Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, D.C. 20552

September 4, 2020

The Honorable Maxine Waters  
Chairwoman  
Committee on Financial Services  
U.S. House of Representatives  
2129 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Joyce Beatty  
Chair  
Subcommittee on Diversity and Inclusion  
Committee on Financial Services  
U.S. House of Representatives  
2303 Rayburn House Office Building  
Washington, D.C. 20515

Dear Chairwoman Waters and Chair Beatty:

Enclosed please find the Consumer Financial Protection Bureau’s Fiscal Year 2019 Office of Minority and Women Inclusion Annual Report to Congress pursuant to Section 342(e) of the Dodd-Frank Wall Street Reform and Consumer Protection Act. As discussed with Committee staff, please accept this report as my written statement for the Subcommittee’s September 8, 2020 hearing entitled, “Holding Financial Regulators Accountable for Diversity and Inclusion: Perspectives from the Offices of Minority and Women Inclusion.”

Should you have any questions about this report, please do not hesitate to contact me, or have your staff contact Kate Fink in the Bureau’s Office of Legislative Affairs. Ms. Fink can be reached at (202) 435-7532.

Sincerely,

[Signature]
Lora McCray
Director, Office of Minority and Women Inclusion

customerfinance.gov
Enclosure

Cc: The Honorable Patrick McHenry, Ranking Member, House Committee on Financial Services
    The Honorable Ann Wagner, Ranking Member, Subcommittee on Diversity and Inclusion
Office of Minority and Women Inclusion Annual Report to Congress
Message from the Director

As I look back at my first year as Director, I am pleased with the progress we have made in the areas of diversity and inclusion at the Bureau of Consumer Financial Protection. Diversity and inclusion for me is a core part of the Bureau’s mission. It is important that we represent and understand the mosaic of consumers we serve as we shape policies and implement best practices affecting millions of Americans. We are a workforce that leverages the many differences in our backgrounds, identities and viewpoints, and we work to foster an environment where a wide range of experiences and perspectives are valued and considered. We also apply these principles to our business and industry activities as we seek to promote diversity in the suppliers we do business with and the financial institutions we regulate.

The FY 2019 Annual Report of the CFPB’s Office of Minority and Women Inclusion (OMWI) provides information on the Bureau’s diversity and inclusion strategy, initiatives, and progress.

Throughout the year, we took steps to demonstrate our commitment to diversity and inclusion. These steps included updating the Bureau’s diversity and inclusion strategic plan, increasing the focus on strong engagement with employees, making diversity and inclusion education and training available to all Bureau staff, and hosting a roundtable event with trade associations to discuss our diversity self-assessment process for regulated entities.

While we have made great progress, there is always more that can be done. This report reaffirms my commitment to diversity and inclusion for FY 2020 and the duration of my term to advance all aspects of our OMWI program.

Sincerely,

Kathleen L. Kraninger
Message from the OMWI Director

It gives me great pleasure to present the 2019 Annual Report to Congress from CFPB’s Office of Minority and Women Inclusion (OMWI). This report provides an overview of CFPB’s work over the past year to advance diversity and inclusion under the mandates of Section 342 of the Dodd-Frank Act.

Fiscal Year 2019 was marked by steady progress in the Bureau’s overall diversity and inclusion efforts. With the support of Bureau leadership, we have enhanced existing efforts and developed new programs for the Bureau to promote diversity and inclusion in our workplace, in the suppliers we do business with, and in the financial institutions we regulate.

In 2019, we saw increases in gender and ethnic/racial diversity in our workforce. We expanded our recruitment and outreach activities to attract diverse workers. We expanded our strategies, both internally and externally, to include more minority- and women-owned businesses (MWOBs) in Bureau contracting opportunities. We continued cultural education programming to foster a strong appreciation of workplace inclusion. And finally, we conducted extensive outreach to entities regulated by the Bureau to understand and assess their diversity and inclusion practices and developed an online system to facilitate collection and analysis of the information we collect. While the mandate of Section 342 provides motivation for our work, our primary driving force is the Bureau’s commitment to diversity and inclusion, which is fundamental to the work we do and who we are as a community.

I am excited to continue on the Bureau’s journey to fully integrate diversity and inclusion into the fabric of our organization.

Sincerely,

Lora McCray
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Executive Summary

The Bureau of Consumer Financial Protection (CFPB or Bureau) is continuing its commitment to setting and meeting diversity and inclusion priorities as part of the drive to achieve the Bureau's mission. The Bureau's commitment to diversity and inclusion continues to be rooted in the understanding that in order to serve the interests of all groups of consumers, it is critical that the Bureau take into consideration the ways in which consumers of different backgrounds, cultures, perspectives, experiences and interests interact in the financial marketplace. Having a diverse and inclusive workforce helps to ensure that regulations, policies, and financial solutions developed are relevant for all consumers.

The Bureau’s diversity and inclusion strategy is based on Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act¹, Executive Order No. 13583², the updated Government-wide Diversity and Inclusion Plan issued by the Office of Personnel Management (OPM) in 2016³, and on existing regulations and guidance from the Equal Employment Opportunity Commission (EEOC). The Bureau’s strategy is designed with the emphasis on incorporating diversity and inclusion into the routine functioning of the Bureau, thereby ensuring its sustainability for years to come.

The Bureau’s diversity and inclusion initiatives are driven by best practices in the fields of diversity and inclusion, human capital management, legal compliance, and by data. The data sources used include, among others, the Annual Employee Survey (AES), particularly the Inclusion Quotient, and analyses of employee demographic data on hiring, promotions, separations, performance management and training.

Organizationally, the Bureau’s Office of Minority and Women Inclusion (OMWI) is housed within the Office of Equal Opportunity and Fairness (OEOF) along with the Office of Civil Rights (OCR), Office of Fair Lending and Equal Opportunity (OFLEO), and the Bureau’s Disability and Accessibility (DAP) (See Appendix A). OMWI has direct responsibilities for diversity management at the Bureau. OMWI works in close collaboration with the Office of Human Capital (OHC), OCR, Bureau Operations and Office of Procurement as well as with the leadership of all Divisions, to implement the Bureau’s diversity and inclusion strategic plan.

The report covers all the Bureau’s areas of responsibility for diversity and inclusion, which includes work spearheaded by OMWI, as well as work done in collaboration with OCR, OHC, the

Office of Procurement, the Bureau’s divisions and employee-led diversity and inclusion groups. This report provides detailed information about the Bureau’s diversity and inclusion efforts during fiscal year 2019, unless otherwise noted.

Workforce Diversity Highlights
Overall CFPB demographics have not changed significantly since FY 2018 when compared to the U.S. Census National Civilian Labor Force (CLF). The Bureau saw slight increases in both gender and ethnic/racial diversity in the workforce. Gender diversity rose from 49% to 50% and ethnic/racial diversity increased from 40% to 41%. Representation in Bureau leadership was also notably positive, with 51% of CFPB executives being women, compared with 34% government-wide. The Bureau will continue to focus on its recruitment and hiring of Hispanics which make up 7% of Bureau employees compared to 10% of the CLF.

Workforce Inclusion Highlights
The Bureau continued to engage in a broad array of programs and initiatives to support inclusion and retention efforts to promote an inclusive work environment, foster equity, collaboration, innovation, and greater productivity. During FY 2019, OMWI hosted 12 heritage and commemorative observances and diversity and cultural events to raise cultural awareness and foster an environment of cultural intelligence. Employee Resource Groups (ERGs), Bureau recognized networks of employees with similar interests, backgrounds and experiences, and the Bureau’s Diversity and Inclusion Council of Employees (DICE) were available to employees and played an active role in supporting the CFPB in hiring, retaining, and developing its diverse workforce.

Supplier Diversity Highlights
In FY 2019, the CFPB’s OMWI’s Office continued its outreach efforts to identify qualified Minority and Women-Owned Businesses (MWOBs) interested in providing goods and services to the Bureau. This year, OMWI provided technical assistance directly to over 75 MWOBs through its two in-house “How to do business with the CFPB” events. In FY 2019, CFPB continued to increase its contract dollars obligated to and spent with MWOBs. The CFPB spent just over $35.4 million (28.9%) with Minority-Owned and Women-Owned Businesses. This is a notable increase from the Bureau’s spend of 17.2% with MWOBs in FY 2018.

Regulated Entities
In FY 2019, the Bureau engaged in a multi-pronged communication strategy to educate and engage financial institutions it regulates regarding the CFPB’s diversity and inclusion voluntary self-assessment process. The CFPB attended and participated in several industry conferences to answer questions from financial institutions and to share information about the self-assessment process. The Bureau also hosted a joint event with the Federal Reserve Board (FRB), the Federal Deposit Insurance Company (FDIC), the Office of the Comptroller of the Currency (OCC), the National Credit Union Association (NCUA), and the Security and Exchange
Commission (SEC), at the Federal Reserve Bank of Chicago, to share information with industry about the self-assessment process, diversity within the financial services industry, and diversity and inclusion best practices.

