



NCUA
National Credit Union Administration

2022 Office of Minority and Women Inclusion Annual Report to Congress

April 2023

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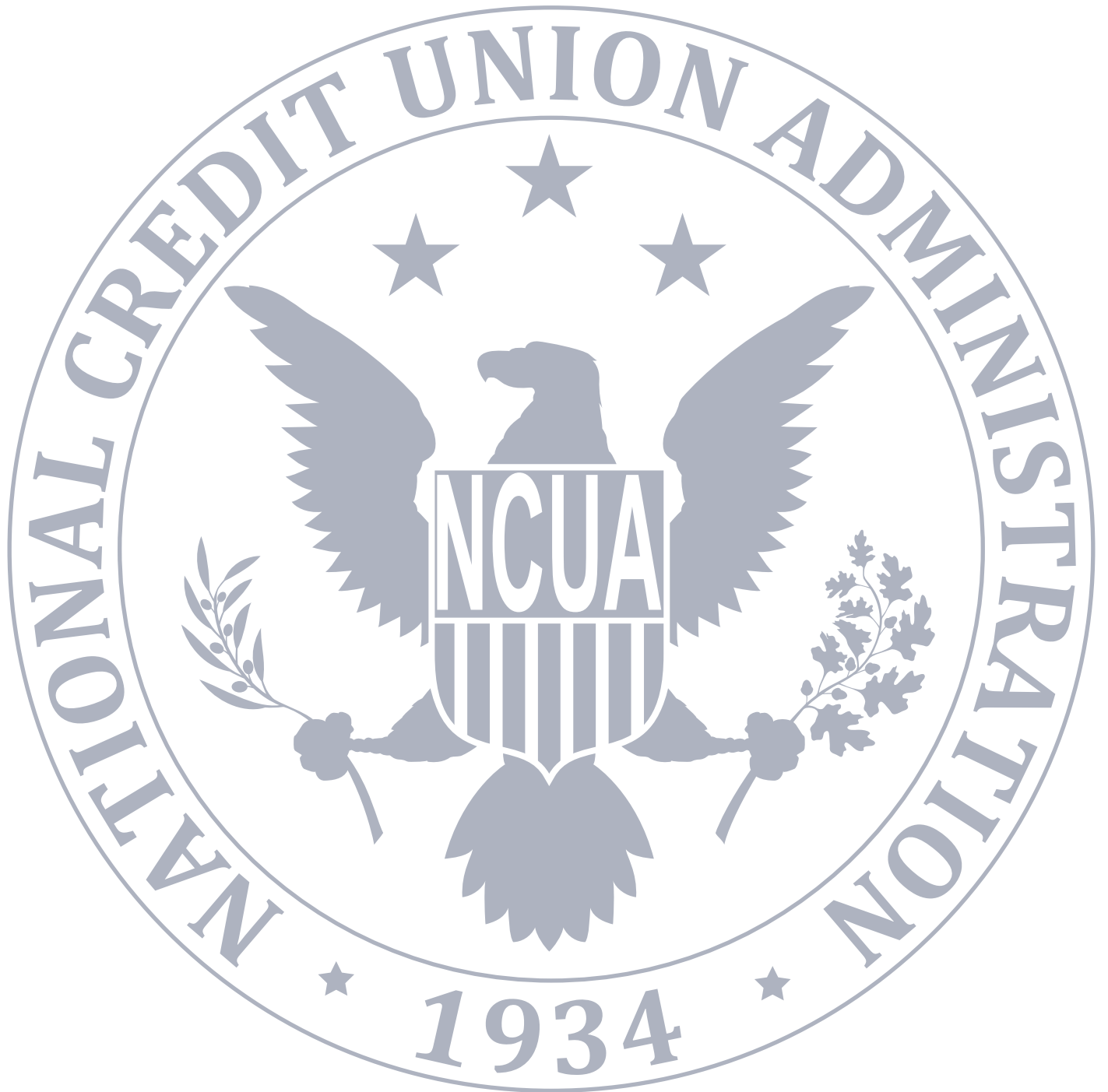


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Message from the Chairman



The National Credit Union Administration (NCUA) is deeply committed to enhancing diversity, equity, and inclusion (DEI) and allyship not only within the agency but also across the entire credit union system. And this commitment is grounded in our annual [Diversity, Equity, Inclusion and Belonging Statement](#).

Diversity, equity, and inclusion — along with belonging and allyship — serve as a pillar of the credit union industry and within the cooperative movement. At their core, DEI are more than policies and principles. They are foundational practices and behaviors to be acted upon and are embedded in our business practices. They are vital to strategy, sustainable growth, innovation, talent acquisition, and employee retention at the NCUA and throughout the credit union system.

As outlined in the [NCUA 2022–2026 Strategic Plan](#), our vision is to “strengthen communities and protect consumers by ensuring equitable financial inclusion through a robust, safe, sound, and evolving credit union system.” We are committed to advancing diversity and economic inclusion within the credit union system and ensuring all Americans have equitable access to safe, fair, and affordable financial services. For the U.S. credit union system to achieve its full potential, DEI must be at the forefront of our work. That’s why we encourage diversity throughout the credit union system, not only in the interest of the public good but also for the success and well-being of the entire credit union system, now and in the future.

Last year, the NCUA hosted our [2022 DEI and Advancing Communities through Credit, Education, Stability, and Support Summit](#). The event attracted more than 150 professionals who attended in-person and an additional 800 online participants. Sessions featured leaders from credit unions of all sizes, from across the country, and with a broad spectrum of backgrounds and experience. The summit’s theme, *All In*, focused participants on actionable steps they can take to create a more inclusive environment, attract more diverse members and employees, and provide equitable financial services solutions that create a sense of belonging for everyone who wants to be part of America’s system of cooperative credit.

The NCUA also continues to encourage credit unions to measure their progress in applying DEI principles by completing an annual [Credit Union Diversity Self-Assessment \(CUDSA\)](#). Participating credit unions can evaluate their efforts and benchmark them with peer institutions. In 2021, 240 federally insured credit unions (133 federal and 107 state-chartered) submitted a self-assessment; however, we saw a significant increase in 2022. Our most recent CUDSA submission window closed January 31, 2023, and an impressive 481 credit unions (302 federal, 178 state-chartered, and one non-federally insured credit union) completed a self-assessment. That’s a 100-percent increase from the previous year.

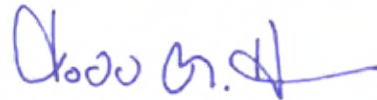
To create an inclusive environment, we encourage our team members to bring their authentic selves to work. Two important aspects that go together with DEI are belonging and allyship. These concepts are crucial for both employee retention at the NCUA and for members to feel welcome at their credit union in their community. The NCUA must lead by example to continue to advance DEI, allyship, and belonging in its internal operations.

That's one of the reasons why we continue to build a pipeline of diverse talent in attracting, hiring, and retaining a diverse workforce, including progress around employees with disabilities. In 2022, two out of five new hires were people of color. We also exceeded the federal employment goals by 5.1 percentage points for employees with disabilities and 2.3 percentage points for employees with targeted disabilities.

Additionally, the NCUA supports workforce diversity, equity, inclusion, allyship, and belonging efforts through our training, outreach and recruitment, employee resource groups, and special emphasis programs. We are committed to ensuring equitable opportunities in our leadership pipeline. Of note, last year, 64.4 percent of participants in leadership development programs were women.

Moreover, diverse suppliers and vendors play a vital role in the economic success of small businesses and diverse communities, and in the success of the NCUA, by bringing in new perspectives and delivering innovation. We are committed to supporting minority- and women-owned businesses through our supplier diversity program. In 2022, the NCUA continued to focus on identifying minority- and women- owned businesses and inviting them to compete for all NCUA contracts, including our largest projects. As a result of these efforts, we awarded 45 percent of our contract dollars in 2022 to minority- and women-owned businesses, and 38.5 percent of contract payments went to these vendors.

In closing, I would like to thank my colleagues, Vice Chairman Hauptman and Board Member Hood, for their continued support of DEI, allyship, and belonging initiatives at the NCUA. The NCUA is committed to advancing these principles in its workforce, through its business activities, and within the credit union system throughout 2023 and beyond.



Todd M. Harper
NCUA Chairman



Introduction

The NCUA's Office of Minority and Women Inclusion (OMWI) is pleased to present this Annual Report to Congress in accordance with Section 342 of the [Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010](#). As required, this report includes an overview of the agency's efforts to:

- Increase workforce diversity and build a more inclusive environment within its workplaces;
- Ensure fair and inclusive business practices in procurement, contracting, and other business activities; and
- Assess the diversity policies and practices of entities regulated by the NCUA.

National Credit Union Administration

Created by the U.S. Congress in 1970, the NCUA is an independent federal agency that insures deposits at federally insured credit unions, protects the members who own credit unions, charters and regulates federal credit unions, and promotes widespread financial education and consumer financial protection. The agency protects the safety and soundness of the credit union system by identifying, monitoring, and reducing risks to the National Credit Union Share Insurance Fund.

NCUA Mission:

Protecting the system of cooperative credit and its member-owners through effective chartering, supervision, regulation, and insurance.

NCUA Vision:

Strengthen communities and protect consumers by ensuring equitable financial inclusion through a robust, safe, sound, and evolving credit union system.

Office of Minority and Women Inclusion

OMWI is responsible for measuring, monitoring, and establishing policies for diversity and inclusion in the NCUA's management, employment, and business activities. OMWI programs and services comply with the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 to develop and promote standards for workforce diversity, supplier diversity, and equal employment opportunity and to assess the diversity policies and practices throughout the credit union industry. In addition, the office manages the agency's equal employment opportunity programs. As required by statute, the NCUA's OMWI Director reports directly to the NCUA Chairman.

OMWI Mission:

Promote diversity within the NCUA and the credit union system and ensure equal opportunity in the NCUA's employment and business activities.

OMWI Vision:

An inclusive culture where differences are leveraged to ensure a safe and sound credit union system.

Workforce Diversity and Inclusion

Demographics

The NCUA benchmarks its workforce composition against the national Civilian Labor Force (CLF) as defined by the U.S. Equal Employment Opportunity Commission (EEOC). The national CLF uses the most recently available U.S. Census data. The CLF reflects people 16 years of age and older, employed or actively seeking employment but not serving in the military or institutionalized.

The NCUA also uses Occupational Civilian Labor Force (OCLF) data for benchmarking. The OCLF uses census data comparable to the occupational population of financial examiners, which is the largest portion of the NCUA's workforce. Although these measures are not exact comparisons to the NCUA's workforce, they provide a valid and widely accepted benchmark.

NCUA Workforce

As of December 31, 2022, the NCUA workforce consisted of 1,161 employees. This is a net increase of 0.8 percent higher than the 1,152 employees reported as of December 31, 2021.

Gender

As shown in [Figure 1](#), women represent 43.8 percent of the NCUA's workforce — up 0.8 percentage points from 2021. This level remains below the EEOC's CLF benchmark of 48.2 percent. The female-to-male ratio at the NCUA (0.78) continues to be below the CLF ratio (0.93). See [Appendix I](#) for detailed workforce diversity data.

Total NCUA Workforce: Gender¹

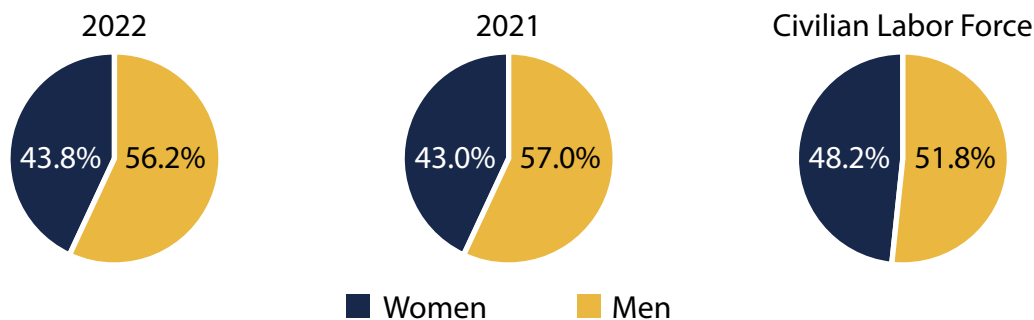


Figure 1: Total NCUA Workforce: Gender

Race and Ethnicity

The NCUA's minority representation was slightly higher in 2022 (32.0 percent) compared to 31.2 percent in 2021 (see [Figure 2](#)).² Notably, the NCUA continues to exceed the CLF in Black/African American and Asian American and Pacific Islander representation. The NCUA's Hispanic population continues to be an underrepresented group as compared to the CLF with 6.8 percent, up slightly from 2021.

¹ Source: NCUA.

² Percentages may be +/-0.1 percentage point due to rounding.

