



2010 Washington County Issues of Poverty

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ADDRESSING THE CAUSES AND CONDITIONS OF POVERTY IN WASHINGTON COUNTY SINCE 1965

Our Promise Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and are dedicated to helping individuals help themselves and each other.

Our Vision Washington County's residents are strong, resilient, involved in the community, and live with dignity and security.

Our Mission In partnership with the community, Community Action assists low-income people to achieve self-determination.

COMMUNITY ACTION CORE COMPETENCIES

Community Action...

...has a genuine concern and knowledge regarding the issues of poverty.

...is recognized, respected, and works collaboratively with funders and other service providers.

...is a community leader in the area of early childhood development.

...is a catalyst in community efforts to address issues of homelessness and affordable housing.

Issues of Poverty is a community needs assessment developed with input from clients, partners, staff and board. The resulting premises were identified through staff experiences with local residents struggling to make ends meet, public impressions of poverty in Washington County, and analysis of a variety of community and social services data. The premises are annually reviewed, tested and adapted to reflect current trends and conditions. Through this process, the following premises have emerged:

PREMISE 1: Hard working people should be able to afford their basic needs.

PREMISE 2: People who have fallen on hard times should be able to get the help they need to get back on their feet.

PREMISE 3: Everyone deserves the opportunity to be educated and gainfully employed.

PREMISE 4: Everyone should have a safe, affordable, decent place to live.

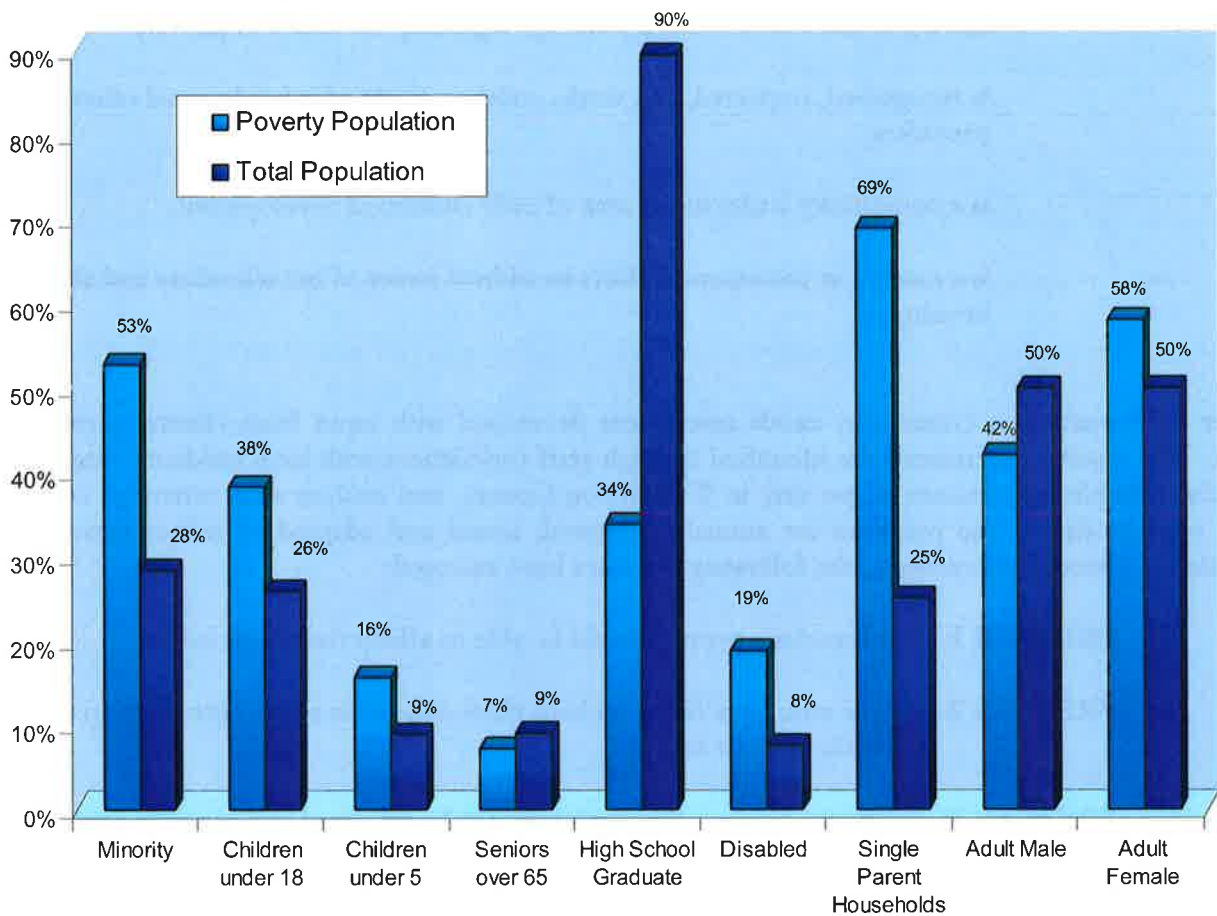
PREMISE 5: Everyone should have access to the health care they need to live healthy and productive lives.

PREMISE 6: Children deserve the opportunity to succeed in school and life.