While the Bureau made noteworthy progress in FY 2019, there is also a clear understanding that there is more work to be done. With the commitment of Bureau leadership, the Bureau is well positioned to face the challenges with the innovation and dedication needed to address them effectively.

**Key accomplishments and challenges**

**Accomplishments**  
The Bureau’s diversity and inclusion efforts continued at a steady pace and the following are the Bureau’s key accomplishments and challenges in FY 2019:

- Continuing with the 2018 trend, women and minorities at the Bureau received promotions equal to or at a slightly higher rate than their representation in the workforce in FY 2019. Women received promotions at a rate slightly higher than their representation in the Bureau’s workforce. Women, who make up 50% of the Bureau’s total workforce, received 52% of the total promotions. Employees from a minority group received 41% of promotions, which is identical to their representation in the Bureau’s total workforce.

- The Bureau ranked 4th out of 24 in the category of “Support for Diversity” in the Partnership for Public Service’s employee engagement ranking of mid-sized federal agencies on Best Places to Work in Government. The “Support for Diversity” category measures the extent to which employees believe that actions and policies of leadership and management promote and respect diversity.


- The Bureau maintained its 15th place ranking in the Careers & the disABLED magazine’s Annual “Top 20 Government Employers” for persons with disabilities.

- On the 2019 Annual Employee Survey (AES), employees continued to rate the Bureau higher than the government-wide average on the Inclusion Quotient, which is a composite measure of the extent to which employees experience inclusivity.

- The Director created the “Workforce Effectiveness Committee” (WEC) to ensure that the Bureau takes a holistic, consistent approach in considering workforce-related plans and initiatives, with a particular view towards improving workforce effectiveness, employee
engagement, and diversity and inclusion efforts (The EEOC recently referred to the WEC as an “EEO Success Story”).

- In May 2019, CFPB’s OMWI Office joined the OMWI teams from Federal Deposit Insurance Corporation, Federal Housing Finance Agency, Office of the Comptroller of the Currency, National Credit Union Administration, Securities and Exchange Commission, the Department of Treasury and the Federal Reserve Board to host the first Joint OMWI Symposium. The agenda included four different tracks covering Equal Employment Opportunity, Regulated Entities, Supplier Diversity, and Workforce Diversity.

**Challenges**

While there was significant progress on its diversity and inclusion strategies in FY 2019, there is more that the Bureau can accomplish. The following are some of the Bureau’s future focus areas:

- The mission critical occupation of Economist continues to show low numbers of employees from underrepresented demographic groups. Generally, this mission critical occupation remains the most difficult to fill at the Bureau and government-wide overall, especially economists from the minority groups. This creates a challenge for the Bureau in reaching a pool of diverse talent for related positions. The OMWI is collaborating with OHC and Divisions to conduct targeted outreach to attract minority candidates.

- The ability to identify and engage large minority- and women-owned businesses (MWOBs) remains a substantial challenge. Government procurement systems are geared towards identifying and tracking small and/or socio-economic businesses, and do not provide Categories for large MWOBs. Accordingly, the Bureau and other agencies seeking to include larger MWOBs in their contracting opportunities must manually identify these potential contractors. The Bureau raised the issue with Office of Management and Budget (OMB) and is working with them to identify potential solutions. We recognize this will take time and coordination with multiple stakeholders.
Workforce Diversity

Advancing diversity and inclusion in the workplace is one of the primary objectives laid out in Section 342 of the Dodd-Frank Act. The CFPB is committed to creating and maintaining a workforce representative of all segments of the public we serve. Diverse backgrounds, perspectives, and experiences are critical in carrying out our mission and understanding consumers varying perspectives and interests. This commitment is expressed in Objective 3.2 of the Bureau’s Strategic Plan (2018-2022), “to maintain a talented, diverse, inclusive and engaged workforce.”

In this section of the report, we discuss the current levels of diversity in the Bureau’s workforce demographics, the challenges we face in our efforts to promote greater diversity, and the strategies we are using to increase diversity and inclusion in hiring and employment.

Demographics of Current Workforce

In FY 2019, the Bureau had a total workforce of 1422 employees, compared with 1502 in FY 2018. The Bureau saw a slight increase in both gender and ethnic/racial diversity in the workforce. In the total workforce, gender diversity rose from 49% to 50% and ethnic/racial diversity increased from 40% to 41%. With respect to gender diversity, nearly half (48%) of the women at the Bureau identify as a minority, compared to 34% of men.

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5 Data are reported in keeping with OMB standards, which allow individuals to identify ethnicity as well as race separately. The methodology used for the Ethnicity and Race Indicator (ERI) varies in this report from the methodology used in the MD-715 report. In this report, individuals who selected two or more races (e.g., Asian and White), were counted as Two or More Races. Individuals who selected Hispanic, regardless of race, were counted as Hispanic.
6 Total workforce encompasses employees on permanent and temporary appointments, including interns (if any).
7 ERI: OPM uses Ethnic and Race Indicator (ERI) to include employees who are Hispanic, Black, Asian, Native Hawaiian/Other Pacific Islander (NH/OPI), American Indian/Alaska Native (AI/AN) and employees of Two or More races. See https://www.fedscope.opm.gov/rmo/eri.asp.
Overall Bureau demographics have not changed significantly since FY 2018 when compared to the U.S. Census National Civilian Labor Force (CLF). White men followed by White women continue to make up the largest racial groups in the Bureau. Almost all ethnic/racial groups have higher representation in the Bureau workforce that their CLF benchmarks. Notable exceptions are American Indian/Alaska Native and Hispanic/Latino. These group’s representation are lower than their respective CLF percentages. Notably Hispanics make up 7% of Bureau employees compared to 10% of the CLF.

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**Note:** Total percentages may not always total 100% due to rounding.

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The CLF is derived from the 2006-2010 American Community Survey (ACS) Equal Employment Opportunity Tabulation (EEO Tabulation). The EEO Tabulation was originally released by the U.S. Census Bureau on November 29, 2012. It provides external benchmarks to assist federal agencies in monitoring employment practices and enforcing workforce civil rights laws. Federal agencies are required to use the EEO Tabulation in preparing their annual MD-715 EEO Program Status reports. See [https://www1.eeoc.gov/federal/directives/tech_assistance_06-10_EEO_tabulation.cfm](https://www1.eeoc.gov/federal/directives/tech_assistance_06-10_EEO_tabulation.cfm).
In FY 2019, representation in Bureau leadership was also notably positive. Fifty-one percent of executives were women, compared with 34% government-wide. And 32% of executives self-identified as minority, compared to 20.7% government-wide.

**Leadership Diversity – Total Workforce (CN-81, CN-82, CN-90 and the Director)**

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Demographics of Mission Critical Occupations

The Bureau has four mission critical occupations that make up some of our largest occupation categories: Examiners, Miscellaneous Administration and Program Series, General Attorneys, and Economists.

In FY 2019, gender and ethnic/racial diversity in the four mission critical occupations for the permanent workforce were:

- Miscellaneous Administration and Program Series: 49% minorities; 57% women;
- Economists: 26% minorities; 33% women;
- Examiners: 44% minorities; 34% women;
- General Attorneys: 26% minorities; 54% women.

Among most of the mission critical positions gender and ethnic/racial diversity stayed steady or increased slightly. Notable changes: Representation of women Economists increased from 27% in FY 2018 to 33% in FY 2019; the Miscellaneous Administrative Program series is the most diverse, with nearly half the employees being ethnically/racially diverse and more than half are women.
**Miscellaneous Administration and Program Series**

In FY 2019, for the Miscellaneous Administration and Program Series, gender diversity in this group decreased 1% from FY 2018 to 57% for the permanent workforce. Ethnic/racial diversity increased 2% from FY 2018 to 49% in FY 2019. Overall, across pay bands, the percentages of minorities and women were higher at the lower pay bands, decreasing as you move to higher pay bands, when compared to Whites and men, respectively. However, there was a slight uptick in minority representation at the CN-71 from CN-60 level.

The percentage of each ethnicity/race group is higher than their respective Occupational Civilian Labor Force\(^{11}\) percentage, except American Indian/Alaska Native, Hispanic/Latino and White. The percentage of women at 57% is lower than their respective OCLF percentage of 63%.

**TABLE 2: MISC. ADMIN. & PROGRAM (0301 SERIES) – PERMANENT WORKFORCE\(^{12}\)**

<table>
<thead>
<tr>
<th>CN-51 and Below</th>
<th>CN-52</th>
<th>CN-53</th>
<th>CN-60</th>
<th>CN-71</th>
<th>Senior Level</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>41</td>
<td>87</td>
<td>79</td>
<td>32</td>
<td>28</td>
<td>285</td>
</tr>
<tr>
<td>6%</td>
<td>14%</td>
<td>31%</td>
<td>28%</td>
<td>11%</td>
<td>10%</td>
<td>100%</td>
</tr>
</tbody>
</table>

\(^{11}\) The Occupational Civilian Labor Force (OCLF) is derived from the 2006-2010 American Community Survey (ACS) Equal Employment Opportunity Tabulation (EEO Tabulation). The U.S. Census Bureau originally released the EEO Tabulation on November 29, 2012. It provides external benchmarks to assist federal agencies in monitoring employment practices and enforcing workforce civil rights laws within specific occupational series. Federal agencies are required to use the EEO Tabulation in preparing their annual MD-715 EEO Program Status reports. The crosswalk between OPM occupational series and Census codes is found here: [https://www.eeoc.gov/federal/directives/00-09opmcode.cfm](https://www.eeoc.gov/federal/directives/00-09opmcode.cfm).

