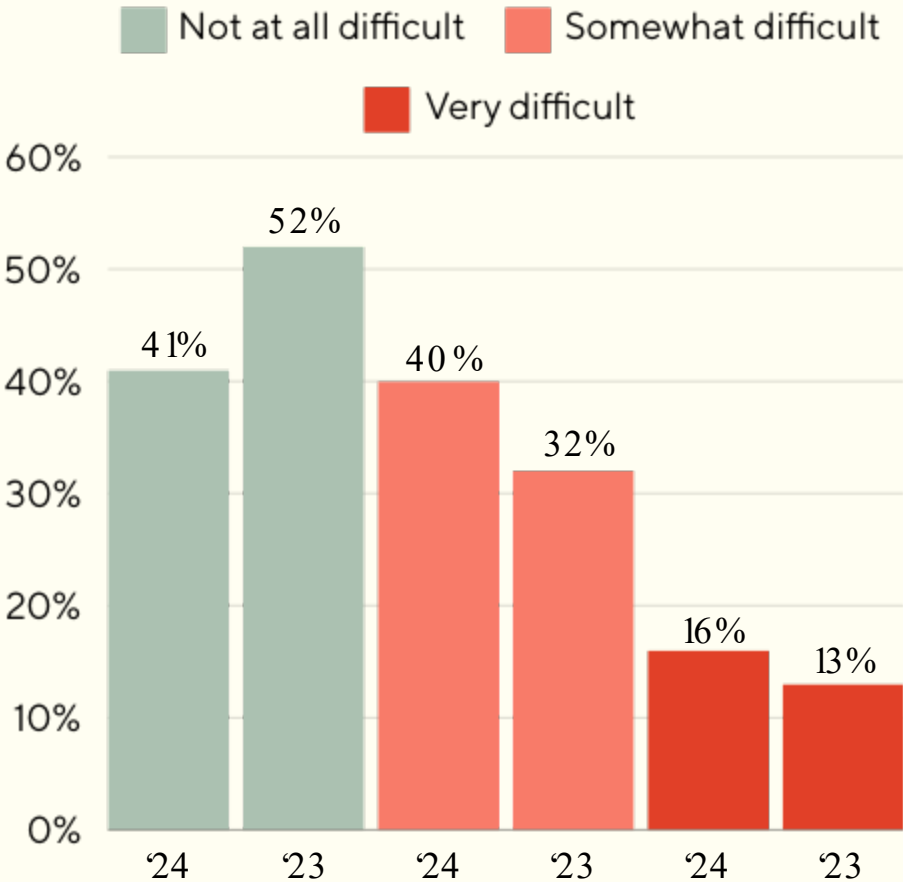
FINANCIAL STRESS

Compared to last year, positive indicators are lower, negative indicators are higher

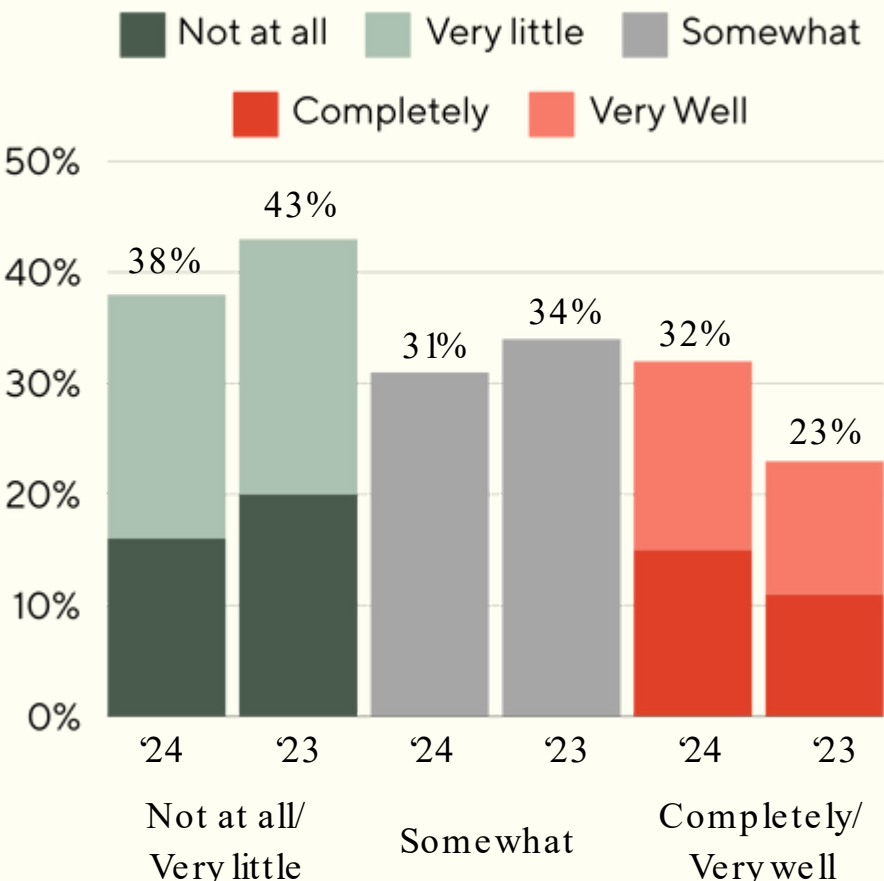
How often does this statement apply to you? “I have money left over at the end of the month.”



In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

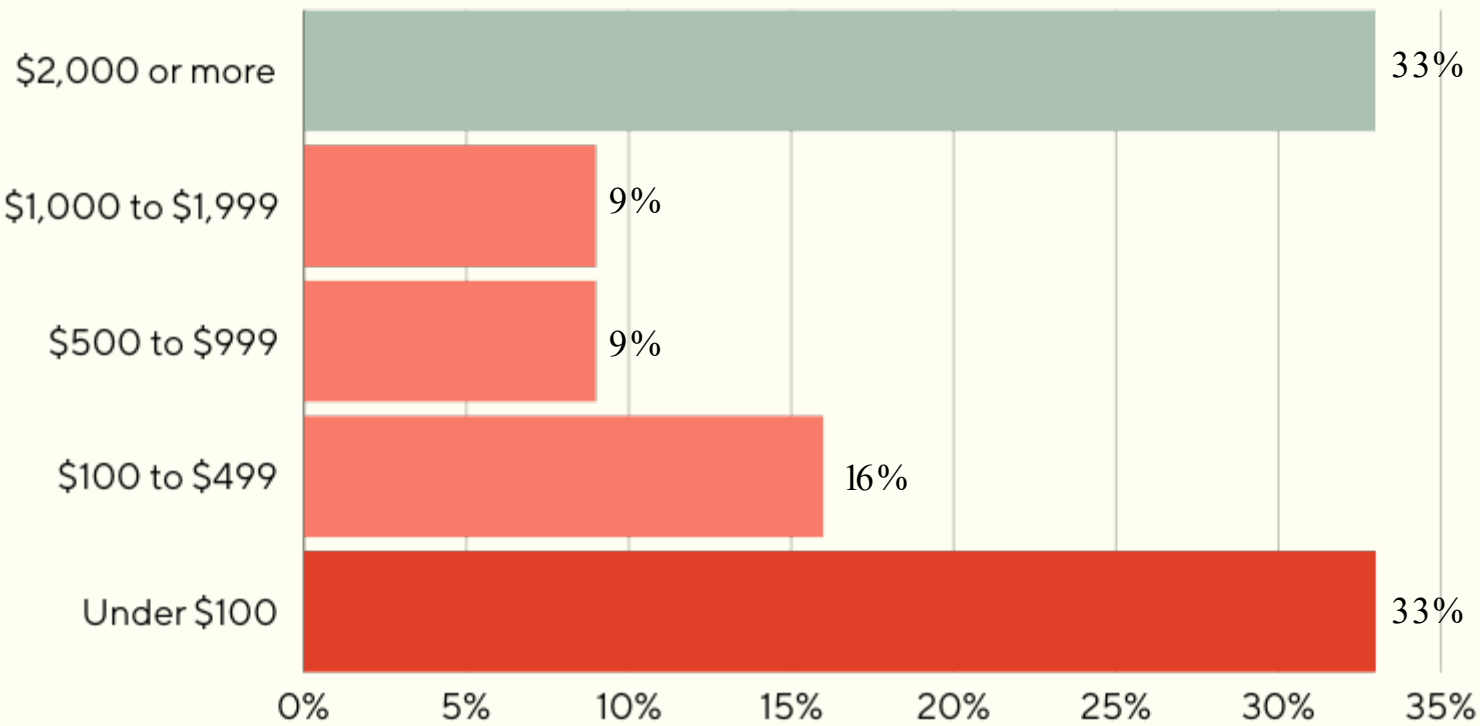


How well does this statement describe you or your situation: Because of my money situation, I feel like I will never have the things I want in life.

