2021 Annual Board Report

By the Numbers

Staff and Demographics

Total Clients Served in 2021: 6,378 total
- Low-to-Moderate Income: 95%, 6,059
- 60+ years old: 45%, 2,893
- Indigenous (AI/AN): 33%, 2,105
- Living with a disability: 21%, 1,340
- Veteran/Military: 20%, 1,276
- Single Parent households: 11%, 701
- Small business owner: 5%, 319

By area
- Out of state, 6.5%, 413 (mainly Nez Perce Tribe and Idaho)
- In State (Montana), 93.5%, 5,965
- Served clients from 127 cities / towns in Montana

Out of Populations Served in 2021 Top 10 Communities
1. Great Falls
2. Billings
3. Lame Deer
4. Helena
5. Bozeman
6. Lewistown
7. Missoula
8. Livingston
9. Ashland
10. Belgrade

Staffing
- Total RDI staff members in 2021: 9, Total New Hires in 2021: 2
- Total Individuals who volunteered with RDI in 2021: 125

RDI Professional Development and Community Involvement
- Trainings or certificates RDI staff attended or earned in 2021: 20
- IDEA (DEI) related learning opportunities RDI staff participated: 17
- Boards, committees, and professional memberships RDI staff participated in: 15
- RDI staff volunteered with 13 external community partnerships and agencies in 2021.

ED Statement
"Despite another year of the pandemic, RDI continued to deliver critical financial services to vulnerable populations through adaptation, perseverance, and creativity. We continue to lead the nation in per capita tax filings by improving and perfecting our remote preparations and expanding our drop off locations. These techniques will remain a part of our service delivery model in years to come. RDI has risen to meet the housing needs of Montana by reviving our housing counseling programs to deliver Emergency Rental Assistance, Foreclosure Prevention, and Financial Capability counseling. By developing and expanding these services, RDI will meet the needs of consumers and build a sustainable program for years to come." - Tom Jacobson

Watch 5-min. 2021 Annual Staff Video here: https://youtu.be/AM4R-0EkD8Q
Programs

Rep Payee, MATL, & Trust

- 144 (gross) payee clients served in 2021, 121 (net) carried into 2022
  - Payee annual fee income: $74,333
- 37 MATL loans serviced, 11 new MATL Loans in 2021
  - 5 loans paid off in 2021
  - Originated $147,063.58 in 2021, serviced $357,269.10
- $3 million-dollar Pooled Asset Trust managed
  - 81 Trusts serviced, 6 new in 2021, closed out deceased / accounts less than $75k (account clean-up)
  - Trust annual fee income: $44,538

Watch 3:34 min. 2021 MATL client testimonial here: https://youtu.be/ZYruF0rZHvk

Financial Coaching, Education, & Housing

- 405 clients did a session with a financial counselor (MERA, DOL, Employer, DMP)
- 203 Financial Coaching clients completed 958 Financial Wellness Courses Online
  - Of the 958 courses:
    - Avg. Pre-score: 71.90%
    - Avg. Post-score: 90.90%
    - Avg. Knowledge gain: 26.50%
- Financial Capability Workshops facilitated by RDI in 2021: 26
- Number of Workshop participants in 2021: 818

Tax Help

- RDI completed 4,867 returns, with 29 sites in 2021 YTD – the final numbers are ongoing.
- 91 volunteers, 35 active sites
- $8.98 million dollars returned to Montanans
- $1.68 million dollars in Earned Income Tax Credits (EITC)
- $1.32 million dollars in tax preparation fees were saved for our clients
- $50,344 in Montana state Earned Income Tax Credits

Read about THM in the news here:
  - United Way – Helena spotlight
  - Public News Service – statewide

AmeriCorps

In 2021, 27 AmeriCorps VISTA members across 17 different partner Sponsor Sites:
  - Managed or recruited 762 volunteers for their Sponsor Site
  - 11,862 hours of service were completed by the volunteers they managed
  - $175,110 of cash resources were leveraged
  - $3,000 of in-kind donations were received
Websites, Social Media, & Outreach

Rural Dynamics Website - https://www.ruraldynamics.org/
- Final 2021 website views were 35,951, 81.86% increase from 2020
- 78.1% are new visitors and 21.9% are returning visitors.
- Top pages were Home Page/About, Taxes, Contact Page, Payee, and MATL
- Top cities of viewers are Great Falls, Missoula, Helena, Billings, Bozeman, Kalispell, Hamilton, and Butte.

MATL Website - https://www.matl.ruraldynamics.org/
- Current website views are 926; year over year comparison is not available as the analytics were set up this year.
- 12.1% are returning visitors and 87.9% are new visitors; Male 56%, Female 43.9%
- Top cities of viewers are Missoula, Great Falls, Billings, and Kalispell

ADA Compliant Websites
- Rural Dynamics has three programs specifically serving individuals living with a disability. In 2021, our main website and assistive technology lending website went through a digital screening audit to gage accessibility.
- Rural Dynamics now has an ADA compliant professional web accessibility tool, UserWay, available on both sites and a fully online loan application.
- Our intent was to make all websites accessible to those who are hearing or visually impaired. The purpose was to ensure that people living with disabilities can enjoy the same privileges online.

2021 Facebook and Instagram
- Facebook Page Reach 78,313 - up 62.6% from 2020
  - 1.82k Likes in 2021, highest Post Reach YTD 19.2k
- Instagram Page Reach 31,198 - up 288% from 2020 and 275 Followers in 2021