\(^{12}\) The 10 temporary employees for this occupational series were not included.
Economists

The Economist is the smallest group of the Bureau’s four mission critical occupations, numbering just 27 in the permanent workforce, they represent less than two percent of the Bureau’s permanent workforce. In FY 2019, for Economists, the overall percentage of minorities in the permanent workforce has not significantly changed since FY 2018, however there are only Asian and Hispanic employees in the minority population. The percentage of

13 There are 9 additional Economists in the temporary workforce.
women has increased by approximately 6% since FY 2018 and is now on par with the OCLF of 33%. Generally, this mission critical occupation remains the most difficult to fill overall, especially with economists from minority groups.

**Economists by Gender Representation**

- Male: 67% (18)
- Female: 33% (9)

**Economists by Minority Representation**

- White: 74% (20)
- Minority: 26% (7)

**Examiners**

In FY 2019, for Examiners, gender and ethnic/racial diversity each increased in the permanent workforce by approximately 2% since FY 2018 to 34% and 44%, respectively. The percentage of
Each ethnicity/race group is higher than their respective OCLF percentage except for Asian employees (7% versus 8% OCLF) and White employees. The percentage of women at 34% is lower than their respective OCLF percentage of 45%.

Pay band grouping CN-40 to CN-53 comprised about 60% of the Examiner workforce. This grouping is the most diverse with the highest representation of minorities and women. However, an increase in pay band corresponds with a decrease in representation of minorities and women.

**TABLE 3: EXAMINERS (0570 SERIES) – PERMANENT WORKFORCE**

<table>
<thead>
<tr>
<th>CN-51 and Below</th>
<th>CN-52</th>
<th>CN-53</th>
<th>CN-60</th>
<th>CN-71</th>
<th>Senior Level</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>122</td>
<td>56</td>
<td>46</td>
<td>119</td>
<td>23</td>
<td>4</td>
<td>370</td>
</tr>
<tr>
<td>33%</td>
<td>15%</td>
<td>12%</td>
<td>32%</td>
<td>6%</td>
<td>1%</td>
<td>100%</td>
</tr>
</tbody>
</table>

There are zero Examiners in the temporary workforce.
General Attorneys

In FY 2019, for Attorneys, the overall percentages of minorities and women in the permanent workforce have remained steady when compared with FY 2018. The percentage of each ethnicity/race group is higher than their respective OCLF percentage except for American Indian/Alaska Native and White employees. The percentage of women at 54% is significantly higher than the OCLF of 33%.

The bulk (73%) of the Attorney positions are at CN-71 level and the representation is 23% minorities and 55% women. There is a higher representation of minorities at the other pay bands. Women make up the majority of every pay band grouping, except for the CN-60 pay band at 47%.

TABLE 4: ATTORNEYS (0905 SERIES) – PERMANENT WORKFORCE

<table>
<thead>
<tr>
<th>CN-51 to 53</th>
<th>CN-60</th>
<th>CN-71</th>
<th>Senior Level</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>51</td>
<td>198</td>
<td>14</td>
<td>272</td>
</tr>
<tr>
<td>3%</td>
<td>19%</td>
<td>73%</td>
<td>5%</td>
<td>100%</td>
</tr>
</tbody>
</table>

15 There is only 1 Attorney in the temporary workforce.
Gender Representation by Pay Band for the Attorneys

<table>
<thead>
<tr>
<th>Pay Band</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>CN-51 to 53</td>
<td>67%</td>
<td>33%</td>
</tr>
<tr>
<td>CN-60</td>
<td>47%</td>
<td>53%</td>
</tr>
<tr>
<td>CN-71</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Senior Level</td>
<td>71%</td>
<td>29%</td>
</tr>
</tbody>
</table>

Minority Representation by Pay Band for the Attorneys

<table>
<thead>
<tr>
<th>Pay Band</th>
<th>White</th>
<th>Minorities</th>
</tr>
</thead>
<tbody>
<tr>
<td>CN-51 to 53</td>
<td>44%</td>
<td>56%</td>
</tr>
<tr>
<td>CN-60</td>
<td>29%</td>
<td>71%</td>
</tr>
<tr>
<td>CN-71</td>
<td>23%</td>
<td>77%</td>
</tr>
<tr>
<td>Senior Level</td>
<td>36%</td>
<td>64%</td>
</tr>
</tbody>
</table>
New Hires & Separations

In FY 2019, of the 40 new permanent employees, women and minorities represented 55% and 40%, respectively. The minorities hired included 7.5% Asian new hires, 22.5% Black new hires, 5% Hispanic/Latino, 2.5% American Indian/Alaska Native and 2.5% who identify as Two or More Races. In comparison, in FY 2018, 50% of the permanent new hires were women and 50% were minorities. The minorities hired included 19% Asian new hires, 25% Black new hires and 6% Hispanic/Latino.

In FY 2019, the Bureau hired 28 new employees on temporary appointments. There were 12 men (43%) and 16 women (57%). Of these new employees, 29% were minorities. Twelve of the temporary hires were Director’s Financial Analysts, eight were Research Assistants, four were Schedule C appointees, and the other four were in various occupations.

In FY 2019, the Bureau utilized an unpaid student volunteer program during the summer and hosted 33 students in positions across the Bureau.

The number of permanent employees who separated from the Bureau in FY 2019 was 124, less than the previous fiscal year. Of the permanent employees who separated in FY 2019, there were slightly more men (57%, 71 permanent employees) than women (43%, 53 permanent employees). Women separated at a lower rate (43%) than their representation in the permanent workforce (50%). Minorities separated at a lower rate (32%) than their representation in the permanent workforce (41%).

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16 The Bureau maintained a hiring freeze for the first 10 months of FY 2019. During that time, the Director granted 186 hiring exceptions for positions requiring specialized skills or needs for mission critical projects.
Permanent separations were nearly split between pay bands CN-53 and below (47%; 58) and CN-60 and above (53%; 66). Men made up the majority of the separations at the CN-53 and below, whereas women made up slightly more than half of the separations at the CN-60 and above. The representation of minorities for the two pay band groupings were nearly identical (31% and 33%).
Promotions

Employees at the Bureau can receive a promotion\textsuperscript{17} through the competitive process (e.g., apply for a promotion and are selected) or through the non-competitive process (e.g., on a career ladder and receive a promotion to the next pay band).

There were 281 total promotions in the workforce in FY 2019. Women received promotions at a rate slightly higher than their representation in the Bureau’s workforce. Women, who make up 50% of the Bureau’s total workforce, received 52% of the total promotions. Employees from a minority group received 41% of promotions, which is identical to their representation in the Bureau’s total workforce.

\textsuperscript{17} For purposes of this report and related tables, a promotion is defined as a change to a higher pay band (e.g., CN-51 to CN-52).
Outreach and Recruitment

FY 2019 efforts to increase workforce diversity at the Bureau included:

- **Staffing Planning**: The Bureau conducted a comprehensive Staffing Planning Initiative which resulted in headcount allocations for each Division. The new allocations included existing headcount and a number of new positions.\(^{18}\)

- **Digital Recruitment**: The Bureau continued to use a digital recruitment strategy, which included posting on social media sites, such as LinkedIn, Indeed, and Direct Hire to allow for ongoing connections with wide-range and diverse audiences. The strategy included efforts directed to reach veterans and applicants with disabilities to assist in filling the Bureau’s workforce needs.

- **Disability Recruitment**: The Bureau hired a Disability Compliance Program Manager (DCPM) in August 2018, who assists OHC in developing recruitment strategies to attract, hire, and retain individuals with disabilities and 30 percent or more disabled veterans.

- **Student Recruitment**: The Bureau continued to use the Bureau’s Student Volunteer program to assist in building a pipeline of diverse talent to meet emerging and future workforce needs, hosting 33 students across the Bureau.

- **Structured Interview Training**: In FY 2019, OHC continued to provide structured interview training for Bureau hiring managers and interviewers to assist in eliminating bias in the

interview process. All hiring teams are encouraged to use a structured interview process to hire new employees. The objective of the training is to help ensure that Bureau hiring managers make selection decisions based on objective, job-related information that minimizes bias and provides a level playing field to help maintain and increase workforce diversity.