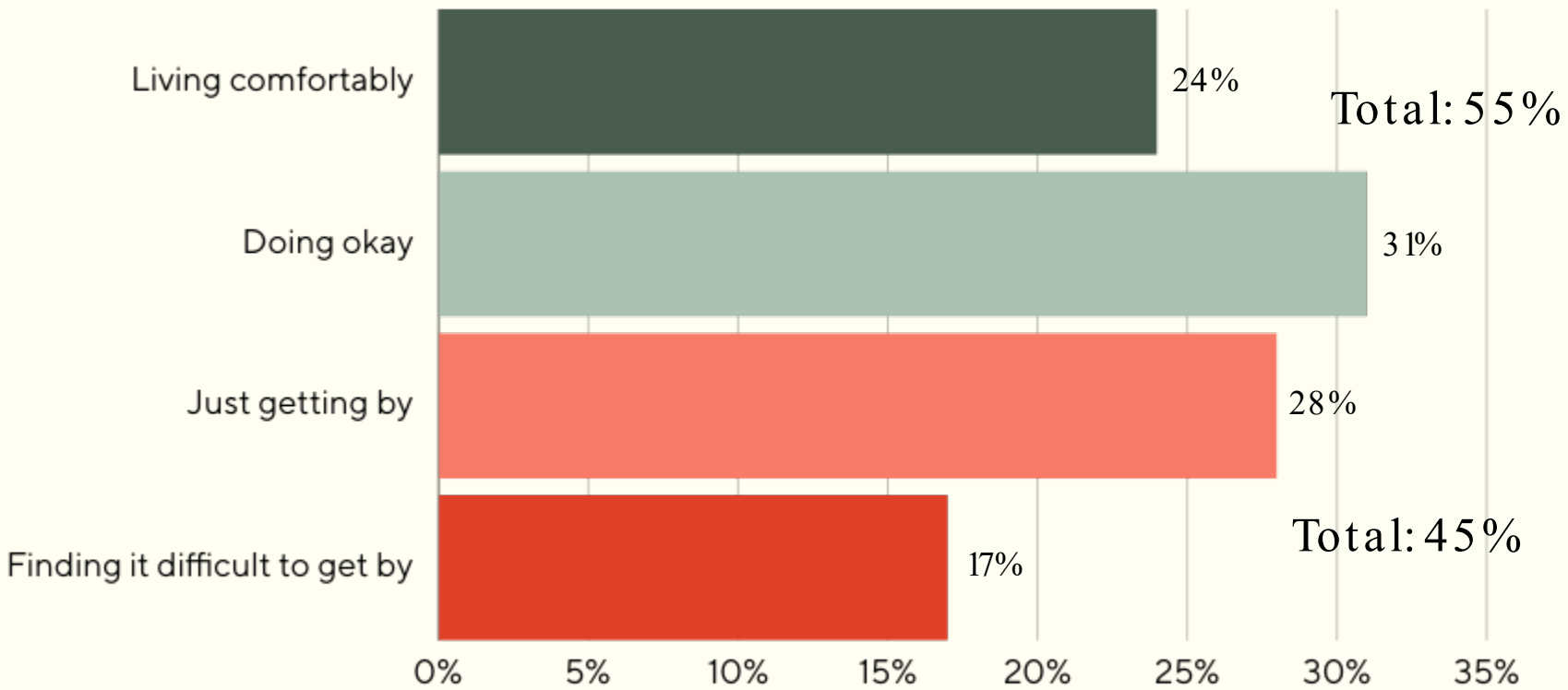


FINANCIAL STRESS - ALTERED QUESTIONS

Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?

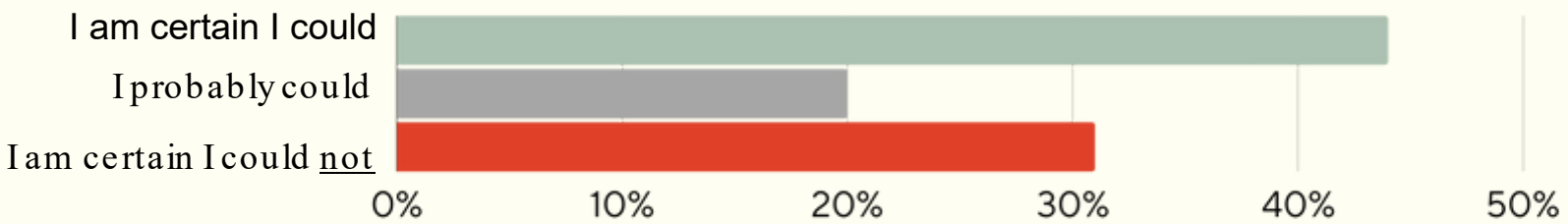


Overall, which one of the following best describes how well you are managing financially these days?



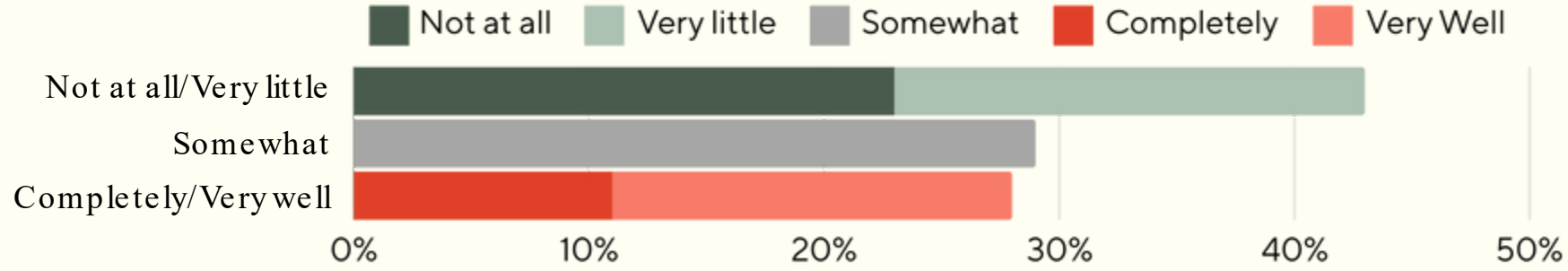
2023

How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?



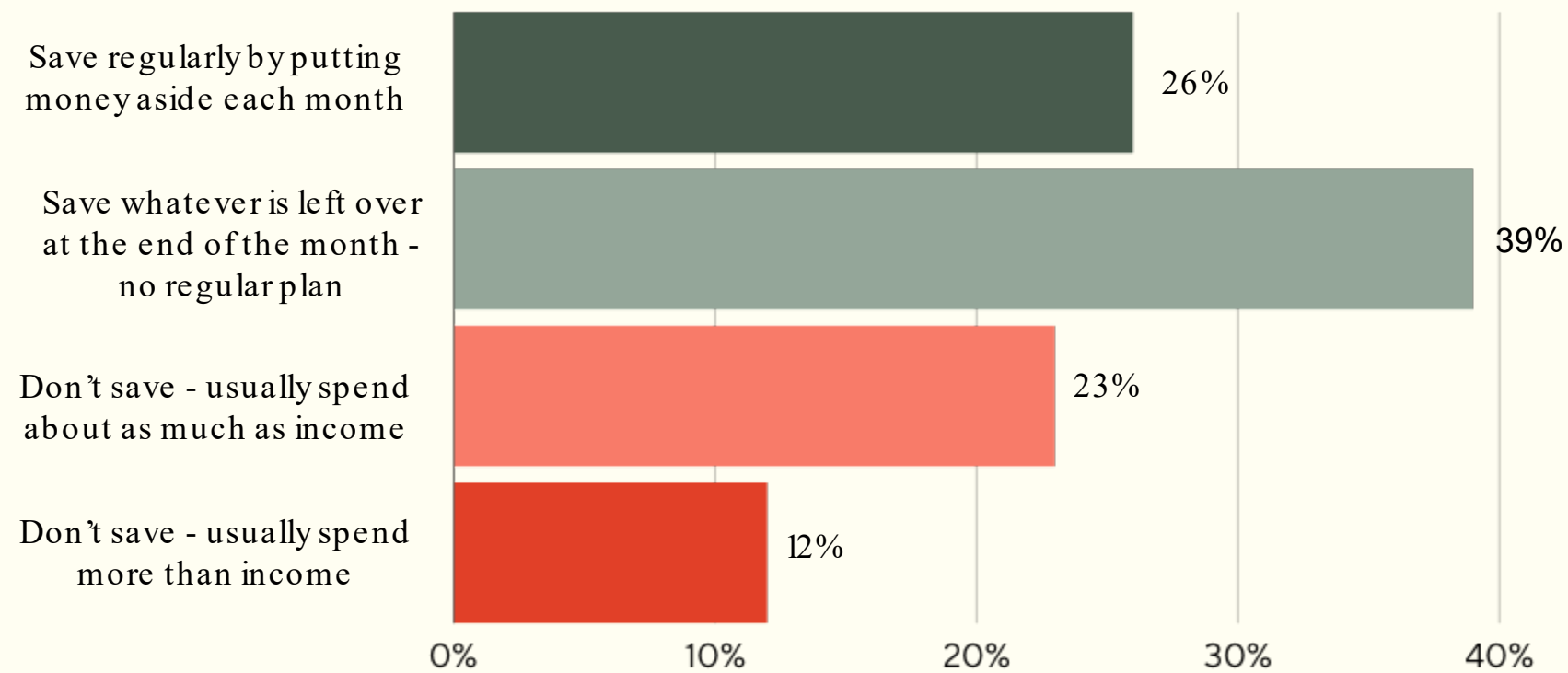
2023

How well does this statement describe you or your situation: I am just getting by financially.