Total NCUA Workforce: Minorities^{3, 4}

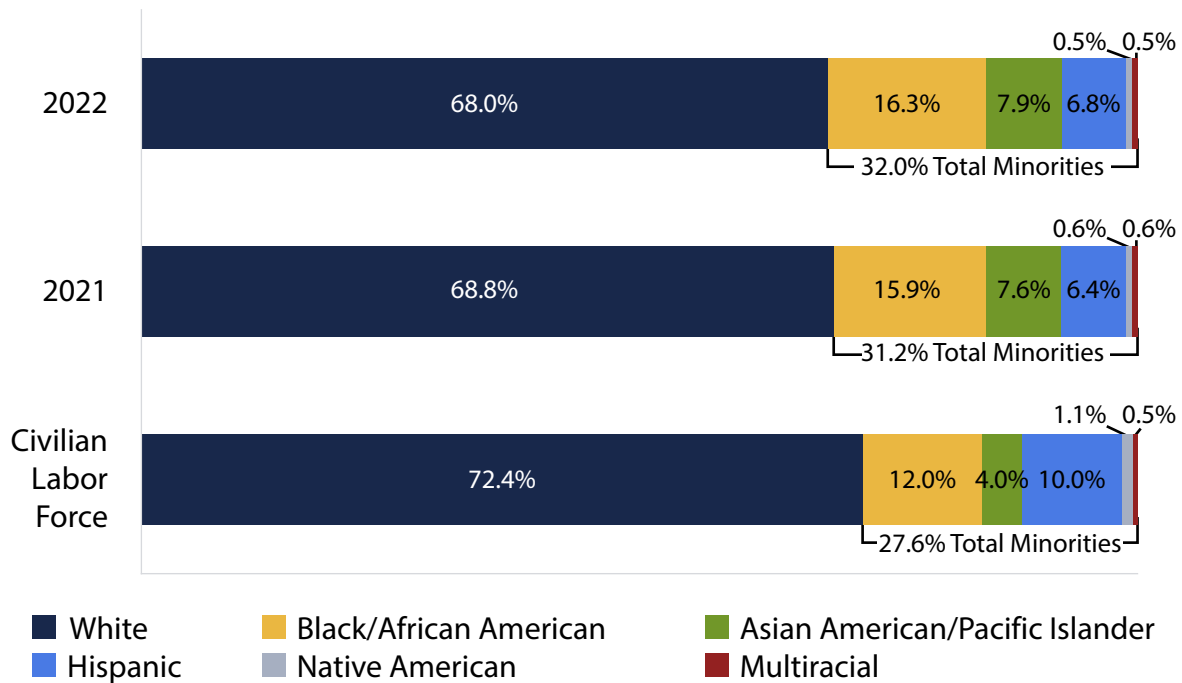


Figure 2: Total NCUA Workforce, by Minority Group

Major Occupations

The credit union examiner series (CU-0580) is the principal occupation at the NCUA and accounts for 67.0 percent of the agency’s workforce (778 employees). This percentage has remained consistent across multiple reporting years.

Figure 3 and Figure 4 compare the percentages of employees in the CU-0580 series based on gender and race or ethnicity. These figures compare the percentages of employees in the credit union examiner series against the OCLE, which provides an estimated relevant comparison of United States workforce occupations like those in the examiner job series.

³ Source: NCUA.

⁴ Asian American/Pacific Islander includes Native Hawaiians and Other Pacific Islanders.

Gender

Representation of women among examiners in 2022 increased slightly from 2021 by 1.2 percentage points (see Figure 3). The examiner workforce continues to have a lower female-to-male ratio of women (0.65) compared to the overall NCUA workforce (0.78).⁵ Comparing the credit union examiner workforce to the OCLF reveals an even greater gap, with a female-to-male ratio of 0.65 versus 0.81.

Examiner Job Series (CU-0580): Gender⁶

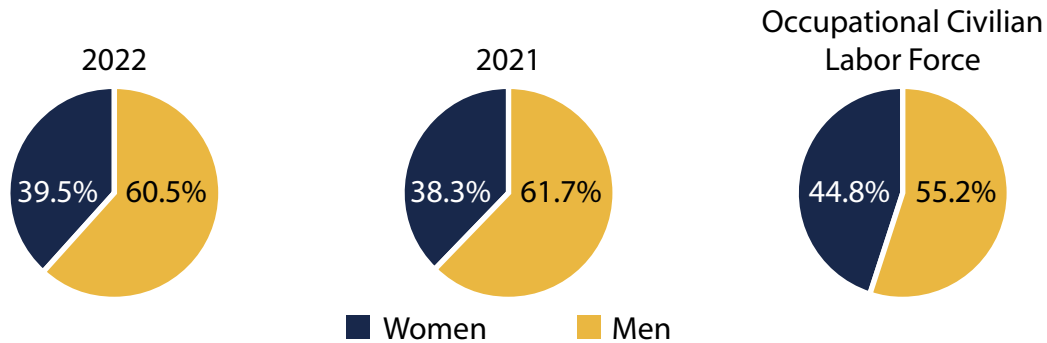


Figure 3: Examiner Job Series (CU-0580), by Gender

Race and Ethnicity

At 27.1 percent in 2022, the minority population among credit union examiners is 4.9 percentage points lower than the total NCUA minority population of 32.0 percent. This still represents a slight increase over the 26.2 percent reported in 2021. Compared to the total agency workforce, the examiner series has lower representation across all minority groups.

⁵ At parity, the female-to-male ratio would be 1.0.

⁶ Source: NCUA.

Examiner Job Series (0580): Minorities^{7, 8, 9}

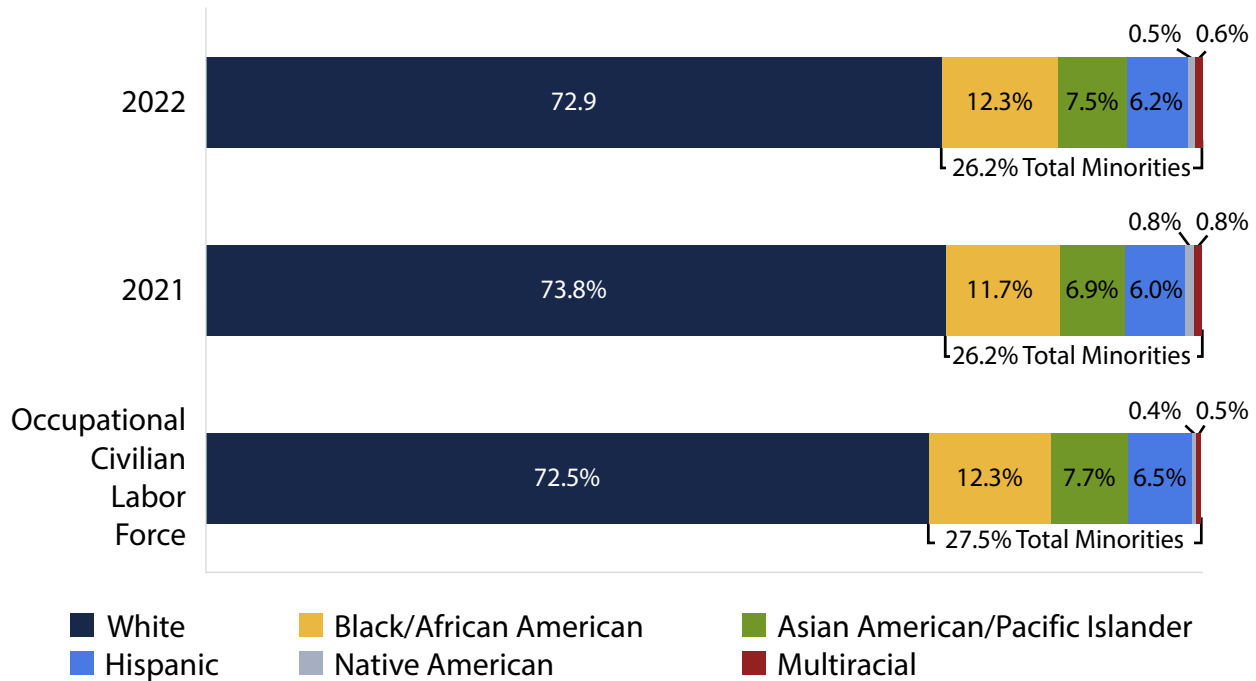


Figure 4: Examiner Job Series (0580), by Minority Group

Executives and Managers

Executives accounted for 54 employees (4.7 percent of the workforce), a consistent percentage for several years.¹⁰ Although the number of minorities in senior staff positions grew from 2021 to 2022 (20.4 percent), the percentage dipped slightly from the 2021 percentage (21.3 percent) as shown in Figure 5.

Representation of women in senior staff positions (SSPs) increased from 46.8 percent in 2021 to 48.1 percent in 2022. The percentage of Black/African American SSPs increased by 0.2 percentage points, from 12.8 percent to 13.0 percent, while Hispanic SSPs as a percentage of all SSPs declined from 8.5 percent to 7.4 percent.

Managers accounted for 127 employees (10.9 percent of the workforce) in 2022, a 0.2 percentage point increase from 10.7 percent of the NCUA workforce in 2021.¹¹ Women represented 40.9 percent of all managers in 2022, lower than the 42.3 percent reported in 2021. Minorities represented 22.0 percent of managers (1.7 percentage points higher than 2021).

⁷ Source: NCUA. Percentages may not total 100 percent due to rounding.

⁸ Percentages may be +/-0.1 percentage points due to rounding.

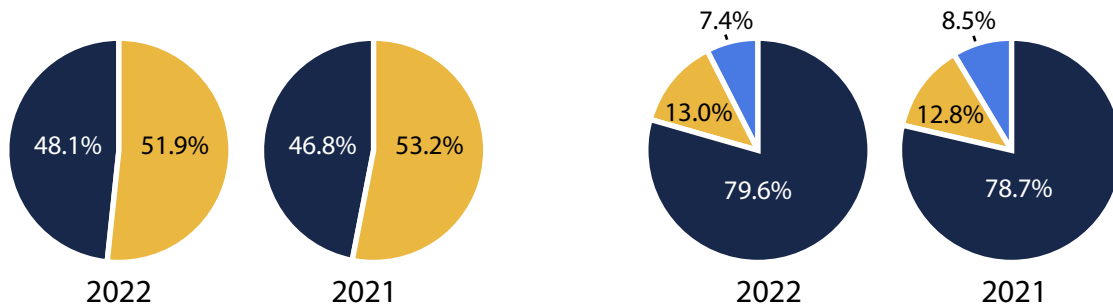
⁹ Asian American/Pacific Islander includes Native Hawaiians and Other Pacific Islanders.

¹⁰ *Executives* are employees in positions identified as senior staff positions, and the term excludes the agency's three Board Members.

¹¹ *Managers* include all non-executive supervisory staff (supervisors who are part of the NCUA's CU pay scale versus SSP).

NCUA Executives and Managers^{12, 13}

Senior Staff Positions



Managers

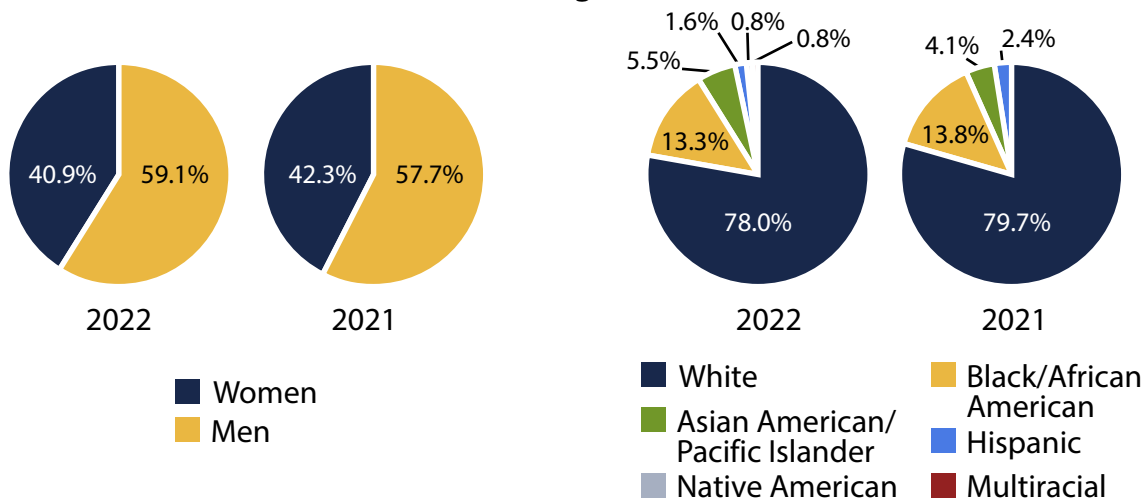


Figure 5: NCUA Executives and Managers, by Gender and Minority Group

Leadership Pipeline Analysis

The NCUA routinely reviews the diversity of its staffing pipeline in three grade-range categories, as shown in Figure 6.¹⁴ The percentage of minorities in positions at or below the CU12 grade has trended upward since 2019. The percentage of minorities that comprise this group increased in 2022 to 38.1 percent; the percentage of minorities in SSP positions decreased slightly by 0.9 percentage in 2022.

After several years of decreased representation of the total CU-12 population, the percentage of women in CU-12 and below positions increased by 1.7 percentage points. While the number of female employees in CU-13 to CU-15 grade positions grew year-over-year by 14, representation dropped by 0.3 percentage points.

¹² Source: NCUA (Managers – Supervisory Code 2; Senior Staff – Pay Plan SS).

¹³ Asian American/Pacific Islander includes Native Hawaiians and Other Pacific Islanders.