- Retention Efforts: The Bureau continued to focus on retention of our talented diverse workforce by continuing to post internal advancement opportunities, such as details, temporary promotions, vacancies, and reassignments on the Bureau’s internal website and listed these opportunities on the Bureau’s daily internal announcement feed which reaches the entire workforce.

- Succession Planning: In FY 2019, the Bureau fully established a new Workforce Planning (WFP) function in OHC. The WFP Team completed initial leadership and workforce analysis following the close of FY 2018 and gained Director Kraninger’s approval for our inaugural Succession Planning Process, which includes both Leadership and Workforce Reviews. The review will take place throughout FY 2020 with follow-on actions in 2020 and on-going.

- Recruitment and Outreach Events: The OMWI Office partnered with OHC to develop a comprehensive recruitment and outreach plan which included diverse colleges, professional organizations, and conferences. OMWI engaged members from the Bureau’s Employee Resource Groups and Bureau Divisions for the teams representing CFPB at the recruitment events. A map and a list of the outreach events is included in Appendix B.
Workforce Inclusion

The CFPB continues to engage in initiatives to support inclusion and retention efforts within the agency and to promote an inclusive work environment fostering equity, collaboration, innovation, and greater productivity. To support workforce inclusion in FY 2019, the Bureau continued to provide a broad array of programs and initiatives. OMWI works with Divisions to develop and implement Division Diversity and Inclusion Strategic Plans. OMWI provides diversity and inclusion training to managers and non-supervisory staff to increase their awareness and understanding. In addition to Bureau-wide mandatory training, Bureau divisions and offices can request diversity and inclusion training through a contract managed by the OMWI which provides training tailored to meet the Divisions’ changing diversity and inclusion objectives and needs.

Other OMWI workforce inclusion initiatives include Employee Resource Groups (ERGs), the Diversity and Inclusion Council of Employees (DICE), hosting heritage and commemorative observances, and diversity and cultural events. These programs and initiatives are an integral component of building workforce inclusion and an attestation of the Bureau’s ongoing commitment to maintain a sustainable, high performing, diverse, inclusive and engaged workforce. The Bureau monitors the impact of these efforts on workplace inclusion through our Annual Employee Survey (AES).

Employee Engagement

OMWI uses a variety of methods to engage and educate staff on diversity and inclusion. These include employee groups, cultural and educational events and activities, professional development programs, and communication and messaging.

OMWI engages staff through two types of employee groups—Employee Resource Groups (ERGs) and the Diversity and Inclusion Council of Employees (DICE). Both ERGs and DICE serve as valuable resources for raising cultural awareness, providing staff with a way to come together around common interests and issues, and advancing diversity and inclusion at the Bureau. Below is a brief overview of the ERGs and DICE and the role they serve at the Bureau.

Employee Resource Groups (ERGs)

The ERGs are Bureau recognized networks of CFPB employees with similar interests, backgrounds or experiences designed to provide their members with a supportive environment encouraging networking and collaborating on career management, personal and professional
development, and community involvement. The ERGs are employee created and employee run. ERGs advance inclusion of employees and contribute in ways that help the Bureau hire, retain and develop our diverse workforce. In FY 2019, the Bureau had six (6) ERGs which included: ADELANTE, ASPIRE, PARENTS, PRIDE, RISE and SPARK.

ADELANTE (2016): ADELANTE’s mission is to foster professional and leadership development to improve Hispanic/ Latino representation at the Bureau through retention, recruitment, and recognition.

Asian Pacific Islander Resource and Empowerment (ASPIRE) (2018): ASPIRE’s focus is to support networking, professional development, mentoring, and leadership opportunities at the Bureau with a focus on the recruitment, retention, learning, and advancement of Asian Americans and Pacific Islanders (AAPI).

PARENTS (2019): The PARENT’s group is the newest ERG’s. The PARENTS ERG’s main goals are to cultivate a community of support for expecting, new and experienced parents and guardians from all stages of life, provide a channel for CFPB parents to help each other navigate parenthood/guardianship and promote a work environment supportive of the ever-changing needs of working parents.

PRIDE (2016): PRIDE is a network of CFPB employees focused on issues that are important to LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer, and Questioning) employees and their allies. Its mission is to advocate for a diverse workplace and support the professional and personal development of its members within the CFPB.

Relate, Inspire, Serve, and Empower (RISE) (2017): RISE’s mission is to be a strategic partner with the Bureau to promote a culture of diversity and inclusion through continual learning and advancing the understanding and inclusion of Black employees and consumers.

SPARK (2018): SPARK’s main goal is to develop leaders, celebrate women, and ultimately improve the representation of women at the Bureau through recruitment, retention, and recognition.

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Figure 1 OMWI and the PRIDE ERG organized an aerial photo taken on June 11, 2019 at CFPB Headquarters of approximately 90 members of LGBTQ+ Bureau community and allies holding up strips of colored fabric to make a human representation of the PRIDE flag

More detailed information about the events and activities conducted by the ERGs in FY 2019 is include in Appendix C.

**Diversity and Inclusion Council of Employees (DICE)**

DICE is a voluntary body of staff from across the Bureau that are selected for 2-year terms to work with OMWI. DICE provides employee perspectives on the Bureau’s diversity and inclusion efforts, works with OWMI on diversity and inclusion (D&I) initiatives, and provides a peer leadership opportunity for Bureau employees. DICE members serve as OMWI ambassadors who collaborate with Bureau stakeholders on D&I matters. In FY 2019, DICE worked on several projects. Two of the most notable were the Diversity & Inclusion Toolkit and the “I am the Bureau” campaign. The Diversity and Inclusion Toolkit is an intranet-based tool used to: Support diversity in hiring; cultivate a culture of inclusion; help staff identify and address unconscious bias; empower Bureau employees to stand up for themselves and others; and encourage informed, candid and empathic conversation about sensitive issues. The “I am the Bureau” campaign was a campaign that profiled diverse employees from across the Bureau
sharing their profiles on the Bureau’s internal web and posting them in Bureau pantries so staff
could learn more about their fellow staff members.

Heritage and Commemorative Observances and Cultural Events

As part of the Bureau’s ongoing efforts to foster an inclusive workplace, the OMWI Office
conducts cultural and educational events throughout the year, often in partnership with the
ERGs and DICE. During FY 2019, OMWI hosted twelve heritage and commemorative
observances, and diversity and cultural events as part of its education series (See Exhibit C).
The events are designed to raise cultural awareness and foster an environment of cultural
intelligence, providing a space to share histories and experiences and to learn about others. We
will continue to maintain continuity and increase involvement from employees in FY 2020.

In FY 2019, OMWI collaborated with the Bureau’s design team, ERGs and Bureau divisions to
create a collection of posters to represent each heritage month the Bureau celebrated. These
posters were displayed in the Bureau’s two DC locations and the regional offices. Posters for the
recognition of seven heritage observances were completed in FY 2019. The full collection of
posters for all of the Bureau’s recognized commemorative months will be completed by mid-
2020.

Development Programs: Mentoring for Success

The Bureau is committed to building a workforce that is diverse, experienced, highly motivated
and inclusive. Bureau employees have expressed a desire for professional development
guidance and training to attain the critical skills necessary for success. In response to this
request by employees, in FY 2019, the OMWI Office began developing a year-long mentoring
program. Previously, OMWI piloted a three-month fast track mentor bank, which the new
program built upon. The new program, Mentoring for Success, was developed in FY 2019 and
launched in January 2020. It is a three-part program that includes: 1) a leadership speaker
series; 2) small group discussions; and 3) mentor/protégé pairs.

Communications and Messaging

To further support the Sustainability objective (2.3) in the Bureau’s Diversity and Inclusion
Strategic20 Plan Update (FY2019-FY2022), the OMWI Office provides regular ongoing
communications on diversity and inclusion through the Bureau’s multiple communication

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20_report.pdf.
venues. The OMWI Director issues a monthly statement on Diversity and Inclusion, highlighting heritage observances and other key information and resources, the OMWI team posts facts and information on the Bureau’s wiki to educate staff about the various heritage observances and importance cultural figures and occurrences, and the OMWI Office issues a newsletter to share information about diversity and inclusion topics and activities from across the Bureau.

Management Engagement

Division D&I Strategic Planning

In keeping with the mandates under which the OMWI operates, the Bureau’s Workforce Inclusion focus is to “…. cultivate a culture that encourages collaboration, flexibility and fairness to enable individuals to contribute their full potential.” To do so, the Bureau emphasizes the need for planning and implementing diversity and inclusion initiatives as a routine effort in all areas of the Bureau’s operations and creates opportunity for all employees to engage in ensuring that the workplace is inclusive.

The approaches used provide for strategic engagement of divisions, using data driven methods, to incorporate workforce diversity and workforce inclusion initiatives in their day to day operations in keeping with the Bureau’s priorities.