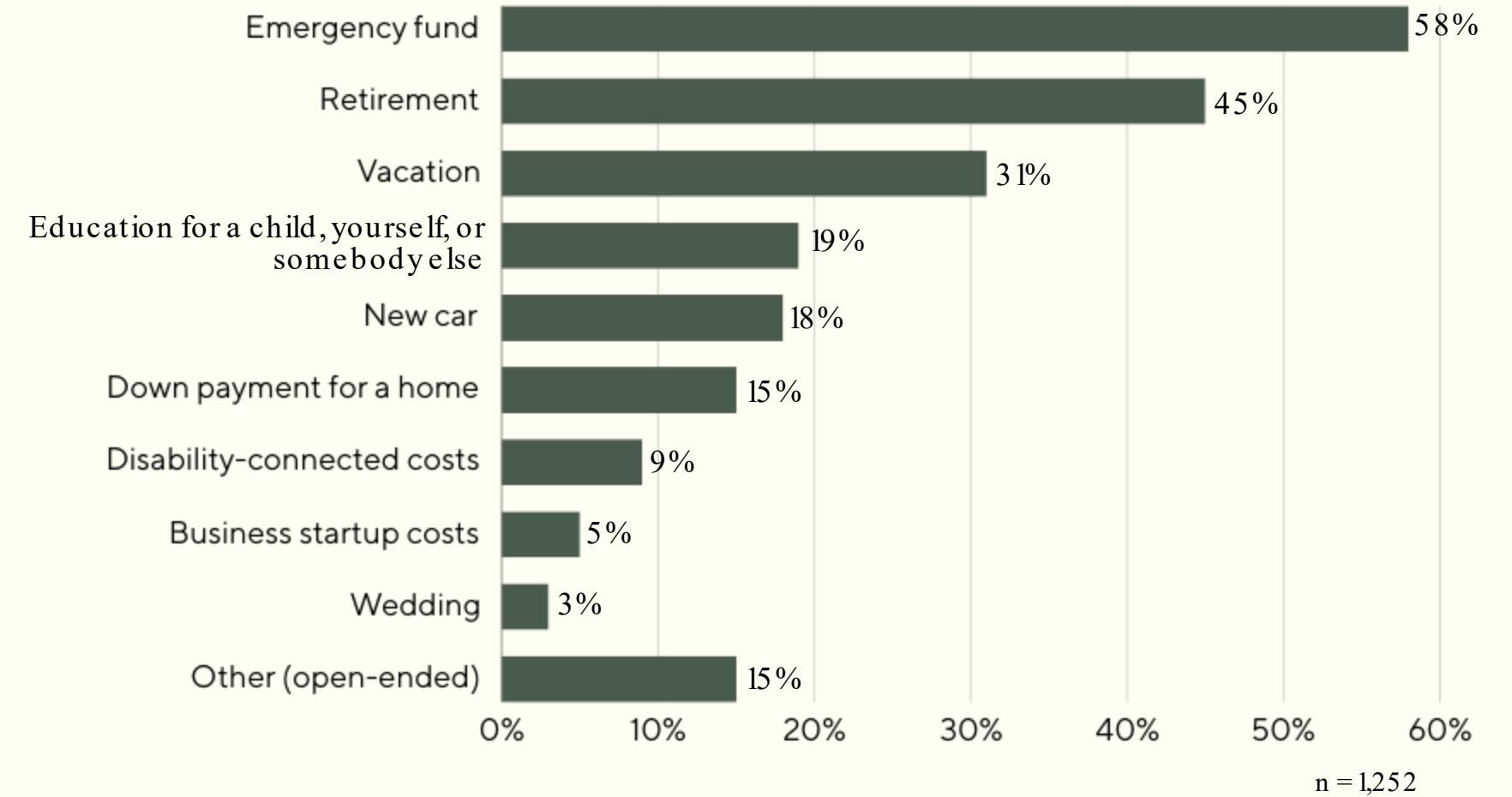
SAVINGS

Which of the following statements comes closest to describing your household’s monthly savings habits?



- 55+ most likely to save regularly
- 45-54 most likely to spend more than income
- Saving regularly increases with income

If “Save regularly” or “Save whatever is left over,” What is the purpose or goal you are saving toward? (Multi-select)



- People with higher annual income save for retirement, emergency fund, vacation, and education.
- People with lower annual income save for emergency fund, new car, retirement, and vacation.
- “Other” responses - Home repair/remodel, moving costs, apartment deposit, healthcare

IN THEIR OWN WORDS

“It’s just been different this year than it has been for me in the past. I’m normally good at saving money. But I just graduated with my masters in May and making ends meet has not been as easy as I thought it would be.”

Umatilla County

“It has been difficult to increase or maintain contributions to savings as costs have outpaced increases in income.”

Clatsop County

“I can barely pay for necessities at this time . I don't get a chance to save.”

Jackson County

“Not employed anymore, waiting for social security, broke , broken. Trying to make a comeback.”

Klamath County

“At my income level, savings just doesn’t pay with inflation rates. Saving rates have been low for 20 plus years. No incentive to save.”

Multnomah County

“I’m so broke I am looking for a loan with no credit check to turn my lights back on.”

Lake County

“Just focusing on a better future as a reminder , if not the money will just be gone very fast.”

Marion County

“It isn't hard to save if you practice contentment.”

Josephine County

“I save for vacations, Twenty One Pilots concerts and emergencies.”

Lane County

“When I was younger I lived completely beneath my means, and invested all the money I saved. 30 years later I have more money than I can spend.”

Washington County

“Happy to have made the move to work with a financial advisor.”

Coos County

“I learned early on to put the savings aside first.”

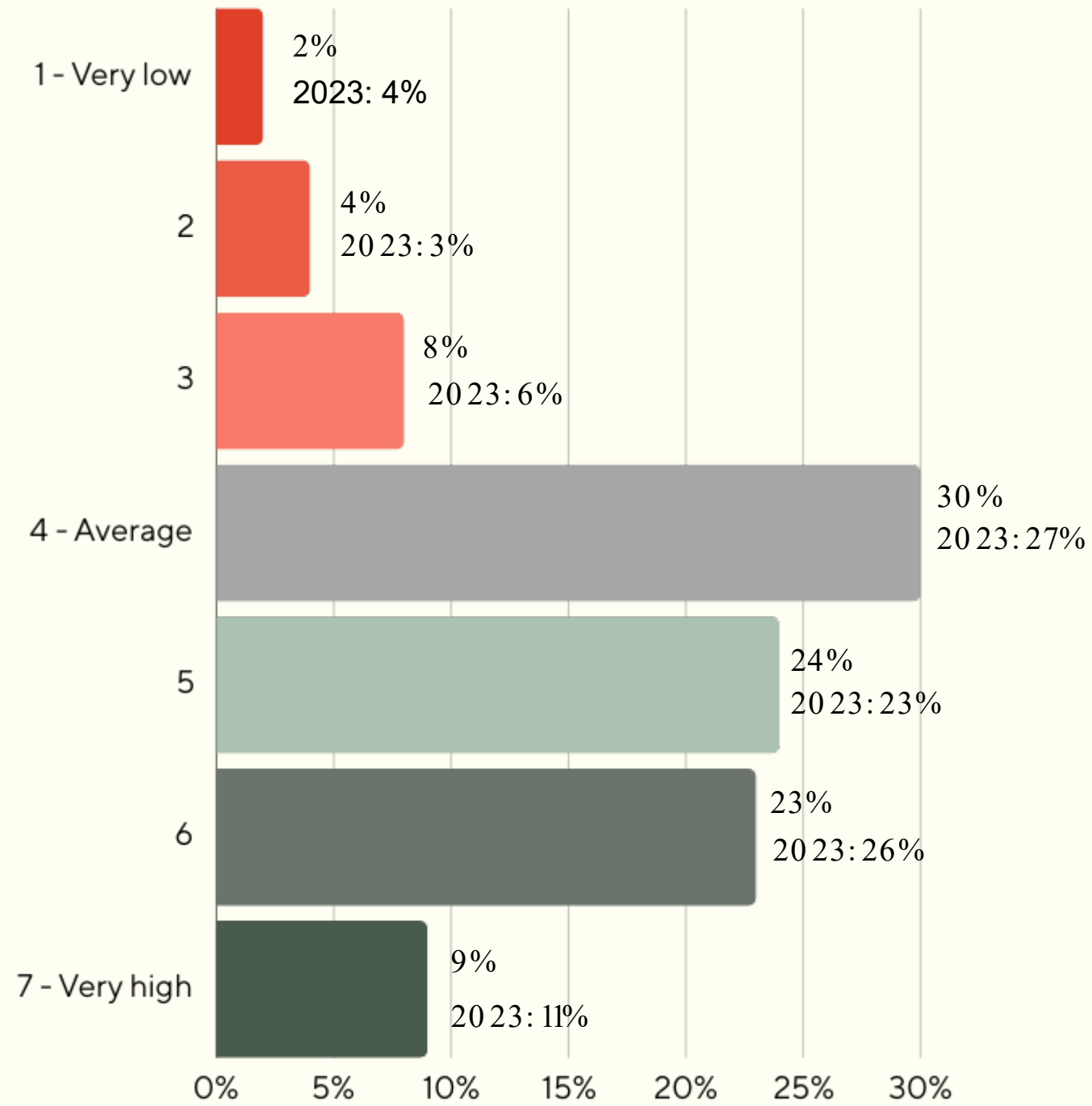
Clackamas County

I appreciate the ability to invest conservatively in my credit union's certificate of deposit accounts along with more aggressively with other financial products.