¹⁴ The staffing pipeline is staff most likely next in line for a leadership position and includes those in CU-13, CU-14, and CU-15 roles.

NCUA Workforce Pipeline Diversity ^{15,16}										
CU-12 & below	2022 number	2022 percent	2021 number	2021 percent	2020 number	2020 percent	2019 number	2019 percent	2018 number	2018 percent
Women	216	43.1%	221	41.4%	230	42.4%	228	42.9%	233	43.6%
Black/African American	97	19.4%	98	18.4%	97	17.9%	92	17.3%	96	18.0%
Asian American/ Pacific Islander	41	8.2%	45	8.4%	42	7.7%	43	8.1%	42	7.9%
Hispanic	46	9.2%	41	7.7%	40	7.4%	32	6.0%	38	7.1%
Native American	2	0.4%	3	0.6%	3	0.6%	3	0.6%	3	0.6%
Multiracial	5	1.0%	6	1.1%	5	0.9%	5	0.9%	5	0.9%
Total Minorities	191	38.2%	193	36.2%	187	34.5%	175	32.9%	184	34.5%
CU-13 to CU-15	2022 number	2022 percent	2021 number	2021 percent	2020 number	2020 percent	2019 number	2019 percent	2018 number	2018 percent
Women	266	44.1%	252	44.4%	239	43.2%	242	44.3%	232	44.3%
Black/African American	84	16.8%	78	13.7%	71	12.8%	73	13.4%	63	12.0%
Asian American/ Pacific Islander	50	10.0%	43	7.6%	44	8.0%	39	7.1%	37	7.1%
Hispanic	29	5.8%	29	5.1%	31	5.6%	31	5.7%	31	5.9%
Native American	4	0.8%	1	0.2%	4	0.7%	5	0.9%	4	0.8%
Multiracial	1	0.2%	4	0.7%	2	0.4%	2	0.4%	2	0.4%
Total Minorities	168	33.6%	155	27.3%	152	27.5%	150	27.5%	137	26.2%
Senior Staff	2022 number	2022 percent	2021 number	2021 percent	2020 number	2020 percent	2019 number	2019 percent	2018 number	2018 percent
Women	26	48.1%	22	46.8%	25	50.0%	22	45.8%	24	45.3%
Black/African American	7	13.0%	6	12.8%	7	14.0%	7	14.6%	6	11.3%
Asian American/ Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Hispanic	4	7.4%	4	8.5%	4	8.0%	5	10.4%	4	7.5%
Native American	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multiracial	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Minorities	11	20.4%	10	21.3%	11	22.0%	12	25.0%	10	18.8%

Figure 6: NCUA Workforce Leadership Pipeline Statistics

15 Source: NCUA. Senior Staff = Pay Plan SS. Percentages may not total 100 percent due to rounding.

16 Asian American/Pacific Islander includes Native Hawaiians and Other Pacific Islanders.

New Hires

In 2022, the NCUA hired 117 new employees, compared to 92 new hires in 2021. Of these new hires, five (4.3 percent) were hired using the Schedule A hiring authority, down from 5.4 percent in 2021.¹⁷ Nine new hires (7.7 percent) reported having a disability, down from 12.0 percent in 2021. Of the new employees in 2022, 49.6 percent were women (up 6.1 percentage points from 43.5 percent in 2021) and 40.2 percent were minorities (down 2.2 percentage points from 42.4 percent in 2021). The percent of underrepresented employees hired in 2022 (40.2 percent) is 8.2 percentage points higher than the respective representation within the current NCUA workforce (32.0 percent).

When comparing the grade levels of new hires, 62.1 percent of women hired were grade CU-9 or above, compared to 54.2 percent of men. Further analysis shows that 43.1 percent of women were hired at grade CU-11 or higher.

Separations

There were 108 separations from the NCUA workforce in 2022. Ninety-four voluntary separations accounted for 87.0 percent of total separations in 2022, down from 93.7 percent in 2021. Separations included 15 individuals reporting a disability, representing 13.9 percent of departing employees.

Retirements accounted for 35 separations (32.4 percent, down from 53.7 percent in 2021). In 2022, there was one separation due to death. For the remaining non-retirement separations:

- 15.7 percent of all separated employees transferred to another government agency (up 1.0 percentage points from 14.7 percent in 2021);
- 38.9 percent resigned from federal service (up from 25.3 percent in 2021);
- 6.5 percent had their appointments expire; and
- 6.5 percent were other involuntary separations, including termination and removal.

Women comprised 41.7 percent of total separations in 2022 (down 1.5 percentage points from 43.2 percent compared to 2021).

¹⁷ For more information about the Office of Personnel Management's Schedule A hiring authority, see <https://www.opm.gov/policy-data-oversight/disability-employment/hiring/>.

2022 New Hires/Separations ^{18, 19}				
Demographic Group	New Hire number	New Hire percent	Separation number	Separation percent
Women	58	49.6%	45	41.7%
Men	59	50.4%	63	58.3%
White	70	59.8%	73	67.6%
Black/African American	23	19.7%	17	15.7%
Asian American/Pacific Islander ²⁰	13	11.1%	10	9.3%
Hispanic	11	9.4%	6	5.6%
Native American	0	0%	1	0.9%
Multiracial	0	0%	1	0.9%
Overall Total	117	100%	108	100%
Total Minorities	47	40.2%	35	32.4%

Figure 7: 2022 New Hires/Separations, by Gender and Minority Group

Individuals with Disabilities

Since 2017, the NCUA has consistently exceeded the federal employment rate goals for employees with disabilities and for employees with targeted disabilities.²¹ The NCUA encourages employees to review and update their disability status. The percentage of individuals reporting disabilities for 2022 is 17.1 percent (a decrease from 17.4 percent in 2021); 4.3 percent reported targeted disabilities (a decrease from 4.5 percent reported in 2021). See [Figure 8](#). It is expected that continued outreach and encouragement for existing employees to review and update their disability status will ultimately result in more representative data to inform the NCUA's programs.

The NCUA continues to surpass the government's goals for its onboard percentage of people with disabilities and targeted disabilities. OMWI and the Office of Human Resources (OHR) collaborate to broaden awareness within the agency of these under-leveraged communities. Both offices collaborate on recruitment outreach events targeting those with skill sets in finance, accounting, management, and human resources to ensure a continual increase in talented applicants to the NCUA's applicant pool.

¹⁸ Source: NCUA. Percentages may not total 100 percent due to rounding.

¹⁹ Excludes student trainees.

²⁰ Includes Native Hawaiians and Other Pacific Islanders.

²¹ Source: NCUA. Targeted Disabilities as indicated on [SF-256](#), Self-Identification of Disability.

Employees with Disabilities											
	Federal Goal	2022 number	2022 percent	2021 number	2021 percent	2020 number	2020 percent	2019 number	2019 percent	2018 number	2018 percent
Employees with Disabilities (Total)	12%	198	17.1%	200	17.4%	177	15.4%	141	12.5%	142	12.8%
Employees with Targeted Disabilities	2%	50	4.3%	52	4.5%	48	4.2%	34	3.0%	34	3.1%

Figure 8: Employees with Disabilities

Accomplishments

Equal Employment Opportunity Policy Statement

As required by the Equal Employment Opportunity Commission (EEOC), NCUA Chairman Todd M. Harper confirmed his commitment to equal employment opportunity (EEO) by issuing a policy statement to all NCUA employees in September 2022. The statement is included in [Appendix II](#).

Culture, Diversity, and Inclusion Council

The NCUA's Culture, Diversity, and Inclusion (CDI) Council reports to the agency's Talent Management Council. The CDI Council's mission is to build an organizational culture in which our shared values, beliefs, and behavioral norms around equity, diversity, inclusion, engagement, and leadership align with our strategic priorities to optimize organizational performance. The CDI Council works to:

- Identify and advance a positive, high-performing organizational culture that will allow the agency to achieve its mission;
- Support the agency's strategic goal of attracting, engaging, and retaining a highly skilled, diverse workforce and cultivating an inclusive environment; and
- Assist and advise leadership on the implementation of strategic diversity and inclusion priorities.

The CDI Council includes employee representatives at all levels (executives, supervisors, and non-supervisors from multiple grade levels) and a diverse spectrum of functional areas (such as the examination program, legal, human resources, and information technology). The Council's membership includes a diverse cross-section of the agency's staff. A National Treasury Employees Union (NTEU) representative is also a member. CDI Council membership includes up to eight officers of the agency's employee resource groups (ERGs).

In 2022, the CDI Council met quarterly to develop targeted recommendations for activities to improve employee work experiences. These recommendations were based on employee feedback through the Office of Personnel Management (OPM) Federal Employee Viewpoint Survey (FEVS), Council members, and direct outreach to agency staff. The CDI Council prioritized its work and developed multiple recommendations for senior leadership on the following topics:

- Employee input mechanisms;
- Ethics and conduct;
- Employee safety;
- Training solutions;
- Employee development opportunities;
- Performance management;
- Diversity representation;
- Interagency collaboration; and
- Workload.

Employee Resource Group Network

ERGs are one of the NCUA's strategies to foster an inclusive environment where employees feel valued, respected, and engaged. Studies show ERGs help employees deepen their connection to each other and to the agency's mission. Employees and prospective employees can explore the NCUA's recognized ERGs by visiting [NCUA.gov](https://www.ncua.gov). To foster both allyship and belonging, each ERG is open to all employees.

As of December 2022, 336 employees (28.9 percent of NCUA staff) were members of ERGs.²² This continues to position the agency at nearly three times the industry-standard ERG membership goal of 10 percent of an organization's total workforce. ERGs continued to serve as a bridge connecting group members and other NCUA employees by providing resources, coordinating special presentations, and creating a support system. More than 30 initiatives designed to provide professional development, encourage networking, and retain skilled employees were coordinated by the agency ERGs.

In addition, ERGs supported the [2022 Special Emphasis Program \(SEP\)](#) observances.

²² NCUA employees may join more than one ERG.

NCUA Employee Resource Groups



APIC: Asian Pacific Islander Connection (31 members). This group's mission is to promote cultural awareness to foster a sense of community among Asian American and Pacific Islander employees and understanding and appreciation of the Asian American and Pacific Islander culture by all NCUA colleagues. The group seeks to help open more career development and professional opportunities for Asian Americans and Pacific Islanders within the NCUA's ranks and leadership positions.



CULTURA: Creating Unity, Learning to Understand, Recognizing All (72 members). CULTURA is the Hispanic and Latino employee resource group. CULTURA's goals include fostering a diverse and inclusive workforce by developing Latino leadership; bridging the connection between field and support staff; providing professional and career development opportunities; building cultural awareness; and supporting retention of Latino employees.



MPower: Employees with Disabilities (27 members). MPower's mission is to recognize and increase awareness and acceptance of employees who have a disability and those who have a family member or other loved ones who have disabilities (temporary or permanent). The group seeks to promote a supportive and accepting environment, provide assistance in achieving and celebrating the full inclusion of all employees, and enhance understanding and awareness of the benefits that diversity brings to build and sustain a strong and thriving workforce.



NCUA PRIDE: People Recognizing Individual Differences Equally (47 members). NCUA PRIDE is the agency's group supporting the LGBTQ+ community. The resource group is committed to providing a safe and supportive environment for members, providing LGBTQ+-relevant informational resources, supporting members' career development, serving as an advocate to help the NCUA become more LGBTQ+-inclusive, and supporting outreach efforts both within and outside the agency.



NEON: New Employees of NCUA (58 members) NEON is the agency's group supporting new employees and allies. The group's mission is to collaborate, provide resources, and support new employees by sharing experiences, and assisting in career development.



SWAN: Supporting Women At NCUA (101 members). SWAN's purpose is to support and expand networking, educational, and outreach programs that emphasize the personal and professional development of women through expanded cultural awareness, educational events, and mentoring. Uniting NCUA through inclusion



Umoja: Unity (87 members). Recognizing a common African ancestry, embraces the principle of Umoja or unity through connectivity and community by intentionally including all employees desiring to increase awareness and respect for differences, pursue opportunities for innovation and change, and align with others to build and sustain a thriving workforce.



VANS: Veterans At NCUA Serving (58 members). This ERG is for employees who have served in the military or those who support the nation’s veterans. The group’s mission is to leverage military experiences, share creative solutions, develop camaraderie, and enhance the mission of the NCUA among all employees, with special emphasis on the military and veteran culture.

New Employee Resource Group

On July 11, 2022, the NCUA announced the approval of the NEON (New Employees Of NCUA) ERG, a new ERG. NEON’s mission is “to provide resources and support to new employees, share experiences, assist in career development, and enhance the mission of the NCUA among all employees, with a special emphasis on new NCUA employees.” As of December 2022, NEON had 58 members.



The NCUA’s inaugural Pride Month flag raising event on June 1, 2022.

Program Support

Continued support from OMWI helped ERGs thrive and grow. This support included:

- Consulting during new ERG formation and planning;
- Connecting individual groups and subject matter experts for special projects;
- Ongoing maintenance of ERG intranet sites to make program promotion and documentation consistent and accessible across groups;
- Assisting in logistics and funding for kickoff events and ongoing efforts;
- Assisting in developing Diversity and Inclusion Partnership plans;
- Expanding ERG program visibility through postings detailing ERG members' experiences on the NCUA's social media platforms;
- Promoting the program on other available platforms such as SharePoint, newsletters, meetings, and NCUA-wide events;
- Engaging in quarterly check-ins with ERGs to identify challenges and areas of opportunity; and
- Providing quarterly updates and regular meetings with executive sponsors and officers to discuss activities, requests, and additional support.

