



FINANCIAL KNOWLEDGE*

Category Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Mean Number of Correct Answers on Six Financial Knowledge Questions	3.16	C-	3.31	C+
Offered and Participated in Financial Education	20.84%	D+	22.37%	C
Quality and Availability of High School Financial Literacy Education	76%	C	75%	C
Financial Knowledge Category Grade	NA	C-	NA	C+

CREDIT

Category Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
GENERAL CREDIT				
Subcategory Weighting: 15%				
Average Vantage Credit Scores	666	C-	683	B-
On Time Payers	79.2%	C+	83.4%	B+
Prime Credit	48.9%	B-	54.6%	A-
Inclusion in Credit Economy	92.5%	C	94.7%	B
Access to Revolving Credit	67.9%	B	70.8%	B+
Low Credit Use (use less than 30%)	36.9%	B-	40.2%	B
Bankruptcy Rate (per 1,000 people)	2.9	B-	3.0	C+
Past Due Debt	5.3%	B	4.5%	A-
Debt Past Due and in Collections as a Percent of Household Income	7.2%	B-	8.3%	C-
Highest Tier Credit	81%	C+	85%	B+
General Credit Subcategory Grade	NA	C+	NA	B+

HOUSING CREDIT

Subcategory Weighting: 30%

Average Loan to Value Ratio on Mortgage	82%	C+	71%	A-
Equity Rich Mortgages	22.54%	C	26.42%	B-
Homeownership Rate	63.1%	C+	60.7%	C
Mortgage Delinquency Rate	2.25%	B	1.64%	A-
Foreclosure Rate	2.09%	B+	2.22%	B+
Homeowners with a Mortgage	57.28%	C	60.32%	C-
High Cost Homeowners (30% or more of income)	30.8%	C	32.8%	D+
High Cost Renters (30% or more of income)	51.8%	D+	55.1%	D-
Seriously Underwater Mortgages	11.5%	B-	5.7%	A
Mortgage Balance as a Multiple of Household Income	3.58	B-	4.09	C
Housing Credit Subcategory Grade	NA	C	NA	C

AUTO CREDIT*

Subcategory Weighting: 15%

Auto Loan Balance as a Percent of Household Income	33.8%	B-	33.4%	B-
Auto Loan Delinquency Rate	1.12%	B	0.58%	A+
Percent with Auto Loans	30.42%	B-	26.47%	B+
Increase in Auto Insurance Premiums Due to Bad Credit	53%	B-	68%	C
Auto Credit Subcategory Grade	NA	B-	NA	B

CREDIT CARD

Subcategory Weighting: 15%

Always Pay in Full	52.44%	C	49.42%	D+
Carried Balance with Interest Charged	47.08%	C+	53.59%	F
Made Only Minimum Monthly Payments	32.37%	C	33.83%	C-
Credit Card Delinquency Rate	1.47%	B-	1.06%	A-
Credit Card Balance as a Percent of Household Income	9.71%	C	9.74%	C
Credit Card Subcategory Grade	NA	C	NA	C-


Oregon (continued)

CREDIT					Category Weighting: 30%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
STUDENT LOANS					Subcategory Weighting: 15%
Graduates with Student Loan Debt	69%	D	62%	C	
Average Debt Balance	\$28,950	D+	\$26,106	C+	
Figured Monthly Payments Before Getting Loan	38.00%	B	35.87%	B-	
Never Made a Late Payment on Student Loans	35.59%	C	40.26%	B-	
Student Loans Subcategory Grade	NA	D-	NA	C	
OTHER CREDIT					Subcategory Weighting: 10%
Unpaid Medical Bills	20.78%	C	19.39%	C	
Using One or More Non-Bank Borrowing Methods in the Past 5 Years	25.51%	C	26.85%	C	
Took a Loan from Retirement Account	13.39%	B-	15.45%	C+	
Delinquency Rates for Unsecured Personal Loans	3.53%	B	2.48%	A-	
Unsecured Personal Loan Balance as a % of Median Household Income	14.13%	B+	15.47%	B-	
Other Credit Subcategory Grade	NA	C+	NA	C	
Credit Category Grade	NA	C	NA	B-	
SAVING AND SPENDING					Category Weighting: 25%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Spending Less Than Income	40.48%	C+	38.03%	D	
Does Not Have an Emergency Fund	49.57%	C+	52.01%	C-	
Unbanked	7.7%	C+	4.5%	A-	
Underbanked	20.00%	B-	17.10%	B	
Saving for Children's College Education	41.02%	C+	42.62%	B-	
Overdraws Checking Account Occasionally	18.90%	C	22.57%	D	
Could Come Up with \$2000 in an Emergency	39.43%	C	38.62%	C-	
Household has a Budget	56.03%	C	59.79%	B	
Made a Hardship Withdrawal from Retirement Account	10.47%	C+	12.91%	C-	
Saving and Spending Category Grade	NA	B-	NA	B-	
RETIREMENT READINESS AND OTHER INVESTING					Category Weighting: 20%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Access to a Retirement Plan	58%	C+	64%	B+	
Take Up Rate of Retirement Plans	84.5%	C+	85.9%	B-	
Tried to Figure Out How Much is Needed for Retirement	39.33%	C	41.76%	B-	
Estimated Percentage of Income Replaced During Retirement	60.27%	C+	63.71%	B	
Relies on Social Security for 90% or More of Retirement Income	22.8%	B-	23.2%	B-	
Invest Outside of Retirement Plans	30.12%	C-	29.08%	D+	
Retirement Readiness and Other Spending Category Grade	NA	D+	NA	C	
PROTECT AND INSURE					Category Weighting: 10%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Population without Health Insurance	11.7%	C	9.7%	B-	
Average Life Insurance Policy as a Multiple of Household Income	2.56	C	3.42	A-	
Percent Uninsured Motorists	12.6%	B-	9.0%	B+	
Protect and Insure Category Grade	NA	C	NA	B+	
Final Grade	NA	C	NA	B-	