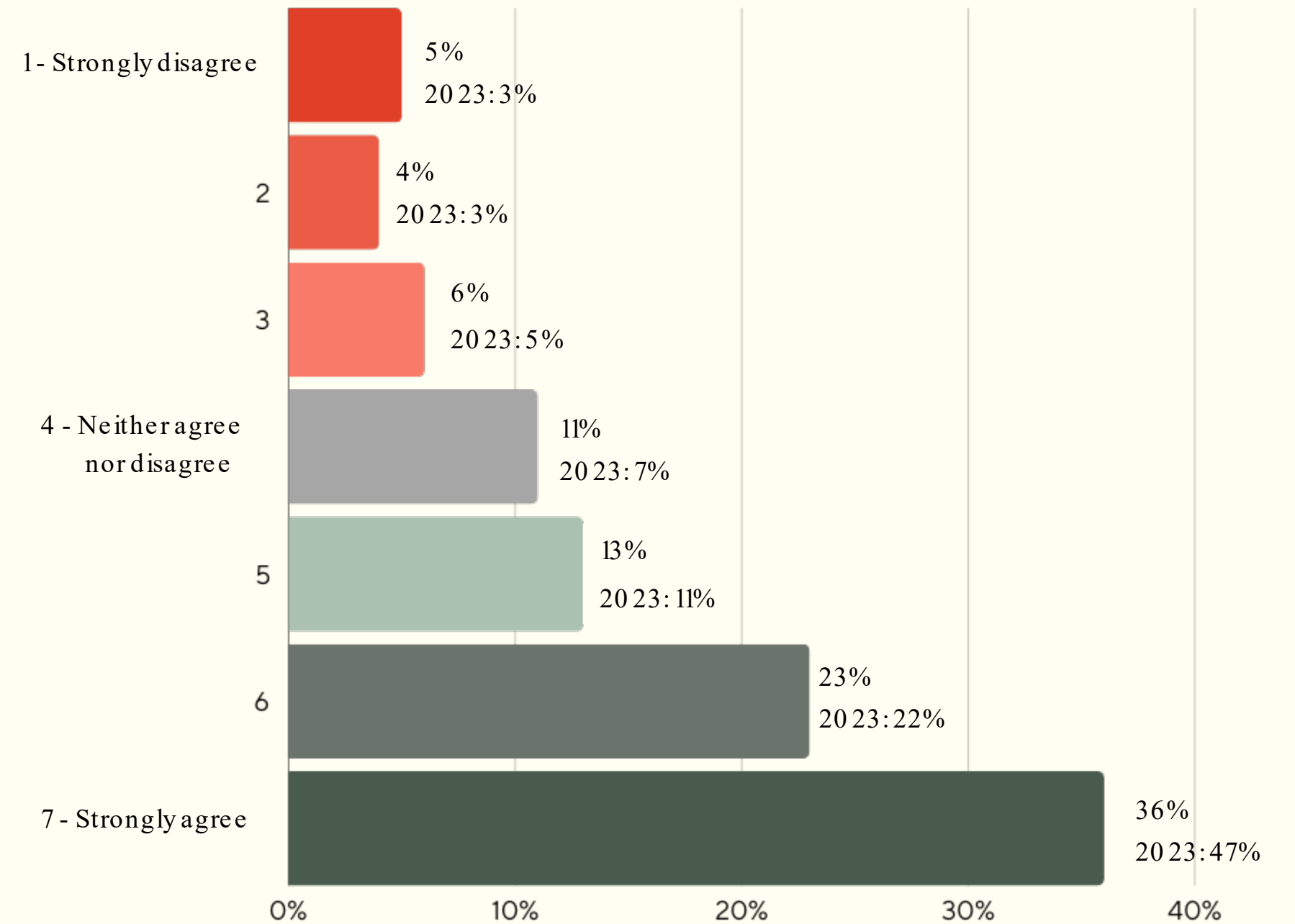
Washington County

FINANCIAL KNOWLEDGE SELF-ASSESSMENT

On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge? **

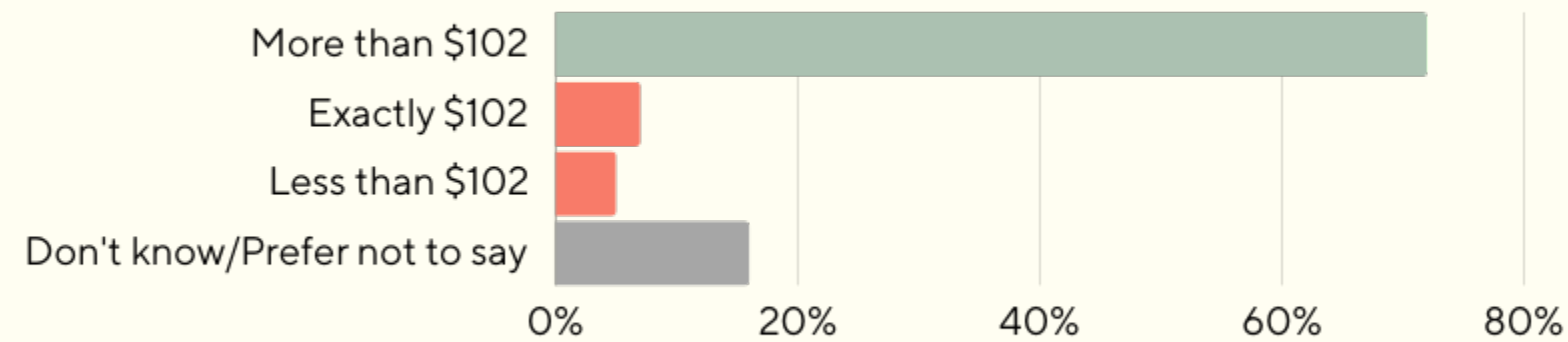


How strongly do you agree or disagree with the following statement: I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses. **

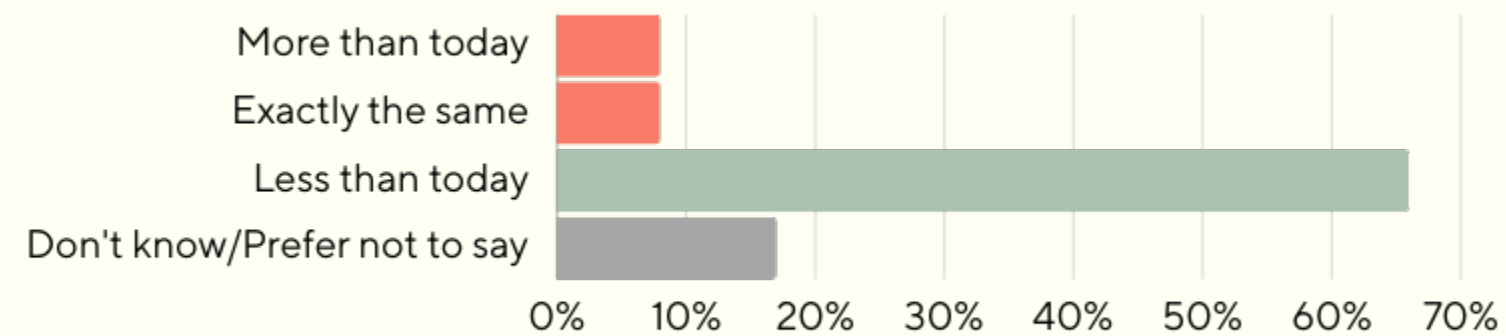


FINANCIAL ACUMEN

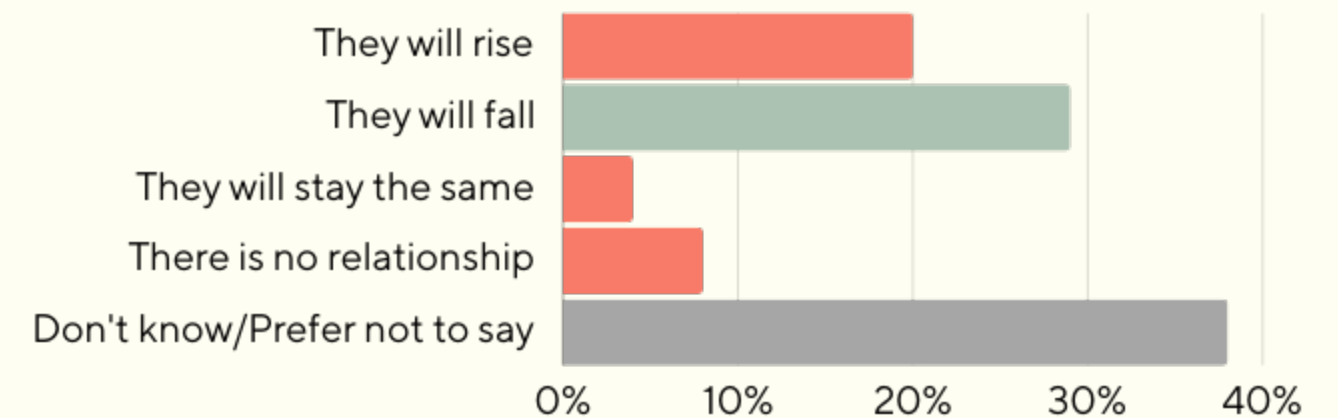
Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?