OMWI hosted an educational panel about the agency's ERG policies and hosted the agency's third ERG awards ceremony on December 1, 2022. The awards ceremony recognizes the accomplishments of ERG officers and members.

Disability Solutions Desk

OMWI initiated a Disability Solutions Desk pilot in 2022, which established a central point of access through a centralized email account to address inquiries related to disabilities. Employees may send questions, express concerns and challenges, and offer recommendations related to disabilities. Dedicated OMWI staff review all incoming messages and coordinate a response and support with appropriate program offices.

Following a 120-day pilot, the Disability Solutions Desk was instituted permanently to ensure support for agency staff.

Diversity and Inclusion Award

On November 30, 2022, the agency granted its fifth Diversity and Inclusion "Of the Year" award to recognize an NCUA employee who exhibited achievement in diversity and inclusion during the agency's Chairman's Outstanding Achievement Awards. The honoree led diversity and inclusion efforts as the Acting Director of OMWI.

In this role, the honoree demonstrated true commitment and dedication to the principles and practices that support DEI within the NCUA. The honoree's leadership style embodies the commitment to inclusion and belonging and demonstrates it through actively participating on the CDI Council and with the agency's ERGs.

Employee Engagement

The OPM FEVS Employee Engagement Index (EEI) measures conditions that are conducive to employee engagement. The EEI is comprised of three subindices: *Leaders Lead*, *Supervisors*, and *Intrinsic Work Experience*.

Leaders Lead reflects employees’ perceptions of the integrity of leadership, as well as leadership behaviors, such as communication and workforce motivation. *Supervisors* reflects the interpersonal relationship between worker and supervisor, including trust, respect, and support. *Intrinsic Work Experience* reflects employees’ feelings of motivation and competency relating to their work roles. The NCUA’s 2022 EEI was 76.0 percent, a one percentage point decrease from 2021. In comparison, the EEI score government-wide is 70.5 percent, and it is 76.0 percent for medium-sized agencies.

In 2022, 83.1 percent of NCUA employees participated in the OPM FEVS, an increase of 2.4 percentage points from 80.7 percent in 2021.²³ This response rate was the highest of any medium-sized government agency.²⁴ In comparison, the response rate government-wide was 35.3 percent, and the response rate for medium-sized agencies (the NCUA agency categorization) was 60.0 percent in 2022.

Figure 9 outlines the FEVS results on key indices in certain critical elements of the employee experience at the NCUA.

FEVS Results on Key Indices ²⁵		
Topic	2022	2021
Employee Engagement Index	76.0%	77.0%
<i>Intrinsic Work Experience</i>	75.2%	76.0%
<i>Leaders Lead</i>	65.3%	69.0%
<i>Supervisors</i>	87.3%	85.5%
Global Satisfaction Index	65.3%	73.0%
Performance Confidence Index	89.5%	90.1%
Diversity, Equity, Inclusion and Accessibility (DEIA) Index (new in 2022)	76.5%	

Figure 9: NCUA FEVS Results on Key Indices

Diversity, Equity, Inclusion, and Accessibility (DEIA) Index

OPM developed a new DEIA index for the 2022 FEVS. The index reveals that 76.5 percent of NCUA respondents report positive perceptions of agency practices related to DEIA. In comparison, the government-wide DEIA index average was 69.3 percent and 75.0 percent for medium-sized agencies in 2022. This measure was specifically designed to align with Executive Order 14035, which features four distinct factors of DEIA included as FEVS subindices.²⁶

23 For more information on the OPM FEVS, visit: <https://www.opm.gov/fevs/>.

24 OPM defined agency size groupings using employee populations as of November 2021. Medium-sized agencies are those with 1,000–9,999 full-time, part-time, permanent, non-seasonal, non-political employees eligible to participate in the 2022 OPM FEVS.

25 Source: OPM Data Reports.

26 For more information, see: <https://www.opm.gov/news/releases/2022/10/release-federal-workforce-remains-resilient-and-engaged-according-to-2022-opm-federal-employee-viewpoint-survey-fevs/>.

Performance Confidence Index

The FEVS Performance Confidence Index measures employees' view that their work unit can achieve goals and produce work at a high level and, ultimately, provides insights into agency performance. The NCUA's Performance Confidence Index for 2022 was 89.5 percent, a decrease from 90.1 percent in 2021. In comparison, the government-wide index's average was 83.5 percent, and 89.0 percent for medium-sized agencies for 2022.

Global Satisfaction Index

The FEVS Global Satisfaction Index is a combination of employees' satisfaction with their job, pay, and organization, plus their willingness to recommend their organization as a good place to work. The NCUA's Global Satisfaction Index for 2022 was 65.3 percent, down from 73.0 percent in 2021. This compares to 61.7 percent government-wide and 69.0 percent for medium-sized agencies in 2022.

Engagement Action Plans

The NCUA began developing employee engagement action plans in 2018 to strengthen its workforce; grow and develop employees' leadership competencies; and ensure the agency can attract, develop, manage, and retain the best workforce possible to meet its needs. The plan established several overall agency goals, and each NCUA office annually develops a specific Workforce Engagement Action Plan using the FEVS results. The NCUA continues its agency-wide employee engagement planning efforts.

Mentorship Program

OMWI established the agency's first formal mentorship program in 2016, which continues to evolve. The agency is committed to employee career development and understands that mentorship is a diversity and inclusion industry best practice. OMWI uses participant feedback to grow and advance the mentor program continually.

The program allows NCUA employees to find their niche in the organization, build strategic relationships, and gain a broader perspective of NCUA's mission and future. On a larger scale, program mentors can establish their legacy by helping build the next generation of leaders at the agency.

The NCUA's 2021 mentorship program concluded in June 2022. Twenty-six partnerships participated in the program engaging in training and developmental activities.

"This mentorship program provides excellent experiences to develop and demonstrate leadership, improve my communication skills, and expand my network within the agency. Just the privilege of meeting with my mentor on a regular basis resulted in me better recognizing my experience, pushing myself to grow and developing a lasting professional bond. His/her regular feedback and willingness to explore ideas with me consistently helped me develop and grow. On top of this, my mentor challenged me to take on specific activities like interviews with experienced leaders to expand my network and see examples of leadership in action. One final takeaway from this great experience is that I look forward to volunteering to be a mentor for others to pay back some of the benefits I received."

— Mentee feedback

Program improvements introduced in 2022 include adding an interactive mentee café and situational mentors. The mentee café was a facilitated gathering of mentees approximately three months into the program, allowing for a safe space to discuss best practices, network, and offer recommendations to improve the program.

Also in 2022, OMWI recruited situational mentors to serve as a reserve bank for program participants who requested support with a program or skill their assigned mentor did not possess.

The program concluded with a recognition event hosted by the NCUA Chairman. The event acknowledged the partnerships' accomplishments, reflected on lessons learned, and shared touching testimonials. Highlights from the program evaluation included:

- Ninety-five percent of participants advised the program was effective at facilitating individual growth and professional development, and that they have gained a better understanding of the organizational values, mission, and unwritten rules; and
- Ninety-seven percent of participants would recommend the program to a friend or colleague.

OMWI Talks

Since 2017, the NCUA has hosted informal, facilitated, and open discussions about diversity-related topics. These conversations offer employees a safe space to discuss differences, broaden their awareness and understanding of others, and learn how to manage the challenges diversity can create in the workplace.

In 2022, OMWI continued the OMWI Talks series with recurring conversations on the following topics:

- Danger of a Single Story;
- Microaggressions;
- Belonging; and
- Creating Culture.

Each webcasted event attracted more than 200 participants and was facilitated by OMWI. The NCUA will continue to host OMWI Talks in 2023.

Special Emphasis Program

As required by the EEOC, the NCUA's Special Emphasis Program (SEP) is a significant component of the agency's effort to support a model EEO program. SEP events and observances helped build inclusion and understanding and supported the following goals in the *NCUA's 2018–2022 Diversity and Inclusion Strategic Plan*:

- **Workforce diversity:** Sustain a skilled, highly engaged, and diverse workforce at all levels, including leadership (Goal 1); and
- **Inclusion:** Cultivate an inclusive workplace where employees' unique talents, skills, and perspectives are valued and leveraged (Goal 2).

Eight SEP observances in 2022 raised awareness and provided employees the opportunity to appreciate diversity. During the annual observances, OMWI highlighted achievements and addressed barriers to the full employment

and inclusion of all NCUA employees. Commemorative activities conducted for these observances were educational and employment related.

For each observance, OMWI hosted guest speakers who shared their experiences and offered insights on how to be more intentionally inclusive in the workplace. Topics in 2022 included:

- Historical events and lessons learned;
- DEI efforts;
- Career development, retention, and recruitment efforts; and
- Cultural educational resources.

These events were also supported by the agency’s ERGs. ERG members developed observance-related newsletters, highlighted employees on social media and the agency’s intranet, and provided educational presentations and resources in alignment with each commemoration. Details of each event appear in [Figure 10](#).

Observance and Month	Event
National Black History Month, February (est. by Public Law 99-244)	How Fear and Assumptions Can Create a Better Life
National Women’s History Month, March (est. by Public Law 100-9)	Leading the Way: Women Leaders At NCUA
Asian American and Pacific Islander Heritage Month, May (est. by Title 36, U.S. Code, Section 102)	Advancing Leaders Through Collaboration
Pride Month, June	Pride in All: A Conversation with Members and Allies of the LGBTQ+ Community
National Hispanic Heritage Month, September (est. by Title 36, U.S. Code, Section 126)	The Current State of Latino Leadership in America
National Disability Employment Awareness Month, October (est. by Title 36, U.S. Code, Section 121)	Redefining Neurodiversity in the Workplace
Veterans Day Observance, November (est. by Public Law 380-250)	Code Girls: The Untold Story of the American Women Code Breakers of World War II
National American Indian/Alaska Native Heritage Month, November (est. by Public Law 103-462)	The Untold Story of the Civil War

Figure 10: 2022 SEP Observances

As part of its SEP, OMWI awarded a contract in 2022 to begin a barrier analysis to identify barriers to employment impacting Latinos or Hispanics and women.

Intern Programs

The NCUA benefits from the diverse perspectives, talent, skills, and experience interns bring to the agency. Likewise, interns experience an enriching learning opportunity, gain experience in a federal government setting, and build professional experience as they support meaningful projects. The NCUA sponsored students in three distinct intern programs in 2022.

Contract Interns

The NCUA has multi-year contracts with six intern-sponsoring organizations that serve underrepresented students. Through these contracts, the agency provides summer intern opportunities to college and university students in undergraduate, graduate, doctoral, and Juris Doctorate programs. These interns work at the NCUA for 8–15 weeks.

In 2022, OMWI hosted five summer interns from Hispanic Association of Colleges and Universities, Minority Access, and INROADS.

OPM Pathways Program

Through this program, the NCUA OHR provides work assignments and developmental experiences to promote careers for individuals who have recently graduated from a qualifying educational institution or program. In 2022, the NCUA hosted 15 students — its largest cohort to date — through OPM’s [Pathways Program](#), attracting summer interns from various backgrounds.²⁷ Interns located throughout the United States participated in an entirely virtual program.

Pathways interns develop skills through challenging work assignments and by developing Individual Development Plans. They are supported by mentors and receive formal interactive training.

Mayor Marion S. Barry Summer Youth Employment Program

The [Mayor Marion S. Barry Summer Youth Employment Program](#) gives students from economically disadvantaged backgrounds enrolled in targeted Washington, D.C., public and charter schools the opportunity to work, explore career paths, and understand federal agencies’ missions. In 2022, OMWI partnered with the Office of the Comptroller of the Currency (OCC) to host five summer high-school interns.²⁸ The program was championed by the NCUA’s Office of the Executive Director, and interns were welcomed with a comprehensive program plan that included enrichment activities and recurring meetings with senior leaders and agency staff.

Recruitment and Outreach

Most of the agency’s outreach and recruitment efforts target groups with less-than-expected participation in the workforce as required by Section 342 of the [Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010](#).

In 2022, the NCUA continued building on the previous year’s recruitment outreach success. OMWI worked closely with OHR to identify and participate in recruitment outreach events. In partnership, OMWI and OHR

²⁷ For more information, visit <https://www.opm.gov/policy-data-oversight/hiring-information/students-recent-graduates/>.

²⁸ OCC coordinates intern participation for multiple federal agencies, including the NCUA. Under OCC, the program is branded as the High School Scholars Intern Program, or HSSIP.

targeted diverse candidates with skillsets in finance, accounting, management, and human resources to ensure a continual increase in talented and diverse applicants.

Recruitment Outreach Working Group

OMWI established a Recruitment Outreach Working Group (ROWG) in late 2020 to streamline the NCUA's recruitment outreach to increase the number of talented and diverse candidates in the agency's applicant pool. The ROWG includes representatives from:

- OMWI;
- OHR;
- Office of External Affairs and Communications;
- NCUA regional offices; and
- ERG presidents.