Strategic Planning for Diversity and Inclusion with Divisions

In FY 2019, the Bureau continued to focus on integrating diversity and inclusion into the day to day operations of the Bureau by expanding its strategy to help Divisions develop and implement diversity and inclusion goals and initiatives. Each Division or large office has a designated D&I point of contact to lead the effort within their division. OMWI and the Office of Civil Rights (OCR) continued to provide the Divisions with technical assistance and subject matter expertise in developing and implementing their D&I strategic plans and initiatives. OMWI conducted meetings with each Division to review division data and explore gaps when compared with the relevant comparators (Division, Bureau or Government-wide). OMWI worked with the division to prioritize and explore strategies and recommendations to address the identified priority areas. For example, in FY 2019, OMWI worked with Bureau Divisions to add a supplier diversity component to their D&I strategic plan.

For FY 2019, one of the key areas of focus for Divisions was training for managers and staff to enhance their awareness, understanding and skills in fostering inclusion in the Bureau’s diverse workplace. During the year, employees attended 21 workshops on a range of topics including: Managing Diversity and Inclusion, Managing Bias in the Performance Management Process,
Unconscious Bias, Becoming a Diversity and Inclusion Champion, Generational Differences in
the workplace, among others.

The following initiatives were implemented by Divisions in FY 2019:

- Analyzing Division demographic and AES data to identify gaps and opportunities for
  improvements;
- Using structured interviews and diverse interview panels for all job opportunities advertised,
  including vacancies, details, and rotations;
- Integrating diversity and inclusion interactive activities into office meetings to build
  understanding of cultural similarities and differences and foster inclusion;
- Creating opportunities for staff to have robust conversations on diversity and inclusion
  topics by providing resources on the intranet, encouraging team participation in heritage month
  activities, and supporting employee engagement groups in their activities;
- Developing activities to foster greater inclusion among teams, including making a
  commitment to norms of inclusion and treating others as partners.

Overall, in FY 2019, Divisions demonstrated a greater sense of ownership for diversity and
inclusion in their Divisions.

Training and Leadership Development

To ensure the Bureau achieves the maximum benefit from its increasingly diverse workforce,
OMWI provides Diversity and Inclusion training for Supervisory and non-Supervisory staff. For
the past several years, the Bureau has conducted an ongoing training initiative to provide
mandatory foundational diversity and inclusion training to managers and non-supervisory
employees. This program continued in FY 2019, providing the training to new managers and
non-supervisory employees as well as to those who had not completed the training in previous
years. The following trainings were given in FY 2019:

Managing Diversity and Inclusion for Supervisors and Managers

A total of 21 supervisors and managers completed the mandatory two-day diversity training in
FY 2019. The training entitled, “Leading Diversity and Inclusion at the Bureau,” focuses on
diversity and inclusion best practices, tips, and tools for managers.
Diversity and Inclusion Awareness Training for Non-Supervisory Employees

The Bureau offers this two-hour awareness-raising workshop to non-supervisory employees to help develop a shared understanding of diversity and inclusion. The workshop focuses on the importance of diversity and inclusion in strengthening individual competence for interacting effectively in a diverse workplace, and on the ways in which an understanding of diversity and inclusion contributes to the effectiveness of the Bureau’s work. A total of 297 non-supervisory employees completed the mandatory diversity and inclusion workshop in FY 2019.

These workshops provided Bureau employees with a shared understanding of the importance of D&I to the work of the Bureau and provided a common language for focusing on D&I matters. The goal for OMWI in FY 2019 was to ensure all Bureau staff had completed a set of mandatory trainings for Bureau staff and leaders. The OMWI Office was pleased with the completion rate of the mandatory D&I training series for both Bureau leaders and staff is over 96%.

OMWI is currently working on new training initiatives that are the next generation of D&I trainings. These trainings will be customized to the Bureau for managers and staff to use in practical application of D&I in their daily work and are seamlessly available to all Bureau staff located throughout in the United States.

Leadership Development

OHC provided three broad categories of leadership development: The Leadership Excellence Seminars (LES) training series, the Supervisory Development Seminars (SDS) programs, and individual coaching through Executive Coaching. The leadership development training programs are mandatory for all supervisors, managers, and senior leaders, and the Executive Coaching offering is optional (available to executives and managers of managers). OMWI worked with OHC in the development of these training programs to ensure that diversity and inclusion content was infused throughout. As of the end of FY 2019, the average completion rate of all LES training sessions was 93%. These sessions will continue in FY 2020 for newly appointed managers.

The SDS is a three-day, mandatory training for all newly appointed Bureau supervisors. It covers content on leading people, making the transition to supervisor, human resources technical knowledge, performance management, and addressing performance problems and conduct issues. It also incorporates a module, presented by OMWI and OCR, on understanding and mitigating unconscious bias in the performance evaluation process and includes sample case studies, tips for managers to identify their own potential biases, and tools for further learning. To date, 96% of all managers on board as of December 2019 had completed the SDS training. This training program will also continue in FY 2020 for newly appointed Bureau managers.
Annual Employee Survey (AES)

The Bureau uses several data sources to track progress on the diversity and inclusion strategy to identify issues the Divisions’ address in their annual diversity and inclusion plans. These tools include: The Annual Employee Survey (AES), including the Inclusion Quotient and comments made by employees on the AES; informal internal periodic surveys (new employee and employee exit surveys, etc.); and monitoring the results of the Best Places to work ranking released by the Partnership for Public Service.

The AES fulfills the requirement of Subpart C, 5 CFR, part 250, to assess leadership and management practices and employee satisfaction. The Bureau tracks progress on key issues across demographic groups over time, among them, employees’ perception of the workplace culture and the extent to which employees feel included. In FY 2019, a total of 929 (65.2%) of all Bureau employees completed the AES, down from 72.5% in 2018. Results for FY 2019 showed that overall the Bureau continued its positive trend when compared to government benchmarks.

Inclusion is measured in the AES by analyzing employees’ perception of the extent to which they experience the Bureau as inclusive, using annual targets and tracking results from year to year. Inclusion is measured using the Inclusion Quotient, a subset of 20 survey items that focus on employees’ perception of, and experience in the workplace. The Inclusion Quotient consists of five aspects of inclusion: Fair, Open, Cooperative, Supportive, and Empowering. These five areas are defined as follows:

- **Fair**: perception of fairness in performance evaluation, rules and procedures.
- **Open**: extent to which the agency and/or managers promoted diversity and inclusion.
- **Cooperative**: extent to which managers promote communication and support collaboration.
- **Supportive**: management and leadership style of managers.
- **Empowering**: employees’ participation in decision-making.

Over the six years (2014 – 2019) that the Bureau has included all 20 questions on the Inclusion Quotient, employees have consistently rated the Bureau as more inclusive on all five indices.

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than have employees, government-wide. In FY 2019, Bureau employees reported experiencing the Bureau as more inclusive on the overall Inclusion Quotient (66.6%) than employees, government-wide (62.1%); but slightly lower than the Bureau’s FY 2018 results (67.2%).

In FY 2019, Bureau employees reported experiencing the workplace as more inclusive than employees did government-wide on three of the six indices, namely: “Open” (9.4% higher), Cooperative (5.3% higher), and “Supportive” (6.8% higher). As in the previous three years, the Bureau’s highest score for an individual index was on the “Supportive” index, 85.8%, just slightly lower (0.9%) than the FY 2018 score. In addition, as in the past years, in FY 2019, the “Fair” index continued to be a challenging area for employees with a score of 50.1%. Similarly, government-wide the “Fair” index continued to have the lowest score (49.4%). The Bureau’s “Open” index had the largest difference (9.4%) over government-wide results. Overall, the Bureau has continued to outperform the government-wide averages on all indices of the Inclusion Quotient.

These data, from the AES and specifically the Inclusion Quotient, have been important in tracking how employees experience the Bureau’s workplace and they have been used to inform strategies and programming to help strengthen inclusion of all employees.