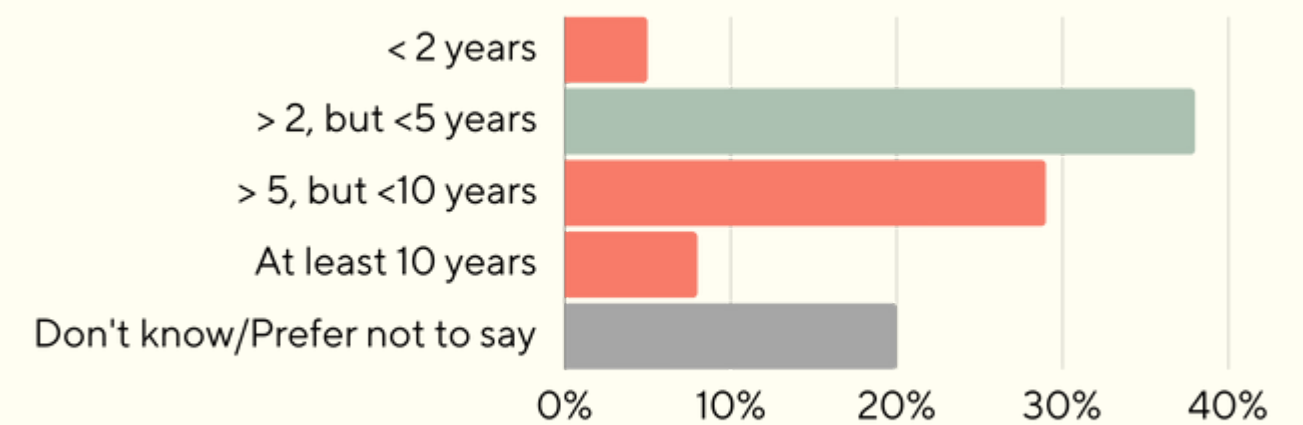
Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?



If interest rates rise, what will typically happen to bond prices?

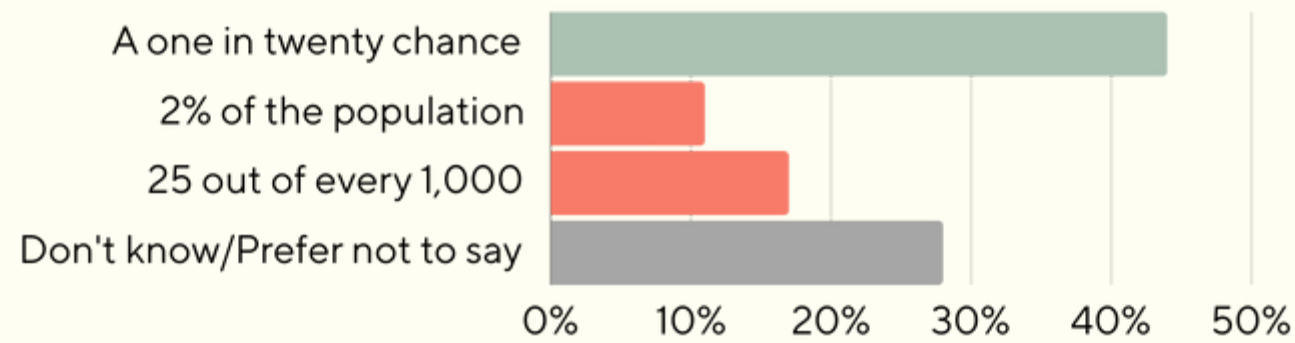


Suppose you \$1,000 on a loan and the interest rate you are charged is 20% per year compounded annually. If you didn't pay anything off, at this interest rate, how many years would it take for the amount you owe to double?

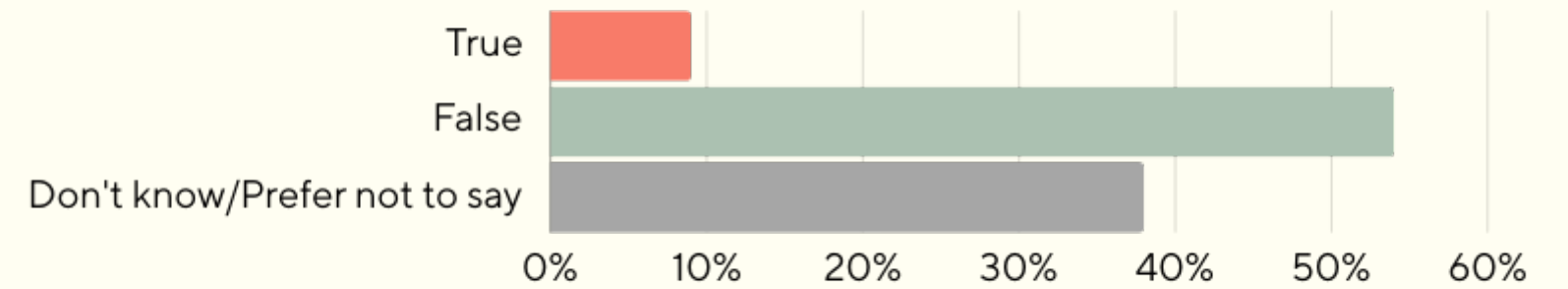


FINANCIAL ACUMEN

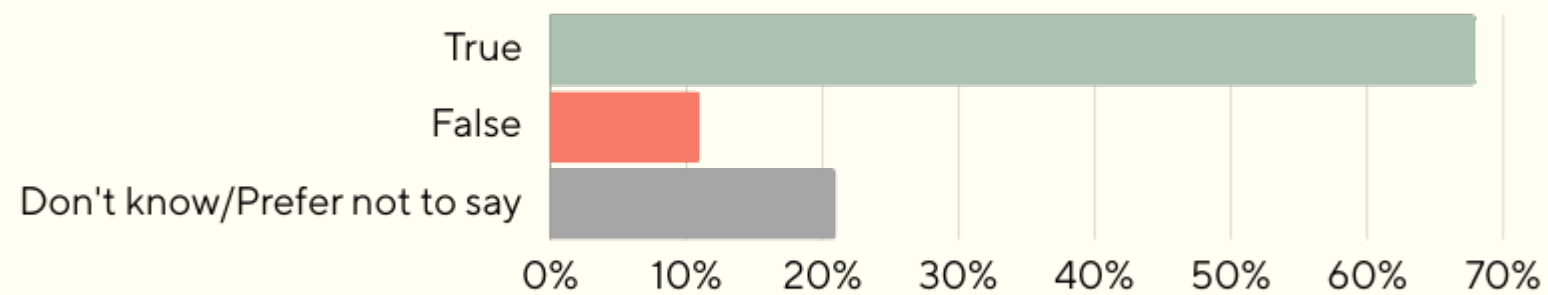
Which of the following indicates the highest probability of getting a particular disease?



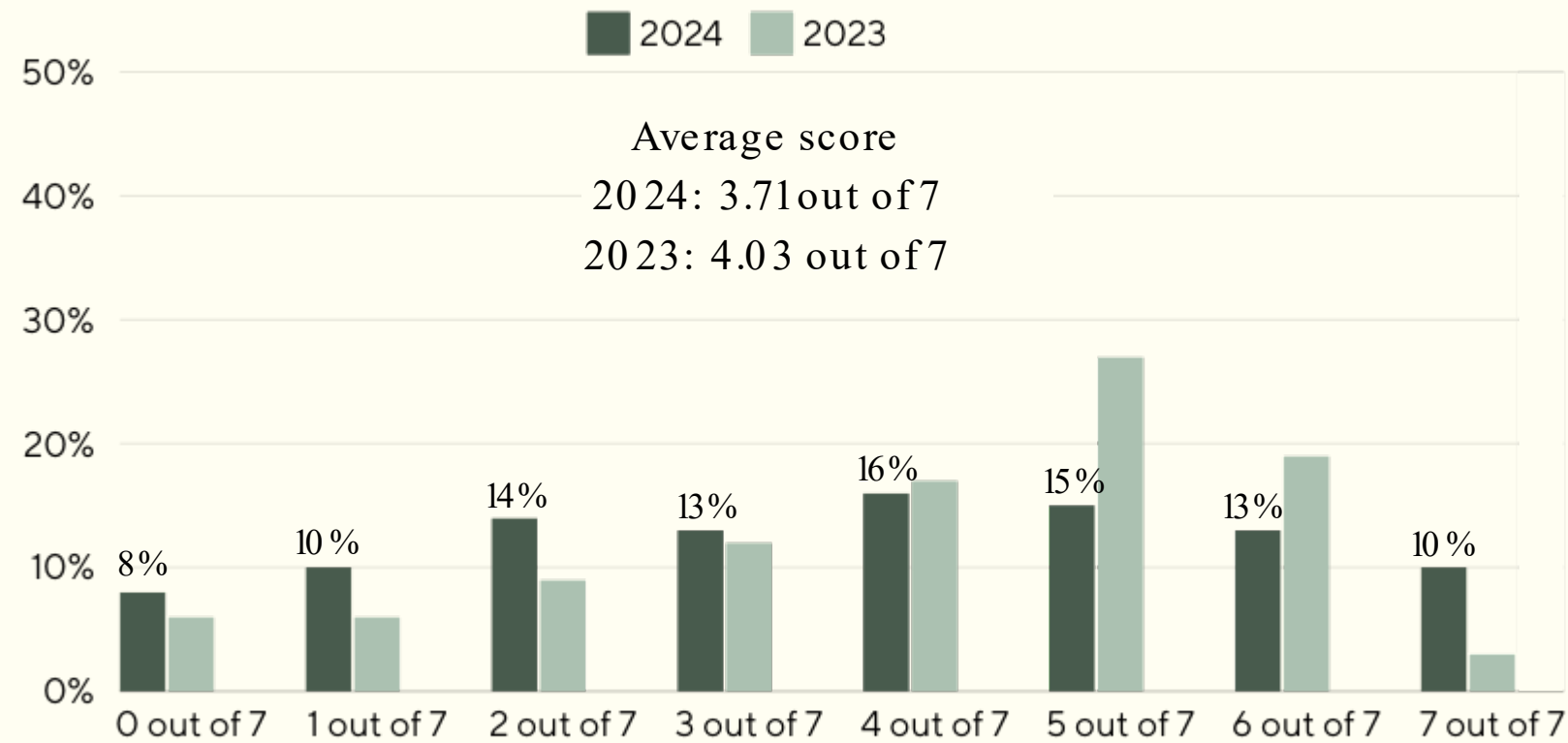
Buying a single company's stock usually provides a safer return than a stock mutual fund.



