This agency is a Self-Directed, Semi-Independent (SDSI) agency; therefore, it has no FTE limitation in the General Appropriations Act. The FTEs listed were paid from non-appropriated funds. Compared with fiscal year 2016, the agency’s total number of FTE decreased by 7.1 (8.4 percent).

### Employee Turnover

Excluding interagency transfers, the turnover rate within the agency (13.9 percent) was lower than the statewide turnover rate (18.6 percent) and higher than the turnover rate of Article VIII and SDSI agencies (11.0 percent) during fiscal year 2020. The fiscal year 2020 agency turnover rate including employees who transferred to another state agency or higher education institution was 18.9 percent.

### Compensation Information

The average agency salary of $58,967 in fiscal year 2020 represented an increase of 4.5 percent compared with the average agency salary in fiscal year 2016. In fiscal year 2020, 76.4 percent of employees were paid below the midpoint of the salary range in which they were assigned. Total agency expenditures for salaries and benefits were lower compared with fiscal year 2016.

### Number of and Total Dollars Spent on Salary Actions

<table>
<thead>
<tr>
<th>Fiscal Year 2019</th>
<th>Fiscal Year 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actions</td>
<td>Dollars Spent</td>
</tr>
<tr>
<td>Promotions</td>
<td>$19,054</td>
</tr>
<tr>
<td>Merits</td>
<td>$27,000</td>
</tr>
<tr>
<td>One-Time Merits</td>
<td>$0</td>
</tr>
<tr>
<td>Equity Adjustments</td>
<td>$0</td>
</tr>
<tr>
<td>Reclassifications</td>
<td>$1</td>
</tr>
<tr>
<td>Totals</td>
<td>$47,054</td>
</tr>
</tbody>
</table>

### Note

- Promotions and salaries trends information was taken from the Office of the Comptroller of Public Accounts’ Uniform Statewide Payroll/Personnel System and Standardized Payroll/Personnel Reporting System. Unless otherwise indicated, the data reported is for classified regular, full-time and part-time employees. Salary and benefit information was taken from the Office of the Comptroller of Public Accounts’ Uniform Statewide Accounting System.
- Includes classified regular, full-time employees only. The total percentage for salary range distribution is not the sum of salary schedules A and B percentages.
In fiscal year 2020, the majority (72.2 percent) of employees were classified in the following job titles: Financial Examiner (58.0 percent), License and Permit Specialist (5.4 percent), Administrative Assistant (5.0 percent), and Investigator (3.8 percent).

**Classification Compliance Audit**

During the past two years, this agency was not selected as part of our office’s classification compliance audits.

**Fiscal Year 2020 Workforce Demographics**

On average, employees at the agency were 42.2 years old and had 6.3 years of agency length of service. Of the agency’s employees, 48.5 percent were 40 years old or older, and 49.5 percent had fewer than 5 years of agency length of service. The Employees Retirement System estimates that between fiscal years 2020 and 2024, 16.0 percent of the agency's workforce will be eligible to retire (based on fiscal year 2020 data).

**Gender**

- Female: 41.6% (Agency), 57.6% (All State Agencies)
- Male: 58.4% (Agency), 42.4% (All State Agencies)

**Ethnicity**

- White: 41.3% (Agency), 44.1% (All State Agencies)
- Black: 15.8% (Agency), 24.9% (All State Agencies)
- Hispanic: 35.6% (Agency), 27.2% (All State Agencies)
- Other: 7.3% (Agency), 3.8% (All State Agencies)

**Age**

- Under 30 years: 17.7% (Agency), 15.9% (All State Agencies)
- 30 - 39 years: 33.8% (Agency), 23.6% (All State Agencies)
- 40 - 49 years: 19.2% (Agency), 25.2% (All State Agencies)
- 50 - 59 years: 20.2% (Agency), 23.7% (All State Agencies)
- 60 years or older: 9.1% (Agency), 11.6% (All State Agencies)

**Agency Length of Service**

- Fewer than 2 years: 26.2% (Agency), 30.4% (All State Agencies)
- 2 to 4 years: 23.3% (Agency), 29.1% (All State Agencies)
- 5 to 9 years: 31.5% (Agency), 16.7% (All State Agencies)
- 10 to 14 years: 11.4% (Agency), 11.1% (All State Agencies)
- 15 years or more: 7.6% (Agency), 12.7% (All State Agencies)

**Veteran Employment**

Effective fiscal year 2016, Texas Government Code, Section 657.004, sets for state agencies a goal of employing veterans in full-time positions equal to at least 20.0 percent of the total number of agency employees.

In fiscal year 2020, the agency's total percent of veterans employed was higher than the statewide average and had decreased since fiscal year 2019.

*Veteran employment information was obtained from the Office of the Comptroller of Public Accounts. Statewide totals include state agencies and higher education institutions.*

Source: State Auditor's Office 466 - Office of Consumer Credit Commissioner January 2021