**TABLE 5: THE BUREAU INCLUSION QUOTIENT**

<table>
<thead>
<tr>
<th>INCLUSION QUOTIENT INDICES</th>
<th>BUREAU FY 2019</th>
<th>GOV’T WIDE FY 2019</th>
<th>BUREAU FY 2018</th>
<th>GOV’T WIDE FY 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inclusion Quotient</td>
<td>66.6%</td>
<td>62.1%</td>
<td>67.2%</td>
<td>61.0%</td>
</tr>
<tr>
<td>Fair</td>
<td>50.1%</td>
<td>49.4%</td>
<td>52.0%</td>
<td>48.4%</td>
</tr>
<tr>
<td>Open</td>
<td>70.7%</td>
<td>61.3%</td>
<td>71.7%</td>
<td>60.2%</td>
</tr>
<tr>
<td>Cooperative</td>
<td>64.8%</td>
<td>59.5%</td>
<td>65.4%</td>
<td>58.0%</td>
</tr>
<tr>
<td>Supportive</td>
<td>85.8%</td>
<td>79.0%</td>
<td>86.7%</td>
<td>78.2%</td>
</tr>
<tr>
<td>Empowering</td>
<td>61.5%</td>
<td>61.3%</td>
<td>60.4%</td>
<td>60.2%</td>
</tr>
</tbody>
</table>

32   BUREAU OF CONSUMER FINANCIAL PROTECTION
2019 Best Places to Work in the Federal Government

The OMWI continues to immerse Bureau employees with diverse, cultural, and inclusive events and information. The results of some of the Bureau’s hard work can be seen in third party surveys like the Best Places to Work in the Federal Government and in the Careers and disABLED magazine (2018-2019). For 2019, the Bureau ranked 21st out of 25 with a score of 58.4 in the Best Places to Work in Federal Government Survey in the Midsize Agencies category. However, when ranked more specifically by the “Support for Diversity” category, the Bureau ranked 4th out of 24 with a score of 71.4. This category measures the extent to which employees believe that actions and policies of leadership and management promote and respect diversity. In addition, the Bureau maintained its ranking of 15th in Careers & the disABLED magazine’s 29th Annual “Top 20 Government Employers” for persons with disabilities in FY 2019. In addition, the Bureau received an award in 2019 for being the Most Improved Midsize Federal Agency from the Partnership for Public Service’s Best Places to Work in the Federal Government.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Agency</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Government Accountability Office</td>
<td>79.5</td>
<td>80.5</td>
</tr>
<tr>
<td>2</td>
<td>Federal Energy Regulatory Commission</td>
<td>75.4</td>
<td>74.1</td>
</tr>
<tr>
<td>3</td>
<td>Federal Trade Commission</td>
<td>74.2</td>
<td>71.6</td>
</tr>
<tr>
<td>4</td>
<td>Consumer Financial Protection Bureau</td>
<td>71.4</td>
<td>74.2</td>
</tr>
<tr>
<td>5</td>
<td>Federal Deposit Insurance Corporation</td>
<td>70.8</td>
<td>71.6</td>
</tr>
<tr>
<td>6</td>
<td>National Credit Union Administration</td>
<td>69.5</td>
<td>65.0</td>
</tr>
<tr>
<td>7</td>
<td>General Services Administration</td>
<td>68.6</td>
<td>67.6</td>
</tr>
<tr>
<td>8</td>
<td>National Science Foundation</td>
<td>68.0</td>
<td>68.0</td>
</tr>
<tr>
<td>9</td>
<td>Nuclear Regulatory Commission</td>
<td>67.8</td>
<td>70.5</td>
</tr>
<tr>
<td>10</td>
<td>Securities and Exchange Commission</td>
<td>65.9</td>
<td>68.1</td>
</tr>
</tbody>
</table>
# Top 20 Government Employers

<table>
<thead>
<tr>
<th>1.</th>
<th>National Aeronautics and Space Administration (NASA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>U.S. Department of State (DOS)</td>
</tr>
<tr>
<td>3.</td>
<td>Central Intelligence Agency (CIA)</td>
</tr>
<tr>
<td>4.</td>
<td>Social Security Administration (SSA)</td>
</tr>
<tr>
<td>5.</td>
<td>Transportation Security Administration (TSA)</td>
</tr>
<tr>
<td>6.</td>
<td>U.S. Department of Veterans Affairs (VA)</td>
</tr>
<tr>
<td>7.</td>
<td>National Security Agency (NSA)</td>
</tr>
<tr>
<td>8.</td>
<td>U.S. Drug Enforcement Administration (DEA)</td>
</tr>
<tr>
<td>9.</td>
<td>Air Force Civilian Service (AFCS)</td>
</tr>
<tr>
<td>10.</td>
<td>National Geospatial-Intelligence Agency (NGA)</td>
</tr>
<tr>
<td>11.</td>
<td>Naval Air Systems Command (NAVAIR)</td>
</tr>
<tr>
<td>12.</td>
<td>U.S. Department of Justice (DOJ)</td>
</tr>
<tr>
<td>13.</td>
<td>Los Alamos National Laboratory (LANL)</td>
</tr>
<tr>
<td>14.</td>
<td>Internal Revenue Service (IRS)</td>
</tr>
<tr>
<td>15.</td>
<td>Consumer Financial Protection Bureau (CFPB)</td>
</tr>
<tr>
<td>16.</td>
<td>Federal Bureau of Investigation (FBI)</td>
</tr>
<tr>
<td>17.</td>
<td>U.S. Naval Research Laboratory (NRL)</td>
</tr>
<tr>
<td>18.</td>
<td>United States Postal Service (USPS)</td>
</tr>
<tr>
<td>20.</td>
<td>U.S. Nuclear Regulatory Commission (NRC)</td>
</tr>
</tbody>
</table>

Respondents to this year’s survey were asked to name the government employers for which they’d most like to work or which they believe would provide a positive working environment for people with disabilities. Here are the results.

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22 2019 Best Places to Work employee engagement score, calculated by the Partnership for Public Service and Boston Consulting Group.

Supplier Diversity

The Bureau is required by the Dodd-Frank Act, Section 342, to implement standards and procedures to ensure, to the maximum extent possible, the fair inclusion and utilization of minorities, women, and minority-owned and women-owned businesses in all business and activities at all levels at the agency, including procurement and contracting opportunities. To fulfill this mandate in FY 2019, OMWI expanded offerings to both external and internal stakeholders by leveraging prior-year advances in policy and technology.

Internally, OMWI helps Bureau Divisions and Offices by assisting with market research activities to ensure maximum utilization of MWOBs in Bureau contracts. At the same time, OMWI leads the effort in recruiting and securing Bureau procurement professionals to attend and serve at supplier diversity conferences and events. In FY 2019, the OMWI expanded its strategic planning work with Divisions to include supplier diversity goals in the Division’s Diversity and Inclusion Strategic Plans. OMWI designed and developed an MWOB advocacy program using the D&I strategic plan as a platform, establishing the business case for supplier diversity and creating tools for Bureau stakeholders to turn their intentions into actions.

Externally, OMWI’s supplier diversity outreach efforts help to identify qualified MWOBs that are interested in providing goods and services to the Bureau. By participating in national supplier diversity and government contracting events, the Bureau connects with hundreds of MWOBs annually. In FY 2019, the Bureau expanded its external outreach to MWOBs, inviting them to visit the Bureau and participate in technical assistance sessions at our headquarters. OMWI provided technical assistance directly to over seventy-five (75) MWOB vendors through its two in-house “How to do business with the CFPB” events. And through its advertising and registration efforts around these “How to do business with the CFPB” events, the Bureau has developed and maintains a list of over one hundred (100) qualified MWOB vendors that is used by program offices before they begin their market research.

For future outreach efforts, OMWI is exploring on-demand technical assistance through digital supplier diversity content, such as webinars and YouTube videos, and streamlined processing of category-managed MWOB capabilities briefings to help them connect with Bureau stakeholders following the Bureau’s “How to Do Business” events.

In FY 2019, the Bureau spent just over $122.5 million, of which $35.5 million (28.9%) was spent with minority-owned and women-owned businesses as shown in Table 6. This is a notable
increase from the Bureau’s spend of 17.2% with MWOBs in FY 2018. As shown in Table 6 below, procurement dollars spent by the Bureau increased in every MWOB category.

**TABLE 6: DOLLARS SPENT24 TOWARD MINORITY-OWNED AND WOMEN-OWNED BUSINESSES25**

<table>
<thead>
<tr>
<th>Minority or Minority or</th>
<th>FY 2018</th>
<th>FY 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>$17,574,345</td>
<td>$16,967,515</td>
</tr>
<tr>
<td>Hispanic</td>
<td>$2,478,195</td>
<td>$1,506,811</td>
</tr>
<tr>
<td>African American</td>
<td>$2,650,143</td>
<td>$1,955,696</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>$22,403,528</td>
<td>$19,431,419</td>
</tr>
<tr>
<td>American Indian/Alaskan Native</td>
<td>$3,403,252</td>
<td>$3,685,640</td>
</tr>
<tr>
<td>Any of the 4 non-women minorities above</td>
<td>$30,935,118</td>
<td>$26,579,566</td>
</tr>
<tr>
<td>Total MWOB</td>
<td>$42,290,590</td>
<td>$35,470,619</td>
</tr>
</tbody>
</table>

In FY 2019, the Bureau obligated over 30% of all competed contract dollars to Minority and Women-Owned Businesses. Accordingly, the dollars spent with MWOBs reflect the contract’s terms and conditions, including the amount obligated, periods of performance and options. The top categories where those funds were obligated include: computer relate services, computer programming and facilities support services.

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24 As of FY 2019, Total Spend includes contracts with vendors and Pcard purchases and payments and excludes interagency agreements, Payroll and related items and Intergovernmental Personnel Agreements.