In 2022, the ROWG focused on maximizing the agency's resources to attract talented and diverse applicants. The group was instrumental in establishing new partnerships — the group created and published a 12-month, full-page ad in Florida A&M's campus *Rattler* monthly newsletter and attended the following events:

- The University of Miami STEM Virtual Career Fair;
- Florida International University Spring 2022 Virtual Career Fair – Business Majors;
- American University Spring 2022 Virtual Job & Internship Fair;
- Accounting & Financial Women's Alliance annual event; and
- Hispanic Serving Institutions Virtual Summit + Fair.²⁹

Recruitment Outreach

In 2022, the NCUA continued to work with a leading diversity outreach vendor to expand the diverse, qualified candidate pool that targets candidates with disabilities, underrepresented groups, women, and veterans. The following outreach and recruitment activities took place:

- Outreach using social media platforms and digital recruitment tools;
- Job fairs and virtual career fairs focused on diverse candidates;
- Contact and engagement with universities, with a focus on Historically Black Colleges and Universities, Hispanic Serving Institutions, Asian American Native American Pacific Islander Serving Institutions, Tribal Colleges and Universities;
- Contact with professional organizations; and
- Contact with subject matter experts external to the NCUA for access to their networks.

The agency conducted outreach to Hispanic Serving Institutions, colleges, and universities with a high percentage of Hispanic members or students, and Hispanic-focused organizations. The agency also participated in recruitment events with organizations that support individuals with disabilities. Virtual events included CareerEco's CAREERS and the disABLED Virtual Career Fair.

²⁹ The event is a collaborative of 14 top Hispanic Serving Institutions.

Opt-In Messaging

Potential career candidates in 2022 could opt-in to receive email notifications of job opportunities. These periodic emails promote NCUA vacancies that are open to the public. This activity helped increase the number of talented and diverse candidates in the agency’s applicant pool.

Training

The NCUA offered agency staff various DEI training opportunities in 2022, as described in this section.

Agency-Wide Training

OMWI launched two DEI training modules: *Workplace Diversity, Equity, and Inclusion in Action* and *Recognizing and Addressing Micro-behaviors in the Workplace*, both of which were available to staff in the agency’s learning management system.

2022 DEI Training³⁰	
Course	Federal Employee Completion
Workplace Diversity, Equity, and Inclusion in Action	1,123 (95%)
Addressing Micro-behaviors in the Workplace	1,120 (95%)

Figure 11: 2022 DEI Training

Required agency-wide DEI-related training for agency managers included:

- Veteran’s Employment Training (information and tools to become more familiar with employment of veterans and its benefits);
- Uniformed Services Employment and Reemployment Rights Act (USERRA): An Overview; and
- Contineo Interactive DEI Training (to help leaders build cultural awareness and recognize and mitigate barriers to inclusion).

Integrated Training

OMWI incorporated updated EEO and DEI training into the agency’s suite of employee development training for new employees, new examiners, new supervisors, and reemployed annuitants.

³⁰ Source: NCUA.

Leadership Development Programs

In 2022, 59 employees (5.1 percent of NCUA staff) participated in an agency leadership development program. As shown in Figure 12, 64.4 percent (38) of the participants were women, and 33.9 percent (20) were employees of color. Thirteen employees with disclosed disabilities (22.0 percent) also participated in such programs.³¹

2022 NCUA Leadership Training Programs ³²											
Program	Targeted Grade Level	Number of Participants	Women	Men	White	Black/African American	Asian American/Pacific Islander	Hispanic	Native American	Multiracial	Employees with Disabilities
Aspiring Leader Program	4/5/6	0	0	0	0	0	0	0	0	0	0
New Leaders	7/8/9/10	4	2	2	4	0	0	0	0	0	0
Executive Leadership	11/12	6	5	1	3	2	0	0	1	0	1
Mission Support Leadership	12/13/14	0	0	0	0	0	0	0	0	0	0
Management Development	13/14/15	10	6	4	6	0	0	2	1	1	3
Excellence in Government	14/15	4	2	2	2	0	2	0	0	0	0
NCUA Executive Training	15/Sup	3	3	0	3	0	0	0	0	0	0
SSP 360 Coaching Program	SSP	0	0	0	0	0	0	0	0	0	0
Leadership Coaching Program	Any Supervisor is Eligible 12/13/14/15/SSP	32	20	12	21	9	0	2	0	0	9
TOTAL		59	38	21	39	11	2	4	2	1	13

Figure 12: 2022 NCUA Leadership Development Training Programs

³¹ This report indicates the number of employees active in each leadership development program in calendar year 2022; the agency's leadership development programs last 18 months. Some employees may have participated in more than one leadership development program.

³² Source: NCUA.

Opportunities

OMWI will continue to enhance existing programs and activities in 2023, as described in this report.

Barrier Analysis

OMWI awarded a contract to complete work on a targeted barrier analysis in 2023 to identify challenges in hiring and retaining women and Hispanic or Latino employees. A kick-off meeting with vendors was held on December 13, 2022. The findings from the comprehensive barrier analysis will inform OMWI and agency DEI programs in the coming years, making this a primary opportunity for the NCUA.

Culture, Diversity, and Inclusion Council

The NCUA continues to work with the CDI Council to build an organizational culture in which our shared values, beliefs, and behavioral norms around DEI, engagement, and leadership align with our strategic priorities to optimize organizational performance. OMWI is developing an orientation for new council members and will provide engaging, relevant training to council members to support their activities.

Employee Resource Groups

In addition to ongoing ERG programs and education, initiatives planned for 2023 include:

Request Process

OMWI continues to develop processes to guide more efficient and effective interactions with ERGs. These include requests, approvals, and alignment of mutual expectations. Planned improvements include extending ERG Diversity, Inclusion, and Partnership plans, increasing the effectiveness of administrative documents and resources for ERG officers, and expanding the pool of resources available to ERGs.

Annual Training

OMWI will host voluntary leadership training to ensure newly elected ERG officers have the resources and knowledge necessary to carry out their duties.

New Officers Onboarding Package

OMWI will provide a package of resources and educational materials to assist officers in transitioning into their new roles. The package will include worksheets, frequently asked questions, templates, and other resources.

External Outreach

OMWI will continue exploring new methods to reach prospective applicants identified during recruitment outreach events, building a list of potential employment candidates, and providing valuable resources.

Information Sessions

In 2023, the addition of agency-hosted information sessions will be included in outreach and recruitment. The information session will consist of a diverse panel of subject matter experts focused on a specific specialty skill or job category, agency leadership, and OHR representatives who will provide information on the application process and answer questions.

Hispanic Outreach

Outreach planned for 2023 includes contact with professional organizations such as the Hispanic/Latino Professional Association and other Hispanic professional organizations and Hispanic Serving Institutions, colleges, and universities with higher percentages of Hispanics and Hispanic student organizations. The agency will host a virtual information session, and panelists will be Hispanic and include members of the CULTURA ERG.

Disability Outreach

In 2023, the agency will conduct outreach and recruitment events focused on helping individuals with disabilities. The agency will contact professional and educational organizations focusing on advancing individuals with disabilities. For example, the Student Veterans of America's disability services liaison and the American Accounting Association launched a certificate course for individuals with disabilities.

Coordinated Effort

In June 2022, OHR hired a national recruiter to develop a national recruitment strategy with engagement and relationship-building themes. Activities such as partnering with hiring managers to establish candidate search parameters, conducting broad and targeted recruitment and outreach, engaging and developing relationships with colleges and universities, and reviewing and reworking the agency's branding will be focus areas supporting the national strategy. OMWI will also coordinate with the SEP program manager and ERG officers to enlist support for external outreach opportunities and deliver consistent messaging.

Internal Outreach

Training

In 2023, the NCUA will incorporate standard DEIA training into the agency's National Training Conference, which is mandatory for all employees. This training will be delivered in collaboration with OHR. OMWI will also partner with the NCUA's leadership development programs to identify new curriculum, as appropriate. In addition, OMWI plans to coordinate disability hiring, retention, and career development training for all hiring managers.

During 2023, NCUA managers will receive interactive and team-building training on DEI to enhance both awareness and competence in these principles.

Special Emphasis Program

The OMWI SEP is currently engaged in White House initiatives to expand the agency's visibility in advancing, retaining, and attracting experienced and new talent. The [White House Initiative on Advancing Educational Equity, Excellence and Economic Opportunity for Hispanics](#) as well as the [White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity for Black Americans](#) serve as a space for sharing efforts, best practices, accomplishments, opportunities, and efforts to remove barriers to employment.

OMWI Talks

OMWI will continue to leverage the *OMWI Talks* platform to engage employees in conversations on topics related to DEI in the workplace. Events in 2023 will feature informal discussions and interviews with NCUA leaders on a topic of their choice related to DEI.

Supplier Diversity

In 2022, the NCUA continued successfully promoting the inclusion of minority- and women-owned businesses (MWOBs) in agency contracting opportunities. By year-end, the agency awarded 45.0 percent of reportable contract dollars to minority- and women-owned businesses.³³ This is an increase from the 36.8 percent reported in 2021. Intentional and consistent efforts to include proven, qualified, and responsive minority- and women-owned businesses in the competitive procurement process have resulted in an effective business strategy to deliver innovation and value to the agency.

Contracting Metrics

In 2022, the NCUA awarded \$32.8 million to MWOBs, representing 45.0 percent of the \$72.9 million total reportable contracting dollars, an increase from the prior year. The total for MWOB contract awards made in 2022 was \$4.4 million higher than in 2021. The agency's total reportable contract spending decreased from \$76.9 million in 2021 to \$72.8 million in 2022.

Contract Awards

Contract dollars awarded to firms designated as minority-owned increased from \$9.9 million in 2021 to \$14.4 million in 2022.³⁴ Firms designated as women-owned also had an increase in contract dollars awarded, from \$20.2 million in 2021 to \$23.9 million in 2022. [Appendix III](#) provides a historical report of the NCUA's supplier diversity results.

Information technology-related requirements comprise the majority of contracting awards to MWOBs. As such, the NCUA's Office of the Chief Information Officer (OCIO) contributed the most contract dollars to the agency's supplier diversity efforts, representing 75.1 percent of all reportable spending at the NCUA. In 2022, the NCUA awarded \$26.1 million (47.6 percent) of the agency's \$54.7 million in reportable technology contracts to MWOBs.

33 "Reportable contract dollars" refers to contract award dollars obligated during 2022. It excludes office leases, payments associated with real property (such as owner association fees, parking), hotel and other space rental expenses, utilities, taxes, and government payments.

34 The total 2022 spending of \$14 million on minority-owned businesses is equal to the sum of minority-owned businesses (\$8.9 million) plus the figure under "Both minority- and women-owned businesses" (\$5.5 million). The same calculation was used to determine the total women-owned business sum of \$23.9 million in 2022.

The NCUA's Office of the Chief Financial Officer (OCFO), another sizable contributor to the agency's supplier diversity performance, awarded 38.9 percent of its \$7 million in contracts to MWOBs. Figure 13 provides a comparison of the total dollars awarded to diverse vendors in 2022 versus 2021.

NCUA Contract Award Comparison, 2022 and 2021 ³⁵				
Contract Awards	2022	Percent of Total Contracts	2021	Percent of Total Contracts
Minority-owned businesses	\$8,885,603	12.2%	\$8,109,286	10.5%
Women-owned businesses	\$18,335,973	25.2%	\$18,365,760	23.9%
Both Minority- and Women- owned businesses	\$5,534,971	7.6%	\$1,833,454	2.4%
Total Minority-owned or women-owned businesses	\$32,756,547	45.0%	28,308,500	36.8%
Total contract awards	\$72,846,619		\$76,907,313	

Figure 13: NCUA Contract Award Comparison, 2021 and 2022

Contract Spending

The NCUA saw a decrease in the percentage of contract payments made to minority- and women-owned suppliers in 2022. While the overall percentage decreased from the prior year, the total dollar value of contract payments to minority- and women-owned contractors increased along with the rise in total agency contract payments. Figure 14 shows that MWOBs captured 38.5 percent of the NCUA's contract payments in 2022 versus 39.4 percent in 2021. Payments to firms designated as minority-owned increased from \$7.4 million in 2021 to only \$8.6 million in 2022. Payments to women-owned firms increased from \$17.5 million in 2021 to \$18.3 million in 2022. Payments to firms classified as being both minority- and women-owned increased from \$1.0 million in 2021 to \$2.5 million in 2022.

35 Source: NCUA.

NCUA Vendor Payments Comparison, 2022 and 2021 ³⁶				
Contract Payments	2022	Percent of Total Contracts	2021	Percent of Total Contracts
Minority-owned businesses	\$8,611,785	11.2%	\$7,440,214	11.3%
Women-owned businesses	\$18,343,810	24.0%	\$17,477,500	26.6%
Both Minority- and Women-owned businesses	\$2,526,396	3.3%	\$956,433	1.5%
Total payments to minority-owned or women-owned businesses	\$29,481,991	38.5%	\$25,874,147	39.4%
Total contract payments	\$76,580,383		\$65,741,270	

Figure 14: NCUA Vendor Payments Comparison, 2021 and 2022

Market Research

One of the NCUA's most successful methods of conducting MWOB outreach is to perform tailored market research for NCUA program offices. OMWI does this by issuing Requests for Information (RFIs) for potential contract opportunities. OMWI uses the RFI process to:

- Identify and educate minority- and women-owned businesses that may not have prior knowledge of or experience with the agency;
- Inform minority- and women-owned businesses of potential NCUA requirements; and
- Source capable and interested minority- and women-owned businesses for upcoming contract opportunities.