A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.



FINANCIAL ACUMEN



Race and/or Ethnicity

Black, Indigenous, and other Oregonians of color	White Oregonians
3.16	3.89

Black, Indigenous, and other Oregonians of color who are <u>not</u> Asian	Asian and/or White Oregonians
3.03	3.88

Greater annual income

Less than \$25,000	\$25,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 or more
2.27	3.28	4.34	4.34	4.88	5.31

Higher levels of formal education

High School Diploma, GED, or less	Some college	4-year degree or more
2.28	3.70	5.12

Age

18 - 29 yrs	30 - 44 yrs	45 - 54 yrs	55 - 64 yrs	65 - 74 yrs	75+ yrs
2.54	3.60	6.42	4.07	4.60	4.93

Gender

Men	Women	Non-binary, Transgender, or other gender identity*
4.23	3.21	3.35

Frontier, Rural, Urban

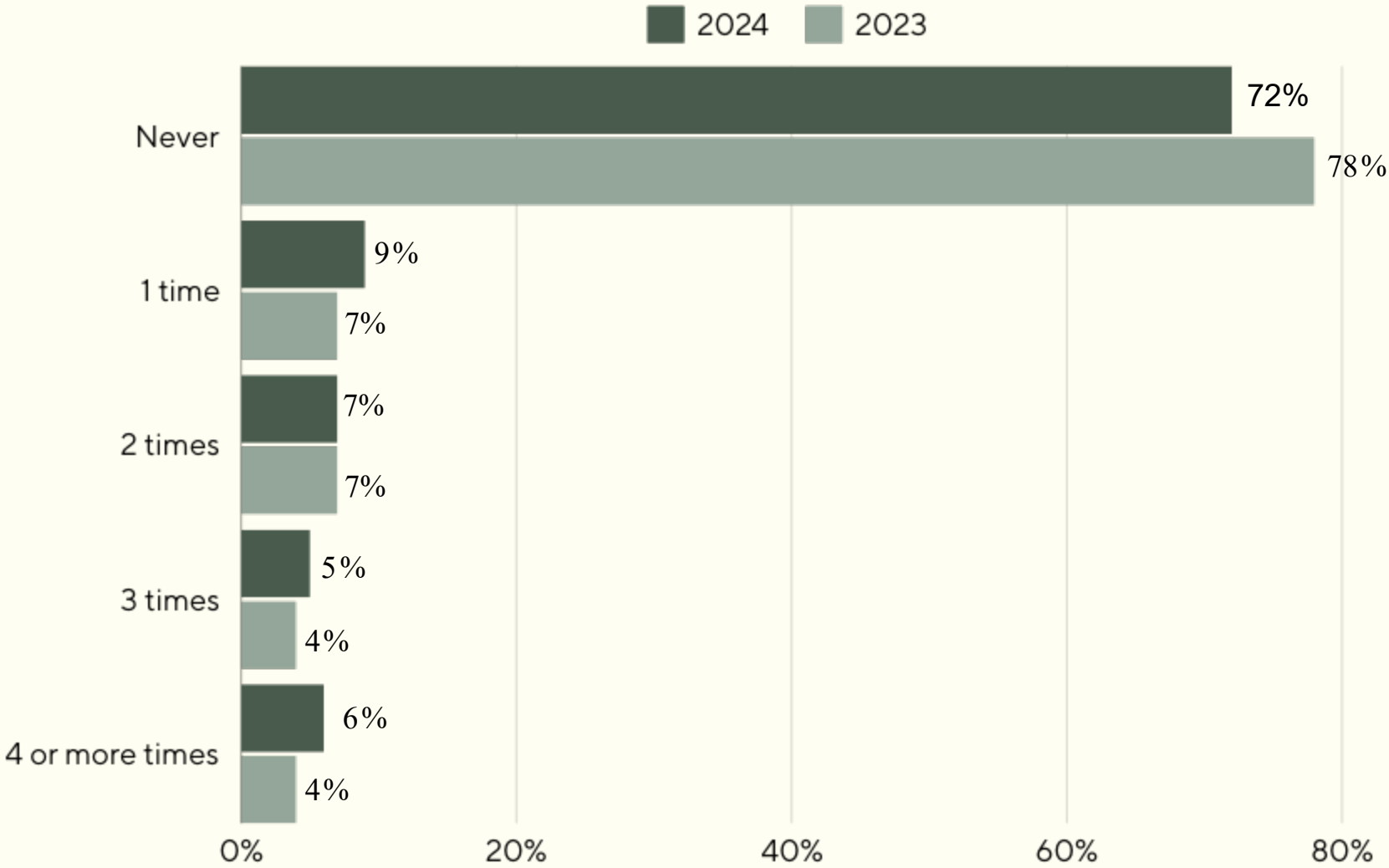
Frontier	Rural	Urban
3.17	3.35	3.91

Rest of State, Willamette Valley, Tri-County

Rest of State	Willamette Valley	Tri-County
3.36	3.60	4.04

ADDITIONAL QUESTIONS

In the past 5 years, how many times have you used any of the following non-bank borrowing methods: Auto-title loan, short term 'payday' loan, advance on your tax refund, pawn shop, rent-to-own store.



“I got several payday loans here in the last few months to help with a large lump sum of money in emergency situation, and I am finally drowning because of it.”

Umatilla County

“I think payday loans should be outlawed nationwide.”

Multnomah County

“The non-bank borrowing methods mention above -- that was a painful lesson I learned in my 20s. Put my VW Bug up for collateral for a high interest loan (a type illegal now, I hope). A few parking tickets I never saw were sent not to me but to the loan-giving company, who never notified me about pay or tow requests. Car was towed. Retrieval costs added to the whole expensive debacle.

It's expensive to be poor.”

Jackson County

- Annotated Questionnaire
 - Statewide response percentages
- Crosstabs
 - Percentages, stratified by demographics
- Verbatims
 - Open-ended responses to financial education question, sortable by demographics



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OregonVBC.org

Nov. 12, 2024

Financial Empowerment Advisory Team

Raising visibility: Increasing awareness and utilization of Treasury refundable tax credits

Higher education and ABLE tax credits are up for renewal in 2029



OREGON
STATE
TREASURY



Don't leave money on the table

What could help more Oregonians benefit from vital education and disability saving, via the progressive, refundable credit?

- Adjusts for inflation.
- Now worth \$180 for single taxpayers and \$360 for joint filers



Oregon College/ABLE Savings

- Tax-advantaged accounts under IRS chapter 529
- Oregon College Savings Plan - launched 2001
 - Any accredited higher education and career training
 - Room, board, books, technology
 - Unused assets roll into retirement savings
- Oregon ABLE Savings Plan - launched 2016
 - Disability-connected costs
 - Allows saving while protecting benefit eligibility
- Refundable credit in 2019 / Reauthorization in 2029



Tax credit opportunities

- Progressive
- Unique nationally
- Designed to encourage low and middle-income saving
- Every taxpayer is eligible
- Education savings lead to higher attendance rates



Challenges

- Tax credit utilization not reaching expectations
- Mostly to wealthier
- Oregonians claim tax credits at lesser rate as other states



Education Savings Credit Utilization

2016 Tax
year

42,739

Oregon 529
Tax deduction

2.4%

Percent of total returns

2020 Tax
year

40,450

Education Savings Credit

2.1%

Percent of full-year
returns

\$8.61 m

Total credits

2021 Tax
year

41,730

Education Savings Credit

2.2%

Percent of full-year
returns

\$8.86 m

Total credits

2022 Tax
year

41,470

Education Savings Credit

2.2%

Percent of full-year
returns

\$8.55 m

Total credits

Leaving money on the table

2022 Tax year

1,880,060

Oregon full-year income Tax Returns

1,340 (+11.7%)

ABLE Credit

41,470 (-.01%)

Education Savings Credit

.07% (+.01)

Percent of taxpayers

2.2% (no change)

Percent of taxpayers

Credit goes largely to wealthier

2022 Tax year

41,730

Education Savings Credit claimants

\$30,000 or less

29.9%

Share of total taxpayers

1,360 (+90)

Claimants

3.5%



Percent of total credits claimed

\$30,000 to \$100,000

44.5%

Share of total taxpayers

6,910 (-650)

Claimants

16.7%



Percent of total credits claimed

\$100,000 or more

25.6%

Share of total taxpayers

33,130 (+290)