25 Note that some businesses are both Minority-owned and Women-owned, so adding the Spend for both will not be the same as Total Spend.
TABLE 7: FY 2019 CONTRACT OBLIGATIONS AWARDS TO MINORITY-OWNED AND WOMEN-OWNED BUSINESSES

MWOB Vendor Obligations

<table>
<thead>
<tr>
<th>Minority-Owned</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$27,225,979 (26.5%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Women-Owned</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$19,601,134 (19.1%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Asian/Pacific Island American</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$19,014,793 (18.5%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>American Indian/Alaskan Native</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,704,695 (4.6%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>African American</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,880,914 (1.8%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hispanic American</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,625,575 (1.6%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DFA (Any)</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>$37,774,399 (36.7%)</td>
<td></td>
</tr>
</tbody>
</table>

TABLE 8: FY 2019 DFA 5 TOP 10 NAICS OBLIGATIONS

<table>
<thead>
<tr>
<th>NAICS</th>
<th>NAICS Code Description</th>
<th>Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>541519</td>
<td>OTHER COMPUTER RELATED SERVICES</td>
<td>$12,398,269</td>
</tr>
<tr>
<td>541511</td>
<td>CUSTOM COMPUTER PROGRAMMING SERVICES</td>
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<td>561210</td>
<td>FACILITIES SUPPORT SERVICES</td>
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<tr>
<td>541512</td>
<td>COMPUTER SYSTEMS DESIGN SERVICES</td>
<td>$2,762,247</td>
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<tr>
<td>541611</td>
<td>ADMINISTRATIVE MANAGEMENT AND GENERAL MANAGEMENT CONSULTING SERVICES</td>
<td>$2,494,352</td>
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<tr>
<td>561320</td>
<td>TEMPORARY HELP SERVICES</td>
<td>$1,915,536</td>
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<td>561612</td>
<td>SECURITY GUARDS AND PATROL SERVICES</td>
<td>$1,841,100</td>
</tr>
<tr>
<td>236220</td>
<td>COMMERCIAL AND INSTITUTIONAL BUILDING CONSTRUCTION</td>
<td>$1,231,059</td>
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<tr>
<td>484210</td>
<td>USED HOUSEHOLD AND OFFICE GOODS MOVING</td>
<td>$864,618</td>
</tr>
<tr>
<td>541613</td>
<td>MARKETING CONSULTING SERVICES</td>
<td>$857,194</td>
</tr>
</tbody>
</table>
Inclusion in Business Activities

The Bureau’s OMWI Office is responsible for all matters of the agency relating to diversity in management, employment, and business activities. To achieve this, OMWI continues its collaboration with internal partners such as Procurement, Consumer Education and Engagement, and External Affairs.

Contracts

Under section 342 (c) of the Dodd-Frank Act, the OMWI Director must develop standards and procedures to determine whether an agency contractor and, as applicable, a subcontractor has failed to make a good faith effort to include minorities and women in their workforce.

To fulfill this requirement, the Bureau includes a Good Faith Effort (GFE) contract clause in all Bureau contracts to ensure contractors and subcontractors are aware of their statutory obligation to make a good faith effort to include women and minorities in their workforce. With each award, Bureau contractors agree to the terms of the GFE certification contract clause that is included in every contract above the Simplified Acquisition Threshold (SAT) awarded by the Bureau. With this clause, the contractor is certifying that: 1) It is committed to equal opportunity in employment and contracting; and 2) it has made and will continue to make, or will make during the course of this contract, a Good Faith Effort to ensure, to the maximum extent possible, the fair inclusion of minorities and women in its workforce and in the workforces of its applicable subcontractors.

In FY 2019, the Bureau developed and enhanced its processes to collect GFE data and to evaluate this data on the efforts of contractors and subcontractors to utilize minorities, women, and MWOBs in their workforces. In addition, OMWI participated in an interagency working group to share best practices in this area.
Education, Engagement and Partnerships

To support the Bureau’s mission of educating and empowering consumers to make better informed financial decisions, OMWI collaborates with the Consumer Education and Engagement (CEE) Division to distribute high-quality, free, financial educational resources to educate the public through our outreach and recruitment efforts. OMWI and CEE conducted financial educational outreaches at Unidos Annual Conference and Expo, Ascend’s National Convention & Career Fair, the Congressional Black Caucus 49th Annual Legislative Conference (ALC), and Prospancia’s Conference & Career Expo, an event where CEE engaged with conference attendees to share financial tools.

In addition, the Bureau partners with other government and private entities to provide financial education and materials to underserved communities. For example, the Bureau works very closely with the Chicago Federal Reserve Bank on its Money Smart Week (MSW) initiative, a financial education awareness campaign, by distributing CFPB financial education resources to MSW participants and presenting at some of their events. The Bureau has an ongoing collaboration with the FDIC around youth financial education. Most recently, the Bureau worked with the FDIC to incorporate more than 30 teacher activities into the new version of the FDIC’s MoneySmart for Young People. This project supports the Bureau’s recommendations that youth financial education include experiential learning and with this collaboration, each agency can expand their reach to non-primary audiences and share connections with teachers.

Finally, the CFPB and the Education Commission of the States are co-hosting three youth financial education learning clusters this year. The learning clusters will bring together state financial education policymakers and practitioners to share ideas and best practices, brainstorm solutions to common problems, and develop strategies for advancing K-12 financial education in their respective states.

The Bureau recognizes that developing financial capability early can set youth up for financial success as an adult. To prepare youth of all backgrounds, the Bureau is creating opportunities for them to develop financial capability skills. First, the Bureau is building the case for effective youth financial education based on extensive research and proven strategies. This framework helps financial educators understand the ideal windows of opportunity to engage youth on developing these skills, habits, and attitudes such as early childhood (ages 3 to 6), middle childhood (6 to 12) and adolescence and beyond.
The Bureau is also building the capacity of teachers and educators so they can in turn deliver high quality financial education in the classroom. In the fall of 2018, the CFPB released on its website a series of resources for use with high school students. These resources give educators no-cost tools to develop the financial knowledge and skill of their students. Additionally, this work with youth on financial literacy furthers the mandate of the Dodd-Frank Act Section 342 that, where feasible, OMWIs should partner with inner-city schools to establish or enhance financial literacy programs for girls and minorities.

Lastly, the Bureau is helping parents and caregivers increase their children’s chances for financial well-being. Families are the strongest influence on their children’s financial futures. The CFPB helps empower parents and caregivers to help their children build strong money skills, habits, and attitudes. The CFPB’s Money as You Grow webpage provides age-appropriate information, activities, and conversation starters. The Money as You Grow Bookshelf uses children’s books to help families with younger kids bring money topics to life through story time. The Money as You Grow Bookshelf is a list of books for children ages 4 to 10, readily available at libraries and bookstores. There are also Parent Reading Guides that cover the book’s key ideas and suggest questions to ask during reading time and activities for afterwards.
Regulated Entities

The Bureau takes a strategic and proactive approach to diversity and inclusion and assesses progress at regular intervals. As stated in our Business Case for Diversity\textsuperscript{26}, the CFPB believes that diversity and inclusion not only contribute to the CFPB’s internal functions but also to the level of service the Bureau can provide to the American public. Section 342 (b) (2) (C) of the Dodd-Frank Act requires that the OMWI provide a framework for financial institutions to similarly assess their diversity and inclusion. To support this effort, in 2015, the OMWI from the federal financial regulators created Joint Standards to conduct this assessment and a self-assessment form, based on diversity and inclusion best practices, that financial institutions can utilize as a guide for their assessment of their organizations to submit that data to their regulator.

In FY 2019, the CFPB focused its industry diversity and inclusion efforts on:

- conducting extensive outreach about the voluntary diversity and inclusion self-assessment process with industry;
- creating an online version of the self-assessment form to ease the submission process for institutions, and;
- creating an online review and reporting tool to aggregate reported data in order to provide comprehensive information to Congress and to industry.

In terms of outreach and engagement, the Bureau engaged in a multi-pronged communication strategy to educate and engage entities regarding the voluntary self-assessment process. This effort was executed through meetings and roundtables with trade associations and through direct contact with entities at conferences and meetings. Throughout FY 2019, the CFPB attended and participated in industry conferences to share information about the self-assessment process and to answer questions from financial institutions.

In fall of 2019, the Bureau hosted a joint event with the Federal Reserve Board (FRB), the Federal Deposit Insurance Company (FDIC), the Office of the Comptroller of the Currency (OCC), the National Credit Union Association (NCUA), and the Security and Exchange Commission (SEC), held at the Federal Reserve Bank of Chicago. The event was designed to

\textsuperscript{26} https://team.cfpb.local/wiki/index.php/Diversity_and_Inclusion_at_the_CFPB.
share information with industry about the self-assessment process, the status of diversity and inclusion within the financial services industry, and best practices in diversity and inclusion. Over 130 financial services organizations attended the half-day event. In fall of 2019, the OMWI and the Bureau Director hosted a roundtable event with approximately 15 industry trade associations in order to share information about the self-assessment process, to answer questions and address concerns from industry representatives, and to encourage financial institutions to participate in the self-assessment process.