In 2022, OMWI contacted 259 MWOBs with an invitation to respond to an RFI. Business needs reflected by these opportunities included information technology services and hardware; training, program, and project management support; executive recruitment; and more. OMWI shared responses with NCUA program offices to ensure they incorporate inclusion when addressing business requirements. This practice has effectively increased agency awareness of the availability and capabilities of a considerable cohort of MWOBs.

Outreach and Partnerships

During 2022, the NCUA's outreach strategy consisted primarily of one-on-one capabilities briefings based on the agency's market research needs. Considering the agency's COVID-19 travel posture, participation in externally hosted diverse business outreach events was limited, as most event organizers moved from virtual and hybrid platforms to solely in-person attendance. However, where virtual participation continued to be offered, the NCUA was engaged.

³⁶ Source: NCUA.

External vendor outreach efforts in 2022 allowed the NCUA to reach diverse suppliers through agency involvement in the following events:

- U.S. Small Business Administration’s 2022 Women’s Business Summit; and
- U.S. Hispanic Chamber of Commerce Regional Business Matchmaker.

With the agency moving from a fully remote work posture to a flexible in-office phase, it is anticipated that the NCUA’s 2023 supplier diversity outreach strategy will include several of the conferences the agency has historically participated in before the COVID-19 pandemic.

Targeted Activity

Since 2012, OMWI has focused on creating opportunities for MWOBs to participate in NCUA contracts. OMWI’s strategy includes identifying the top 25 vendors by total annual contract award dollars. These contracts constituted approximately 83.7 percent of all contracts in 2022. OMWI then identifies and invites MWOBs to compete in providing the same services provided by the top 25 vendors.

As a result of this focus, OMWI has established a successful supplier diversity program. In 2022, the NCUA’s top 10 and top 25 vendors accounted for \$49.3 million (67.6 percent) and \$61.0 million (83.7 percent), respectively, of all reportable 2022 awarded contract dollars. Seven MWOBs in the top 10 vendors received contracts for 36.5 percent of that group’s contract dollars, while the 10 MWOBs in the top 25 vendors captured 39.7 percent of the corresponding contract dollars.

National Association of Minority- and Women-Owned Law Firms

The NCUA leverages its relationship with the National Association of Minority- and Women-Owned Law Firms to avail itself of some of the nation’s top legal firms. This association leverages its database of diverse legal talent to market its members’ services to buyers of legal services and have them include their member law firms for participation in upcoming legal services contracting opportunities. In 2022, the NCUA’s Office of General Counsel did not post any contract spending. The Office of Ethics Counsel awarded 33.3 percent of its \$36,000 in contract awards to minority- and women-owned law firms.

Office of the Chief Financial Officer

During its 11th year in operation, the NCUA supplier diversity program benefited significantly from OCFO’s contracting team. OCFO’s continued application of contracting best practices ensured minority- and women-owned firms were consistently included in the market research process and invited to participate in the agency’s competitive contracting process. OMWI researches and identifies top MWOBs to align with the agency’s operational needs. OCFO incorporates the agency’s supplier diversity program as an integral part of its continuous improvement process.

Key practices that leverage this intra-agency office partnership and further the success of the NCUA’s supplier diversity program include:

- The *NCUA Acquisition Policy Manual* requires program offices to collaborate with OMWI to identify qualified MWOBs to participate in procurement efforts;

- The agency requires each formal acquisition to have an acquisition plan signed by OMWI, ensuring its involvement with contract actions valued above \$250,000;
- OMWI continues to leverage a market research process that identifies responsive MWOBs interested in and qualified to reply to agency requests for proposals; and
- Attracting interested and qualified MWOBs increases the likelihood of a response to proposal requests.

In addition, OCFO supported the agency's success in supplier diversity through the following practices:

- Actively directing NCUA offices to collaborate with OMWI during the market research process;
- Continuing to leverage the use of the National Aeronautics and Space Administration's Solutions for Enterprise-Wide Procurement and General Services Administration contract vehicles to include and invite qualified and competitive minority- and women-owned firms; and
- Managing the proper use of the Procurement Information System for Management, a commercial, off-the-shelf, contract-lifecycle management solution that incorporates supplier diversity program processes and data requirements.

Contractor Workforce Inclusion Good Faith Effort Reviews

The NCUA developed specific language to comply with Section 342(c)(3)(A) of the Dodd-Frank Wall Street Reform and Consumer Protection Act in the form of the NCUA contract clause *Good Faith Effort (GFE) — Annual Certification Requirement*. The clause is included in all NCUA solicitations and contracts that exceed \$100,000 in total estimated value (except orders placed against NCUA indefinite delivery, indefinite quantity contracts, or blanket purchase agreements).

Contractors must insert the substance of the clause as a contractual condition in all subcontracts under their contract with the agency that has dollar values exceeding \$100,000. The NCUA GFE contract clause requires that contractors submit documentation demonstrating they have made good faith efforts to ensure the fair inclusion of minorities and women in their workforce. The NCUA developed a Contractor Diversity Profile form (OMB Control No. 3133-0196) the contractor can complete and submit in place of an EEO-1 report and affirmative action plan. OMWI reviews the submitted contractor GFE documentation to ensure compliance with the clause.

If OMWI determines a contractor has met the GFE requirements, the office provides a confirmation notice to the contractor. Pursuant to Section 342(c)(3) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the OMWI Director makes determinations on whether a contractor has failed to make a good faith effort to include minorities and women in their workforce. Per Section 342(c)(3)(B)(ii) of the Dodd-Frank Act, failure to demonstrate to the OMWI Director such good faith efforts may be cause for termination of the contract, referral to the Office of Federal Contract Compliance Programs (OFCCP), or other appropriate action.

To reduce the administrative burden on small businesses and remain consistent with requirements from the OFCCP and its jurisdictional powers, the NCUA elected to solicit GFE information from contractors already required to have an affirmative action plan in place for their business. While contractors with fewer than 50 employees are exempt from the full GFE documentation requirement, they must respond to the NCUA's initial

request for documentation to certify that their workforce is comprised of fewer than 50 employees to claim the exemption. Companies with 50 or more employees must submit the full requested GFE documentation.

OMWI conducted 17 GFE reviews in 2022. To date, no adverse determinations regarding the performance of a contractor have been made.

Asset Management and Assistance Center

The NCUA's Asset Management and Assistance Center (AMAC) manages the liquidation of federally insured credit unions. AMAC acts as a liquidating agent and oversees the liquidation of all assets and paying all fees and expenses to administer the liquidation of the estate.

Due to the nature and purpose of its activities, AMAC has specific policies and procedures to cover procurement and expenses from liquidations. The agency records this business activity in a separate system under different delegations than other agency operations.

Whenever possible, AMAC considers supplier diversity in executing its mission. AMAC is responsible for limiting losses to the National Credit Union Share Insurance Fund. Liquidated credit unions may operate in small communities where geography and required services may limit vendor availability. AMAC must act in the hours and days immediately following a liquidation to obtain needed services in support of its mission.

The liquidation process is time-sensitive and requires confidentiality. AMAC must move quickly to preserve assets and limit losses. There may be insufficient time to identify the type and location of required liquidation-related services prior to such an action. As a result, AMAC's operational need to preserve credit union assets limits its ability to implement supplier diversity during these time-critical situations.

Many of AMAC's payments to contracted vendors relate to the contractual relationships that pre-date a federally insured credit union's liquidation. An existing vendor's performance and contractual relationship with the liquidated credit union is a major consideration in selecting post-liquidation vendors.

AMAC Contracting Metrics

In 2022, AMAC made \$14.1 million in reportable contract payments. Of this amount, \$12.5 million (88.9 percent) were payments to non-discretionary vendors, defined as either securities-litigation or legacy-related payments.³⁷ Payments to discretionary vendors selected by AMAC accounted for the remaining \$1.6 million (11.1 percent).

Out of the \$1.6 million in 2022 reportable discretionary vendor payments, \$194,086 (12.4 percent) went to MWOBs. During 2022, AMAC made no payments to title companies or real estate brokers for conducting real estate transactions. [Figure 15](#) outlines AMAC's 2021 and 2022 supplier diversity results.

³⁷ Non-discretionary payment refers to payments to vendors selected by third parties under contracts predating Section 342 of the [Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010](#) and other legacy contracts inherited through the credit union liquidation process.

AMAC Supplier Diversity Payments ³⁸				
	2022 Dollars	2022 Percent	2021 Dollars	2021 Percent
Minority-owned businesses	\$30,177	1.9%	\$28,008	1.2%
Women-owned businesses	\$194,086	12.4%	\$304,123	13.1%
Total payments to Minority-owned or Women-owned businesses ³⁹	\$194,086	12.4%	\$305,318	13.2%
Total payments⁴⁰	\$1,562,642		\$2,313,895	

Figure 15: 2022 AMAC Supplier Diversity Payments

Between 2021 and 2022, AMAC’s reportable contract payments to vendors decreased 32.5 percent, from \$2.3 million to \$1.5 million. This decrease was due to the orderly liquidation of asset management estates and a significant reduction of servicing expenses.

AMAC’s payments to MWOBs during that time decreased slightly faster, from \$305,318 in 2021 to \$194,086 in 2022 (36.4 percent). Contract spending on legal services accounted for 17.7 percent of AMAC’s vendor payments in 2022. During 2022, AMAC’s total discretionary legal services expenditures decreased by 70.2 percent, from \$928,817 in 2021 to \$276,734 in 2022. [Figure 16](#) compares AMAC’s discretionary spending on legal versus non-legal services.

AMAC 2022 Legal Payments ⁴¹				
	Total	Percent of Total	Minority-or Women-Owned Business	Percent of Total
Discretionary Legal	\$276,734	17.7%	\$108,660	39.3%
Discretionary Non-Legal	\$1,285,908	82.3%	\$85,426	6.6%
Total	\$1,562,642	100.0%	\$194,086	12.4%

Figure 16: 2022 AMAC Legal Payments

Opportunities

The coming year presents continued opportunities to promote supplier diversity in support of the NCUA’s mission.

38 Source: NCUA Asset Management and Assistance Center.

39 Figure excludes duplicates for firms that are both minority-owned and women-owned.

40 Excludes utilities, taxes, lease-related payments, certain fees to regulated entities related to processing liquidations, payments to employees, owner association fees, and other government entity fees.

41 Source: NCUA Asset Management and Assistance Center.

Outreach and Partnerships

The agency's 2023 supplier diversity outreach strategy will include several conferences the agency historically participated in prior to the COVID-19 pandemic.

Technical Assistance

The NCUA's supplier diversity program 2023 activity includes developing and offering a virtual supplier diversity technical assistance event for MWOBs. The NCUA will share how to navigate the agency's contracting space and other topics of interest to diverse vendors. Anticipated outcomes include:

- Increased awareness among participants on how to access the NCUA's contracting opportunities;
- Expansion of the agency's outreach efforts to minority- and women-owned businesses; and
- Broader access to relevant and actionable business information.

AMAC Needs

In 2022, AMAC led an effort to pre-deploy contract resources in support of the NCUA's examination program. Using its experience providing consulting resources to the agency's regions, AMAC collaborated with OMWI and the OCFO Division of Procurement and Facilities Management to develop a solicitation accessible to both large and small firms. The effort culminated in the award of Basic Ordering Agreements (BOAs) that can provide on-demand support resources for examination staff nationwide. All the vendors awarded a BOA under the solicitation were MWOBs. Now separated from the Southern Region, AMAC continues to manage the pilot program and expects substantial task order awards for the initiative in 2023.⁴²

In 2023, AMAC and OMWI will also continue to review how AMAC's contracting and supplier diversity needs have evolved and to collaborate in identifying and inviting MWOBs and diverse law firms to participate in the agency's contracting opportunities.

⁴² In December 2022, the NCUA re-established AMAC as an independent office. See: <https://ncua.gov/newsroom/press-release/2022/ncua-re-establishes-amac-independent-office>.

Regulated Entities

Current State

As of December 31, 2022, there were 4,770 federally insured credit unions.⁴³ The number of federally insured credit unions continues to decline because of the long-running trend of consolidation across all depository institutions. This trend has remained relatively constant across all economic cycles, in both credit unions and banks, for more than 40 years.

Although the number of federally insured credit unions has steadily decreased, employment at federally insured credit unions increased by 5.3 percent to 341,419 employees compared to 324,229 at 2021 year-end. As of December 31, 2022, 3,650 credit unions (76.5 percent of all federally insured credit unions) employed fewer than 50 personnel but comprised 12.0 percent of the total employees working at all federally insured credit unions. Figure 17 shows the number of credit unions by total employment level.