Claimants

79.9%

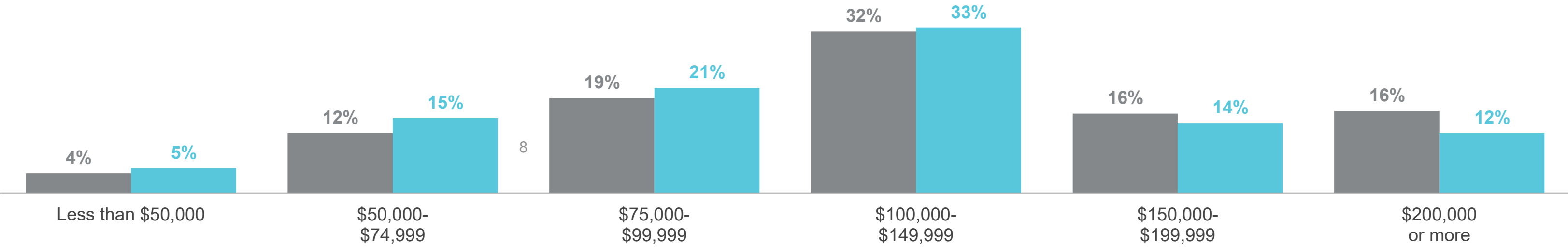


Percent of total credits claimed

Potential good news – income ranges

Demographic comparison of new College Savings Plan accounts showed slight increases for income earners between \$50k and \$100k, and similar decreases for those earning over \$150k across the total sample. (DHM Research – July 2024)

Income:
Jan. 1, 2019 to Oct. 31, 2021 versus Nov. 1, 2021 to May 31, 2024



Control n=11,450; Treatment n=9,702

Tax credit / Empowerment workgroup

- Rachell Hall
Urban League of Portland
- Daniel Hauser
Oregon Center for Public Policy
- Riley Eldredge
CASH Oregon/MFS
- Jennifer Satalino
College Place/FEAT member
- Luke Bonham
Neighborhood Partnerships
- Melanie Cutler
Department of Revenue

Topics of exploration

- Strategies to increase visibility
- Reducing friction
- Structural changes
- Partnership potential, inside and outside state government
- Tax credits offered in other states
- Department of Revenue “Direct File” system



Oregon Refundable credits

Exhibit 36 – Full-Year Resident Returns by Oregon Refundable Credits Claimed Tax Year 2022

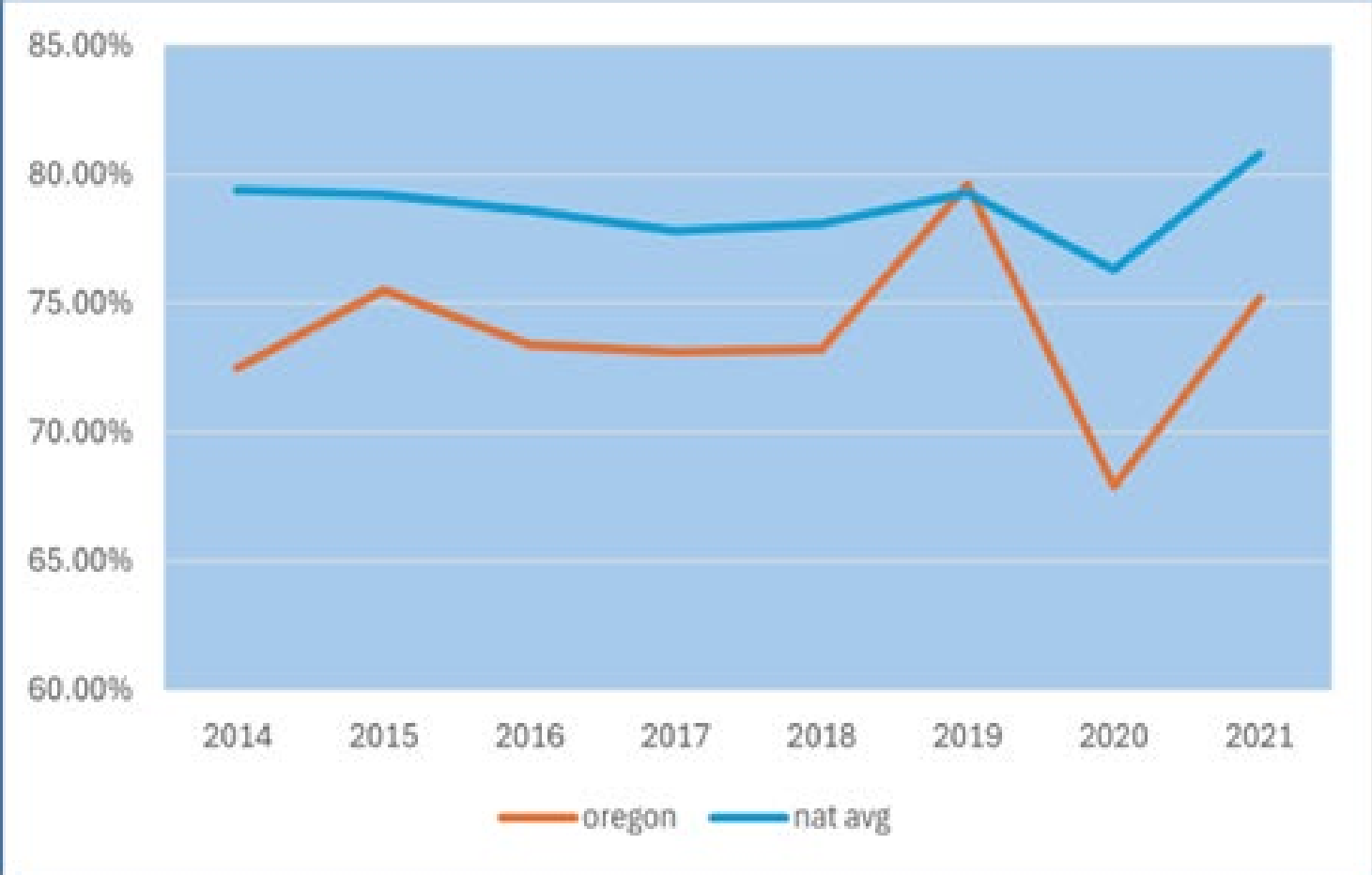
Refundable Credit	Number of Claims	Amount Claimed	
		Average (\$)	Total (\$ millions)
Oregon Earned Income*	204,670	\$210	\$42.4
Oregon EIC for ITIN filers	2,180	\$290	\$0.6
Working Family Household and Dependent Care	14,920	\$1,110	\$16.6
Oregon 529 Account Contributions	41,470	\$210	\$8.5
ABLE Account Contributions	1,340	\$180	\$0.2
Claim of Right	40	\$1,300	<\$0.1
Total	264,620		\$68.5

**Includes only those filers that claimed the federal earned income tax credit*

Source: Oregon Department of Revenue

Challenge - Earned Income Tax Credit

EARNED INCOME TAX CREDIT UTILIZATION



Eligible Oregonians claiming Earned Income Tax Credit - 2021 tax year

75.2%

National Average - 2020

80.8%

Oregon - 2020

67.9%

US - 2020

76.3%

Oregon Rank

2019 - 32 of 51

2020 - 51 of 51

2021 - 49 of 51*

* Tied with Alaska

Source: US Internal Revenue Service



Direct File Oregon (free)

- **30% of taxpayers:** The IRS estimates that 640,000 Oregon taxpayers will be able to use in 2025 when the federal and state options are connected.
- **2024 tax season (first year):** nearly 7,000 Oregon taxpayers
- Provides guidance and “pop-up” alerts for common deductions and credits. (No current alerts for 529 and ABLE credits)
- *Workgroup recommends multifaceted partnership with Department of Revenue to better promote utilization of all refundable credits including 529 and ABLE credits.*



Other states offering tax credits

- **Oregon:** Only state with a refundable credit, progressive
- **Minnesota:** Tax credit (\$500, phases out) or subtraction (up to \$3,000 for joint filers)
- **Utah:** 4.55% of contribution (up to \$219.31 for joint filers)
- **Indiana:** 20% of contributions (up to \$1,500 for joint filers)
- **Vermont:** 10% on first \$2,500 per beneficiary per year (up to \$500 per beneficiary for joint filers)

Workgroup does not recommend seeking a different format based on other state examples, but suggests reconsidering the level of the existing Oregon credit.

Marketing/Advertising

- **Convince more people to file:** Combine marketing with all Oregon tax credits and Department of Revenue efforts for all refundable credits
- **New marketing narrative:** “Get your \$180” , “invest in your kids future” advertising and handouts
- **Media toolkits**
- **Explore shared/cooperative advertising:** Increase public reach with combined ads by College Savings Plan and nonprofit entities

Partnerships

- **Build trust with more nonprofit education:** “Train the trainer” focus / basic education about savings plans and credits
- **Tax prep site visibility:** Tailored materials / brochures / Posters (VITA / AARP)*
- **Tax preparer education:** Associations of accountants, bookkeepers
- **Coordinated outreach:** Ally with Department of Revenue at fairs and community sites

** Already in process for 2025*

Reduce Friction

- **Pre-fill applications:** Access taxpayer information on Direct File
- **Reminders to file:** Formal notice to inform people who are income eligible that they qualify for credits and in what amounts if they claim
- **Reduce lag time:** “Instant tax credit” at time of account sign up
- **Account sign up at tax prep sites**
- **“One-click”:** Easier account open / or auto-enrollment

Structural changes

- **Increase credit for low- and middle-income filers:** Such as 2:1 for those with incomes below \$30,000 (currently 1:1)
- **Combined tax credit “yes button”:** Allow filers in tax completion process a single option that encompasses all refundable credits
- **Increase size of credit for all savers**

Intergovernmental partnerships

- **More Oregonians filing:** Get more people to submit taxes / improve uptake of all refundable credits together
- **Direct File:** Request pop-up alert window in state electronic filing process to highlight 529 Education and ABLE Credits
- **Public workers:** Promote tax credit/savings plans to public employees
- **Seek partnerships:** DHS / Employment / any agency that intersects with families