These engagements informed the Bureau about industry concerns related to the Bureau’s use of data and how submissions would be shared internally. As a result of this feedback, the Bureau modified external communications in order to provide more information to industry about how it will use the data. Through its continual outreach, the Bureau has learned that many financial institutions recognize diversity as a business growth enabler and are embracing the need to expand their diversity and inclusion programming. The self-assessment form is an excellent framework that can be used to ensure that institutions are infusing diversity throughout their organizations.

The OMWI collaborated very closely with CFPB’s Technology and Innovation Office to create a simple, useful online tool to make submission of the self-assessment form easy. The form launched to entities in January 2020 and the online version has been described by users are “easy to navigate” and “informative”. The Bureau has updated its website with content about the self-assessment process including a Frequently Asked Questions document and a guide for navigating the online portal, to further encourage financial institutions to participate and submit a self-assessment. Going forward, OMWI plans to create guides for industry based on leading diversity and inclusion best practices. The Bureau will begin reporting submission results in OMWI’s FY 2020 annual report.
APPENDIX A:

EOEF – Office of Minority Women and Inclusion (OMWI)

** Position has dual reporting authority to the Bureau Director
## OMWI and OHC Outreach and Recruitment Events - 2019

<table>
<thead>
<tr>
<th>Event /College</th>
<th>Date</th>
<th>Location</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unidos Annual Conference and Expo</td>
<td>August 2019</td>
<td>San Diego, CA</td>
<td>Hispanic/ Latino</td>
</tr>
<tr>
<td>Ascend's National Convention &amp; Career Fair</td>
<td>August 2019</td>
<td>Washington, DC</td>
<td>Asian</td>
</tr>
<tr>
<td>2019 American University Fall Internship and Career Fair</td>
<td>September 2019</td>
<td>Washington, DC</td>
<td>Multicultural</td>
</tr>
<tr>
<td>Congressional Black Caucus 49th Annual Legislative Conference (ALC)</td>
<td>September 2019</td>
<td>Washington, DC</td>
<td>African American</td>
</tr>
<tr>
<td>2019 George Washington University Career and Internship Fair</td>
<td>September 2019</td>
<td>Washington, DC</td>
<td>Multicultural</td>
</tr>
<tr>
<td>University of Maryland (MD) Fall Career and Internship Fair (All Industries)</td>
<td>September 2019</td>
<td>College Park, MD</td>
<td>Multicultural</td>
</tr>
<tr>
<td>2019 University of the District of Columbia (DC) Career Fair</td>
<td>September 2019</td>
<td>Washington, DC</td>
<td>Multicultural</td>
</tr>
<tr>
<td>Harvard Diverse Opportunities Fair</td>
<td>September 2019</td>
<td>Boston, MA</td>
<td>Multicultural</td>
</tr>
<tr>
<td>2019 George Mason Fall Career Fair</td>
<td>October 2019</td>
<td>Fairfax, VA</td>
<td>Multicultural</td>
</tr>
<tr>
<td>HBCU Career Development Market Place Career Fair 2019</td>
<td>October 2019</td>
<td>Baltimore, MD</td>
<td>African American</td>
</tr>
<tr>
<td>Conference &amp; Career Expo presented by Prospanica</td>
<td>October 2019</td>
<td>Orlando, FL</td>
<td>Hispanic/ Latino</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12</strong></td>
<td></td>
<td></td>
</tr>
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APPENDIX C:

<table>
<thead>
<tr>
<th>Year</th>
<th>Heritage Month and Diversity Events</th>
</tr>
</thead>
</table>
| 2018 | **October**

**National Hispanic Heritage Month:** On October 4, 2018, OMWI and the Adelante ERG featured a Hispanic Heritage Month Conversation with Anthony Tijerino, President and CEO of the Hispanic Heritage Foundation, which focused on education, workforce development, connectivity, innovative leadership and public awareness as well as promoting cultural pride and accomplishment. In addition, on October 9, 2018 the Adelante ERG and the Bureau’s Technology & Innovation Office hosted a conversation with Dr. Pablo Molina, Chief Information Security Officer at Drexel University which focused on the roles of Hispanics in technology, cyber security, and ethics in FinTech.

**November**

**Veterans Day:** On November 7, 2018, in recognition of this Veterans Day, the Office of Servicemembers Affairs (OSA) hosted a sample “tasting” experience of Meals Ready to Eat (MRE’s) that Servicemembers are typically provided when they are deployed out in the field.

**Women’s Speaker Series:** On November 29th, SPARK, the Women’s Employee Resource Group, introduced “Women in Leadership” speaker series, which featured remarks from the Chief of Staff and a panel consisting of the Associate Director of Consumer Education and Engagement, the Associate Director of External Affairs, the General Counsel, and the Acting Chief Operating Officer. The panel discussed their journeys into leadership and tips for optimizing opportunities in the workplace.

| 2019 | **January**

**MLK Tribute:** On January 16, 2019, OMWI, RISE ERG and Fair Lending hosted a lunch and learn on Dr. Martin Luther King Jr.’s Vision for Economic Justice (1965-1968). The session included a review of Dr. King’s speeches and their application to economic justice issues we see, even today.

**February**

**Black History Month:** On February 26, 2019, OMWI and RISE ERG hosted a fireside chat with Ben Carson, Secretary of the Department of Housing and Urban Development and Director Kathy Kraninger to celebrate Black History Month.

**March**

**Women’s History Month:** Spark hosted a second “Women in Leadership” speaker series event on March 20, 2019 featuring remarks by the Bureau Chief of Staff, the Policy Associate Director for Consumer Education and Engagement, and the Associate Director for the Office of Equal Opportunity and Fairness.
<table>
<thead>
<tr>
<th>Month</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td><strong>Asian Americans and Pacific Islanders (AAPI) Heritage Month</strong>: On May 31, OMWI and the ASPIRE ERG held a fireside chat with key contributors of the Academy Award nominated &amp; Emmy Award winning documentary titled <em>Abacus: Small Enough to Jail</em>. The documentary tells the story of a financial institution called Abacus, a small Chinese-American bank, that becomes the only company criminally indicted in the wake of the United States' 2008 mortgage crisis. The Bureau had 2 screenings of the film prior to the fireside chat.</td>
</tr>
<tr>
<td></td>
<td><strong>Spark Event</strong>: On May 13th, SPARK hosted a panel featuring the Enforcement Directors from three of the Bureau's sister regulators (SEC, FDIC, and OCC), along with the Bureau's Enforcement Director. This panel highlighted women's major leadership accomplishments and challenges in their working careers.</td>
</tr>
<tr>
<td>June</td>
<td><strong>Lesbian, Gay, Bisexual, Transgender and Queer (LGBTQ+) Pride Month</strong>: On June 11, 2019, OMWI and the Pride ERG hosted an internal photo entitled, “Raising the Rainbow Flag” with the members of LGBTQ+ Bureau community and allies in the Courtyard at CFPB’s 1700 G St. Headquarters Building. Approximately 90 employees in attendance held up strips colored cloth to create a human Pride flag, which was photographed and displayed on the lobby television screens and in the OMWI newsletter to increase awareness and promote unity around the LGBTQ+ Bureau community. On June 13, 2019, OMWI and the Pride ERG hosted an internal panel event entitled, “Making the Difference: Being Out and Open in the Workplace” at our 1990 K Street office which was accessible to the Regional offices via Web-ex. The Director of the Office of Fair Lending and Enforcement moderated the event and the Chief of Staff gave opening remarks. Staff from divisions across the Bureau—Office of Fair Lending, Office of Civil Rights, Office of Supervision, Enforcement and Fair Lending, and the Office of Equal Opportunity and Fairness shared their experiences about the challenges and rewards of coming out in the workplace.</td>
</tr>
<tr>
<td></td>
<td><strong>RISE Events</strong>: On June 7, 2019, RISE conducted its first community outreach project entitled, “Put a Sock In it For Charity” and on June 11th, RISE hosted its first series of lunch and learns – “Networking 101: Rocking Your Relationships and Blacks in Leadership” in a Bureau Panel Discussion. On June 26, in honor of Juneteenth, a RISE member shared a personal Juneteenth presentation about her family history as Jesuit Slaves and the Georgetown University.</td>
</tr>
</tbody>
</table>
APPENDIX D:

Supplier Diversity Outreach

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>October 2018</td>
<td>National Minority Supplier Development Council (NMSDC) Conference &amp; Business Opportunity Fair</td>
</tr>
<tr>
<td>January 2019</td>
<td>National 8(a) Association Small Business Conference</td>
</tr>
<tr>
<td>April 2019</td>
<td>Annual Government Procurement Conference (AGPC)</td>
</tr>
<tr>
<td>May 2019</td>
<td>HUD Office of Small and Disadvantaged Business Utilization (OSDBU) Annual Outreach Event</td>
</tr>
<tr>
<td>June 2019</td>
<td>Women’s Business Enterprise National Council (WBENC) National Conference &amp; Business Fair</td>
</tr>
<tr>
<td>July 2019</td>
<td>How to Do Business with the CFPB – Technology and Innovation, MWOB Industry Day</td>
</tr>
</tbody>
</table>