Federally Insured Credit Union Employee Count ⁴⁴				
Employees	2022 Number of Credit Unions	Percent of Total Credit Unions	2022 Number of Employees	Percent of Total Employees
Fewer than 50 employees	3,650	76.5%	40,876	12.0%
50 to 100 employees	418	8.8%	29,570	8.7%
101 to 500 employees	582	12.2%	127,385	37.3%
501 or more employees	120	2.5%	143,588	42.0%
Total	4,770	100%	341,419	100%

Figure 17: Federally Insured Credit Union Employee Count

43 This includes 2,980 federal credit unions, 1,779 federally insured, state-chartered credit unions, and 11 corporate credit unions.

44 Source: NCUA Call Report as of December 31, 2022.

Figure 18 provides a snapshot of the gender diversity of credit union senior managers. A slight majority of total credit union managers and chief executive officers (CEOs) are women; however, female managers and CEOs outnumber men only in credit unions with less than \$100 million in assets. Men continue to be more likely to run credit unions with \$100 million or more in assets.

Credit Union Managers and CEOs ⁴⁵										
Gender	All Credit Unions		Less than \$100 million in Assets		\$100 – \$500 million in Assets		\$500 million – \$1 billion in Assets		More than \$1 billion in Assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Representation (in percent)	51.1%	48.9%	65.4%	34.6%	31.9%	68.1%	23.2%	76.8%	18.2%	81.8%
Average Net Worth Ratio	13.4	11.9	14.0	13.5	11.2	10.8	10.5	10.8	10.6	10.6
Average CAMELS	2.1	2.0	2.2	2.2	1.8	1.9	1.7	1.8	1.5	1.5
Number of Credit Unions	2,438	2,332	1,951	1,030	342	729	67	222	78	351

Figure 18: Credit Union Managers and CEOs

Assessing Diversity Policies and Practices

The NCUA's voluntary [Credit Union Diversity Self-Assessment](#) helps credit unions assess their progress in implementing the diversity standards set forth in the *Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies*. OMWI and senior agency leaders encourage credit unions to submit a CUDSA each year. The NCUA publishes an annual report of the self-assessment results on its public website.

For survey year 2022, credit unions could submit a CUDSA between October 1, 2022, and January 31, 2023. Of the 481 participating credit unions, 302 federal, 178 state-chartered, and one non-federally insured credit union completed an assessment. This is a 100 percent increase over the 240 self-assessments submitted in 2021.

Submitting credit unions varied in the number of employees and asset size. Of the 481 participating credit unions, 303 had fewer than 50 employees, 43 had 50–100 employees, 107 had 101–500 employees, and 28 had more than 500 employees.

Asset sizes in 2022 of responding credit unions ranged from under \$1 million to nearly \$20 billion, with 229 of the 481 credit unions (47.6 percent) reporting \$100 million or more in assets.

⁴⁵ Source: NCUA Call Report as of December 31, 2022.

CUDSA Completions⁴⁶

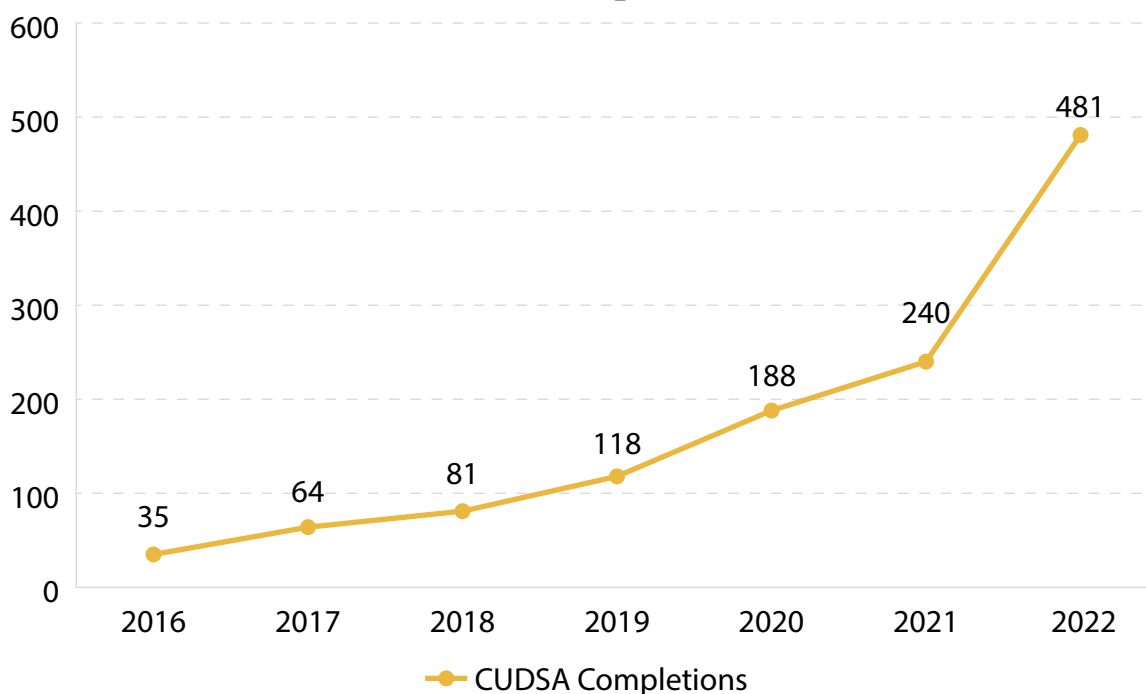


Figure 19: CUDSA Completions

Of the 481 submitting credit unions, 111 also submitted in 2021, an increase of 28 credit unions over the previous year. Increasing the number of credit unions that submits each year consecutively provides an opportunity for the NCUA to develop trend data and metrics on the impact the CUDSA is having on credit unions that engage with the self-assessment.

CUDSA Profile by Number of Employees ⁴⁷ Survey Year 2022			
Employees	Credit Union Count	Approximate Asset Range	Aggregate Employees
0 – 49	303	\$0 – \$370 MM	3,413
50 – 100	43	\$150 MM – \$800 MM	3,049
101 – 500	107	\$380MM – \$10B	25,380
More than 500	28	\$2B – \$19B	26,300
Total	481		58,142

Figure 20: CUDSA Profile by Number of Employees

⁴⁶ Source: NCUA.

⁴⁷ Source: NCUA.

The CUDSA helps credit unions evaluate their practices in relation to five core standards:

1. Organization commitment to diversity and inclusion;
2. Workforce profile and employment practices;
3. Supplier diversity;
4. Practices to promote transparency; and
5. Approach to self-assessment.

Each standard includes specific components that assess whether a credit union implements diversity and inclusion best practices, such as policies and practices to ensure equal employment opportunities, and whether a credit union evaluates its diversity and inclusion programs regularly to identify areas for improvement.

These standards are qualitative in nature, and the number of credit unions that report year-over-year is limited. While CUDSA data cannot currently be trended, the NCUA monitors it for insights. A detailed summary of each standard and component is provided in the NCUA’s Annual CUDSA Report, available on [NCUA.gov](https://www.ncua.gov).

CUDSA Standards	2022 Affirmative Responses
	Average Responses by Broad Standard
1. Leadership and organizational commitment to diversity and inclusion	213
2. Workforce profile and employment practices	213
3. Procurement and business practices – supplier diversity	119
4. Transparency of organizational diversity and inclusion	160
5. Monitoring and self-assessment of diversity policy and practices	133

Figure 21: CUDSA Standards and Average Affirmative Responses

Education and Outreach


DEI and ACCESS Summit: *All In*

On November 2–4, 2022, the NCUA hosted the [DEI and ACCESS Summit: *All In*](#) in partnership with the agency’s [ACCESS \(Advancing Communities through Credit, Education, Stability, and Support\) Initiative](#). More than 150 professionals attended in person, with an additional 800 remote participants. The summit featured keynote presentations, town hall sessions, panel discussions, and calls to action for credit unions of all sizes, financial inclusion organizations and initiatives, academia, and more.

Highlights from the event included sessions hosted by NCUA Chairman Todd M. Harper, Vice Chairman Kyle S. Hauptman, Board Member Rodney E. Hood, a Call to Action by Michael J. Hsu, Acting Comptroller, Office of the Comptroller of the Currency, and various panel discussions. Presentations from the 2022 summit are available for viewing by clicking on each session title on the [online agenda](#).

Opportunities

In 2023, the NCUA will continue outreach efforts to promote DEI and further engage the credit union industry. Specifically, OMWI will:

- Host an in-person DEI Summit on November 1–2, 2023;
 - Open the next reporting window for the CUDSA;
 - Engage credit unions and industry stakeholders with periodic DEI-related content delivered virtually;
 - Invite DEI discussions from the industry through office hours to field questions regarding the CUDSA;
 - Develop a *How to Complete the CUDSA* module to post in the agency’s outward-facing learning management system;
 - Provide DEI resources to credit unions based on CUDSA results; and
 - Participate at relevant credit union conferences as speakers, panelists, or exhibitors.
- 

Financial Inclusion

While credit unions serve the needs of their members and promote financial literacy within the communities they serve, the NCUA works to reinforce credit union efforts, empower consumers with financial education resources to make well-informed financial decisions, and increase access to safe, fair, and affordable credit union products and services. The NCUA also participates in national financial literacy initiatives, including the [Financial Literacy and Education Commission](#), an interagency group created by Congress to improve the nation's financial literacy and education. The NCUA's financial literacy and inclusion initiatives are coordinated through the NCUA's Office of Consumer Financial Protection (OCFP).

Outreach and Partnerships

In 2022, OCFP collaborated with various national organizations and government partners to support nationwide financial literacy campaigns, hosted virtual events, and led digital outreach to promote the NCUA's financial literacy and inclusion programs and initiatives.

Financial Literacy and Education Commission

The NCUA continues to support the U.S. National Strategy on Financial Literacy through the NCUA's strategic goals and by participating on the Financial Literacy and Education Commission (FLEC) and by actively contributing to work on FLEC subcommittees, including the Commission's Digital Asset Workgroup to ensure that U.S. consumers, investors, and businesses have access to trustworthy information on crypto assets.

Outreach Events

The NCUA hosts webinars, roundtables, and training for credit unions and other financial education practitioners to deepen their knowledge of financial topics and consumer trends. Bringing in experts from across the agency and other federal government partners, the nonprofit world, and industry professionals, the NCUA aims to spread awareness and build capacity so credit unions can best support their members. Virtual events in 2022 included:

Account Access and Financial Education for Youth Participating in Employment Programs (Part III): Influences: Factors and Tools that Influence Youth Financial Behavior

On April 14, 2022, the NCUA and the Federal Deposit Insurance Corporation co-hosted the final webinar in a three-part series aimed at improving account access and financial education for American youth. During the webinar, an expert from the National Endowment for Financial Education (NEFE) shared insights from recent updates to NEFE's Personal Finance Ecosystem, a visual roadmap that lays out factors influencing financial well-being. Among other topics discussed were popular media outlets that young people consult to increase their personal financial knowledge, including financial influencers or "Finfluencers," and exploring new and innovative ways to enhance financial education and outreach programs. The event garnered 658 registrants comprised mainly of credit union officials, bankers, and workforce providers who help people aged 16–24 towards financial stability.

How Credit Unions Can Protect Older Americans Against Exploitation

On May 19, 2022, the NCUA hosted a webinar with the Consumer Financial Protection Bureau's Office of Older Americans to give credit unions a deeper understanding of financial exploitation of seniors, common tactics used to exploit older Americans, and the ways credit unions can prevent, spot, and report elder financial abuse. The event attracted 1,200 registrants, the highest number of OCFP webinar registrants in 2022.

Webinar: Consumer Compliance Subject Matter Experts Forum

On June 22, 2022, OCFP presented at the NCUA's Consumer Compliance Subject Matter Experts Forum to give NCUA's consumer compliance subject matter experts an overview of NCUA's Financial Literacy and Outreach Program, upcoming financial education initiatives, and interagency work with FLEC and other government partners.

Building Financial Wellness Through Collaboration and Partnerships: An Alabama Interagency Lenders Roundtable

On July 19, 2022, the NCUA and OCC hosted a virtual roundtable event on behalf of FLEC's Housing Counseling Workgroup. The roundtable explored new asset-building initiatives intended to promote financial stability for individuals and families, expand homeownership opportunities, and increase broadband access in selected counties in rural west Alabama.

The roundtable introduced a new housing counseling pilot to be implemented by Community Services Programs of West Alabama and detailed plans for expanding access to banking services and leveraging partnerships to stimulate financial wellness. The event was part of FLEC's vision and mission to sustain financial well-being for all individuals and families.

Credit Unions and Climate-Related Disaster

On September 15, 2022, the NCUA partnered with the Federal Emergency Management Agency (FEMA) to host a webinar focused on how credit unions and their members can prepare for and remain resilient in the face of climate-related disasters. Specifically, the webinar explored the challenges faced by credit unions serving communities impacted by natural disasters, highlighted the ways credit unions support equity and financial inclusion in the context of disaster preparedness and financial resilience, and amplified best practices and resources for credit unions and their members. Speakers included representatives from FEMA, Hope Credit Union, and the NCUA's Office of the Chief Economist. The event attracted 397 registrants.

How Credit Unions Serve and Empower Hispanic Consumers and Communities

On October 6, 2022, the NCUA brought together leaders within the credit union industry for a moderated discussion on advancing safe, fair, and affordable financial access to Hispanic consumers, particularly those who are unbanked or underserved. The roundtable attracted nearly 500 registrants.