OREGON STATE TREASURY

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Oregon State Treasurer

867 Hawthorne Ave SE
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Oregon.gov/Treasury



OREGON LAW HELP

Expanding Access to Civil Legal Information in Oregon

Oregon State Bar

November 12, 2024



Agenda

- Oregon Law Help Background
- Project Goals + Guiding Principles
- 2024 Goals + Accomplishments
- Consumer Content Strategy

Envisioning a better system

Oregon State Bar futures task force

Stakeholders come together

Consensus Building (2020 - 2021)

Funding (2021, 2022)

- Technology grant
- Legislature

Advisory Committee

- Oregon Judicial Department
- Oregon Law Center
- Oregon Law Foundation
- Legal Aid Services of Oregon
- Oregon Consumer Justice

Guiding principles

Target audiences

1. Low-income, unrepresented Oregonians
2. All Oregonians
3. Helpful intermediaries

User-centered site

1. Mobile-first
2. Translated into multiple languages
3. Best practices in UX

User-centered content

1. Plain language
2. Accessible and easily navigable structure
3. In-line content over PDFs
4. Responsive to the civil legal needs of primary audience

Oregon Law Help in 2024

New site launches January

- 2 FTE + involved director
- Minimally Viable Product (MVP)
- Housing Law + Family Law
- English + Spanish

Gathering input

Planning, implementing improvements

Takedown of OLH classic



2024 Focus: Shut Down OLH Classic Site

Identify out-of-date content

Prioritize content to update

Rewrite priority content

Translate content into additional languages

Shutdown OLH Classic by end of year

Content Library Today

Housing



Rental housing, evictions, foreclosure, and other housing rights information.

Family



Divorce, custody, child support, and other legal issues affecting families.

Safety



Restraining orders and other legal protections for survivors of domestic violence, sexual assault, and stalking.

Courts and Lawyers



Going to court, working with lawyers, and other tips for navigating the legal system.

Government Benefits



Cash and food benefits, disability benefits, unemployment insurance, and more.

Disability



Legal protections and government assistance for people with disabilities.

Criminal Records



Clearing your criminal record and reentry after prison.

Other Topics



Click here to visit the Oregon Law Help classic site for information on topics not covered by this new site.

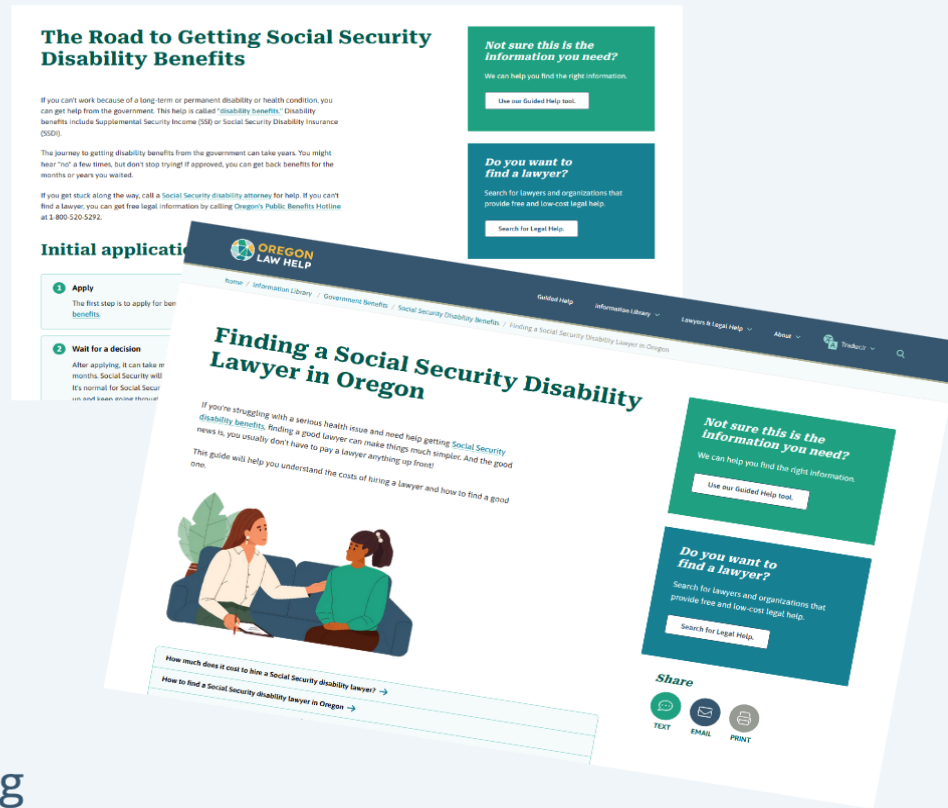
Recently published articles

Criminal Records

1. How to Clear "Expunge" Your Criminal Record in Oregon

Social Security Disability Benefits

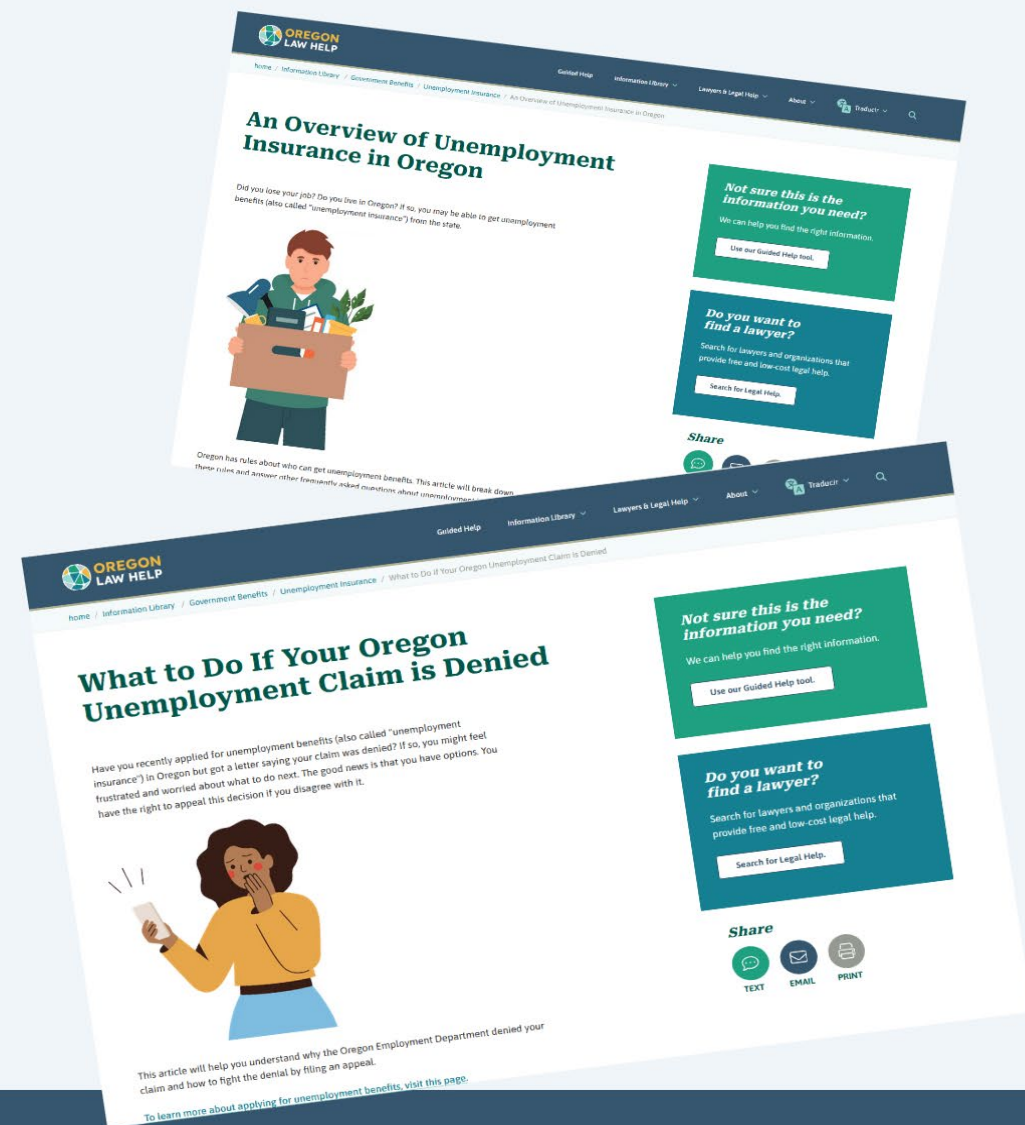
1. Do I Qualify for Social Security Disability Benefits?
2. How to Apply for Social Security Disability Benefits
3. The Road to Getting Social Security Disability Benefits
4. Finding a Social Security Disability Lawyer in Oregon
5. How to Get Ready for Your Social Security Disability Hearing
6. Questions to Expect at Your Disability Hearing
7. What Medical Conditions Qualify for Social Security Disability Benefits
8. Social Security Work History Rules



Recently published articles

Unemployment Insurance

1. An Overview of Unemployment Insurance in Oregon
2. What to Do If Your Unemployment Claim is Denied
3. How to Deal with an Unemployment Overpayment in Oregon
4. Understanding Overpayments in Oregon's Unemployment System
5. Options for Dealing with an Unemployment Overpayment



Consumer Content Prioritization

2024: Top Priorities

- Small claims
- Debt collection
- Garnishment
- Debt lawsuits & judgments
- Bankruptcy
- Car purchasing and financing
- Car towing and repossession

And after that:

- Medical debt
- Identity theft
- Data breaches



Thank you!

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Outreach Strategist

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