National Campaigns

The NCUA participates in the following national campaigns and initiatives to promote financial literacy and consumer financial protection resources, expand consumer access to financial services, and encourage credit union financial literacy and financial inclusion activities:

- Jump\$tart Coalition's Financial Fridays;
- America Saves Week;
- National Consumer Protection Week;
- Older Americans Month;
- Military Appreciation Month;
- Military Saves Month;
- National Preparedness Month;
- National Financial Capability Month;
- National Homeownership Month;
- National Cybersecurity Awareness Month; and
- National Financial Planning Month.

Digital Engagement

The NCUA's consumer financial protection website, [MyCreditUnion.gov](https://mycreditunion.gov), provides timely and practical financial tips, interactive learning tools, fraud prevention information, and financial resources relevant to various life events like starting a first job, opening a savings, or checking account, and obtaining a loan. New content was added to the website in 2022 including content related to [crypto assets](#); [understanding open enrollment season and employee benefits](#); the [cost of higher education](#); [preventing elder financial abuse](#); and [home ownership](#).

Additionally, new learning tools are now available on [MyCreditUnion.gov](https://mycreditunion.gov):

- [Back to School Activity Calendar](#);
- [101 Money Quiz](#);
- [Interactive Holiday Budget Worksheet](#); and
- [Achieving a Better Life Experience \(ABLE\) Accounts One Pager](#).

NCUA Consumer Tips


In 2022, the agency created a series of videos to address financial topics, trends, and frequent money management misconceptions. These are available on the [NCUA's YouTube channel](#) and [MyCreditUnion.gov](https://mycreditunion.gov) for credit unions to embed into their outreach materials and link to on their websites. Video topics include:

- [NCUA Consumer Tips: Act Fast to Protect Your Money](#);
- [NCUA Consumer Tips: Cryptocurrency](#);
- [NCUA Consumer Tips: ABLE Accounts](#);
- [NCUA Consumer Tips: Are Credit Reports Really Free?](#);
- [NCUA Consumer Tips: Helping Seniors Protect Their Money](#); and
- [NCUA Consumer Tips: How Mortgage Interest Rates Can Affect Your Home Buying Budget](#).

Opportunities

In 2023, OCFP will launch its periodic Financial Literacy and Outreach Newsletter, which will provide credit unions and other financial education stakeholders with tools to enhance their financial education programs and resources to engage credit union members and the greater community.

OCFP will also release *Money Basics Guides*, a series of learning tools developed to support financial educators, credit unions, and other financial institutions in their efforts to promote financial literacy in the communities they serve. These guides are also for everyday people who want to build their financial knowledge with practical skills they can use to manage their money.



APPENDIX I: Workforce Diversity Data

NCUA Workforce Diversity Data (2018–2022) ⁴⁸										
Demographic Group	2022 number	2022 percent	2021 number	2021 percent	2020 number	2020 percent	2019 number	2019 percent	2018 number	2018 percent
Women	508	43.8%	495	43.0%	494	43.0%	492	43.6%	489	43.9%
Men	653	56.2%	657	57.0%	655	57.0%	637	56.4%	624	56.1%
White	790	68.0%	793	68.8%	799	69.5%	791	70.1%	782	70.3%
Black/African American	189	16.3%	183	15.9%	175	15.3%	168	14.9%	163	14.7%
Asian American/ Pacific Islander ⁴⁹	91	7.9%	88	7.6%	86	7.5%	75	6.6%	71	6.4%
Hispanic	79	6.8%	74	6.4%	75	6.5%	68	6.0%	71	6.4%
Native American	6	0.5%	7	0.6%	7	0.6%	6	0.5%	5	0.5%
Multiracial	6	0.5%	7	0.6%	7	0.6%	21	1.9%	21	1.9%
Total employees	1161	100%	1,152	100%	1,149	100%	1129	100%	1113	100%
Total minorities	371	32.0%	359	31.2%	350	30.5%	338	29.9%	331	29.7%

⁴⁸ Source: NCUA.

⁴⁹ Includes Native Hawaiians and Other Pacific Islanders.

APPENDIX II: Annual Equal Employment Opportunity Policy Statement

Annual Equal Employment Opportunity Policy Statement

September 2022

The NCUA prohibits discrimination based on race, color, religion, sex (including gender identity, pregnancy, transgender status, and sexual orientation), national origin, age (40 or older), disability (physical and mental), or genetic information (including family medical history). The NCUA also prohibits discrimination based on political affiliation, parental and marital status, military service, or any other non-merit-based factor.

These protections apply to all employees and applicants for employment. These protections also underlie all management practices and decisions, including recruitment, hiring practices, pay, appraisals, promotions, training, and career development programs. Consistent with these obligations, the NCUA provides reasonable accommodations to employees and applicants with disabilities and for sincerely held religious beliefs, observances, and practices.

All NCUA employees are responsible for supporting and complying with the agency's equal employment opportunity policies and instructions in their daily conduct and activities, as well as for abiding by equal opportunity laws and policies. NCUA employees or applicants who believe they have been subjected to discrimination, unlawful harassment, or retaliation should contact the NCUA's EEO Intake Line at 703.518.6325 or EEOMail@ncua.gov. Alternatively, individuals may, as appropriate, contact the Office of Special Counsel at 202.804.7000 or the Merit Systems Protection Board at 202.653.7200.


Further, the NCUA prohibits sexual harassment and harassment of all kinds. Managers and supervisors are responsible for monitoring the work environment to ensure it remains free of unlawful employment practices and to act appropriately to prevent retaliation against employees who report harassment. Managers and supervisors are additionally required to take swift action to investigate when unlawful practices are reported and to take immediate and appropriate corrective action when they occur.

All NCUA managers and supervisors also have a duty to report any such conduct to the NCUA Anti-Harassment Coordinator in the Office of Ethics Counsel at AntiHarrassment@ncua.gov or by calling 703.518.6613 within three business days of any instance of harassing conduct or report of harassment. Finally, employees who experience or observe harassment should report it to any manager, supervisor, or to the Office of Ethics Counsel.

To provide a safe environment for all NCUA employees and applicants, the NCUA does not tolerate retaliation against an individual who engages in a protected activity, such as reporting discrimination or harassment, participating in the EEO process, whistleblowing, or exercising any appeal or grievance right provided by law.

In sum, equal employment opportunity is the foundation of a workplace in which all employees are treated fairly, with dignity, and with respect. At the NCUA, equal employment opportunity is at the core of who we are and

how we achieve our mission. As Chairman of the National Credit Union Administration, and on behalf of the NCUA Board, I therefore affirm the agency's commitment to a workplace free of unlawful discrimination, harassment, and retaliation.



Todd M. Harper
Chairman

APPENDIX III: Supplier Diversity Data

NCUA Contract Awards ⁵⁰										
	2022 Total	2022 Percent	2021 Total	2021 Percent	2020 Total	2020 Percent	2019 Total	2019 Percent	2018 Total	2018 Percent
Minority- OR Women- owned	\$32,756,547	45%	\$28,308,500	36.8%	\$22,443,092	33.2%	\$30,791,743	43.0%	\$29,272,108	45.0%
Minority- owned	\$8,885,603	12.2%	\$8,109,286	10.5%	\$5,628,934	8.3%	\$9,232,095	12.9%	\$12,024,076	18.5%
Women- owned	\$18,335,973	25.2%	\$18,365,760	23.9%	\$12,909,153	19.1%	\$17,521,713	24.5%	\$13,711,281	21.1%
Minority AND Women- owned	\$5,534,971	7.6%	\$1,833,454	2.4%	\$3,905,005	5.8%	\$4,037,935	5.6%	\$3,536,751	5.4%
Asian/Pacific Islander ⁵¹	\$2,920,976	4.0%	\$3,032,595	3.9%	\$5,279,420	7.8%	\$7,183,304	10.0%	\$9,024,737	13.9%
Black/African American	\$7,063,990	9.7%	\$5,490,650	7.1%	\$2,887,326	4.3%	\$5,609,710	7.8%	\$5,649,072	8.7%
Hispanic/ Latino	\$4,332,701	5.9%	\$1,362,889	1.8%	\$1,367,193	2.0%	\$114,062	0.2%	\$289,898	0.5%
American Indian/Alaska Native	\$0	0%	\$0	0.0%	\$0	0.0%	\$362,954	0.5%	\$597,120	0.9%
Other Minority	\$102,906	0.1%	\$56,606	0.1%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total Awards	\$72,846,619		\$76,907,313		\$67,517,190		\$71,633,906		\$65,049,098	

NCUA Vendor Payments ⁵²										
	2022 Total	2022 Percent	2021 Total	2021 Percent	2020 Total	2020 Percent	2019 Total	2019 Percent	2018 Total	2018 Percent
Minority- OR Women-owned	\$29,481,990	38.5%	\$25,874,147	39.4%	\$21,369,650	33.4%	\$31,724,606	42.8%	\$21,900,299	44.4%
Minority-owned	\$8,611,785	11.2%	\$7,440,214	11.3%	\$5,791,141	9.1%	\$11,957,939	16.1%	\$7,541,348	15.3%
Women-owned	\$18,343,810	24.0%	\$17,477,500	26.6%	\$12,411,306	19.4%	\$16,783,551	22.6%	\$11,389,904	23.1%
Minority AND Women-owned	\$2,526,396	3.3%	\$956,433	1.5%	\$3,167,203	5.0%	\$2,983,116	4.0%	\$3,220,047	6.5%
Total Paid	\$76,580,383		\$65,741,270		\$63,980,996		\$74,138,580		\$49,350,631	

50 Source: NCUA. Minority-owned breakdown by race also includes vendors that are both minority-owned and women-owned.

51 Includes Native Hawaiians and Other Pacific Islanders.

52 Source: NCUA.

APPENDIX IV: Key Terms and Acronyms

Term	Definition
Asian American/Pacific Islander	Race/national origin identifier that includes Native Hawaiians and Other Pacific Islanders
ACCESS	Advancing Communities through Credit, Education, Stability and Support
AMAC	NCUA's Asset Management and Assistance Center
APIC	Asian Pacific Islander Connection, the NCUA ERG for Asian Americans, Hawaiians, Pacific Islanders, and allies
CLF	Civilian labor force
CDI Council	NCUA Culture, Diversity, and Inclusion Council
CUDSA	NCUA Credit Union Diversity Self-Assessment
CULTURA	Creating Unity, Learning to Understand, Recognizing All, the NCUA ERG for Hispanic and Latino employees and allies
DEI	Diversity, equity, and inclusion
Diversity, Equity, Inclusion and Accessibility (DEIA) Index	OPM developed the new DEIA Index for the 2022 OPM FEVS. This measure was specifically designed to align with Executive Order 14035 , which features four distinct factors: diversity, equity, inclusion, and accessibility, included as subindices in the survey.
EEOC	Equal Employment Opportunity Commission
ERG	Employee resource group
FEVS	Federal Employment Viewpoint Survey
FLEC	Federal Literacy and Education Commission
GFE	Good faith effort
LGBTQ+	Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, and those for whom LGBTQ does not accurately represent or reflect their identity and includes, but is not limited to, asexual, intersex, gender queer, non-binary, pansexual, and transsexual individuals
MWOB	Minority- and Women-Owned Business, defined by Section 342(g)(4) and (g)(6) of the Dodd Frank Act
MPower	NCUA ERG for employees with disabilities, targeted disabilities, and allies
NCUA	National Credit Union Administration

Term	Definition
NCUA PRIDE	NCUA People Recognizing Individual Differences Equally, the NCUA ERG for LGBTQ+ community and allies
NEON	New Employees Of NCUA Employee Resource Group
OCC	Office of the Comptroller of the Currency
OCFO	NCUA Office of the Chief Financial Officer
OCFP	NCUA Office of Consumer Financial Protection
OCIO	NCUA Office of the Chief Information Officer
OCLF	Occupational civilian labor force
OHR	NCUA Office of Human Resources
OFCCP	Department of Labor Office of Federal Contract Compliance Programs
OMB	White House Office of Management and Budget
OMWI	NCUA Office of Minority and Women Inclusion
OPM	Office of Personnel Management
ROWG	NCUA Recruitment Outreach Working Group
RFI	Request for information
Schedule A	Schedule A of 5 CFR 213.3102(u) is an excepted service appointing authority for hiring people with severe physical disabilities, psychiatric disabilities, and intellectual disabilities. Schedule A, 5 CFR 213.3102(II) can be used to appoint readers, interpreters, and personal assistants for employees with severe disabilities as reasonable accommodations.
SEP	Special Emphasis Program
SSP	NCUA Senior Staff Positions
SWAN	Supporting Women At NCUA, NCUA ERG for women employees and allies
Targeted disabilities	Disabilities the government emphasizes in hiring because they pose the greatest barriers to employment (such as blindness, deafness, paralysis, convulsive disorders, and mental illnesses, among others). Term is defined by EEOC in the Rehabilitation Act, 29 CFR Part 1614.203(a)(9) .
Umoja	Unity, the NCUA ERG for Black and African American employees and allies
VANS	Veterans At NCUA Serving, the NCUA ERG for veteran employees and allies



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