PROFILE OF WASHINGTON COUNTY'S LOW-INCOME COMMUNITY

- While the County's population grew 20% between 2000 and 2008, the poverty population grew at nearly three times that rate (58%).¹
- One in 10, or 51,573, Washington County residents are living below the Federal Poverty Level (FPL).¹
- Nearly 1 in 4 Washington County residents (24%) are Low-Income.¹
- While minorities constitute 28% of the general population, they are a disproportionate 53% of the total poverty population.¹
- 18% of minorities live in poverty.¹
- 60% of family households living in poverty are female headed households with children under 18.¹
- Children under 18 make up 38% of the poverty population.¹

Poverty and Total Population Characteristics

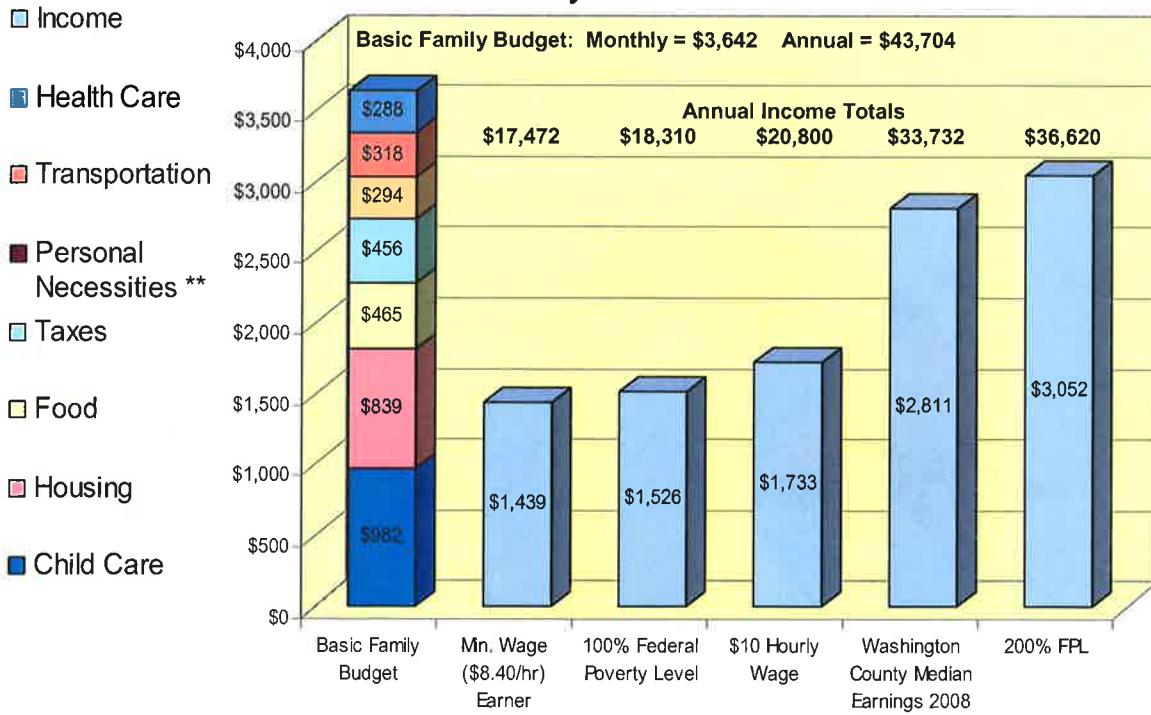


Poverty is a significant and growing issue in Washington County that impacts women, children, people with disabilities and minorities disproportionately.

PREMISE 1: Hard working people should be able to afford their basic needs.

- The 2009 poverty level for a family of three is \$18,310² annually, yet a single parent working full time earning minimum wage has an annual income of \$17,472.
- For a family of three to afford the Basic Family Budget, they must have an annual income of \$43,704,³ which is 239% of the Federal Poverty Level.
- For a family of three to afford a 2 bedroom apartment in Washington County at the 2010 Fair Market Rate, the household must have an annual income of \$33,560,⁴ which is 165% of the Federal Poverty Level.
- In 2008, more than 1 in 4 households (27%) living below the Federal Poverty Level had at least one working member.¹
- In 2009, 53% of households accessing emergency assistance from Community Action had at least one working member.⁵

**Basic Family Budget vs. Monthly Income
Family of Three**



* Cost of living based on Basic Family Budget developed for the Portland/Vancouver Metro Area³

** Necessities include: clothing, personal care expenses, household supplies, reading materials, school supplies, and other miscellaneous items of necessity from the Consumer Expenditure Survey.

Having a job does not necessarily guarantee that basic needs can be met.

PREMISE 2: People who have fallen on hard times should be able to get the help they need to get back on their feet.

- Entry into poverty often follows an event such as loss of employment, onset of a disability, incarceration, change from a two-adult household to a single head of household, or entry of a child under the age of six into the household. ⁶
- A family of three eligible for public assistance receives \$528/mo, which would total \$6,336/year, \$11,974 below the Federal Poverty Level. ⁷
- 65% of families accessing area food pantries indicated that their Supplemental Nutrition Assistance Program (formerly Food Stamps) lasted two weeks or less. ⁸
- In 2009, Community Action received 9,265 requests for emergency rent assistance and was able to serve 982 (10.6%) households. ⁹
- 49% of households receiving emergency rent assistance at Community Action in 2009 cited a temporary financial setback such as wage reduction, job loss, a cut in benefits or a financial emergency as the primary reason for needing assistance. ⁹
- In 2009, an average of 75 families were waiting for emergency shelter each month. There are a total of 17 family shelter units available throughout Washington County. ⁹

Reasons For Emergency Rent Need

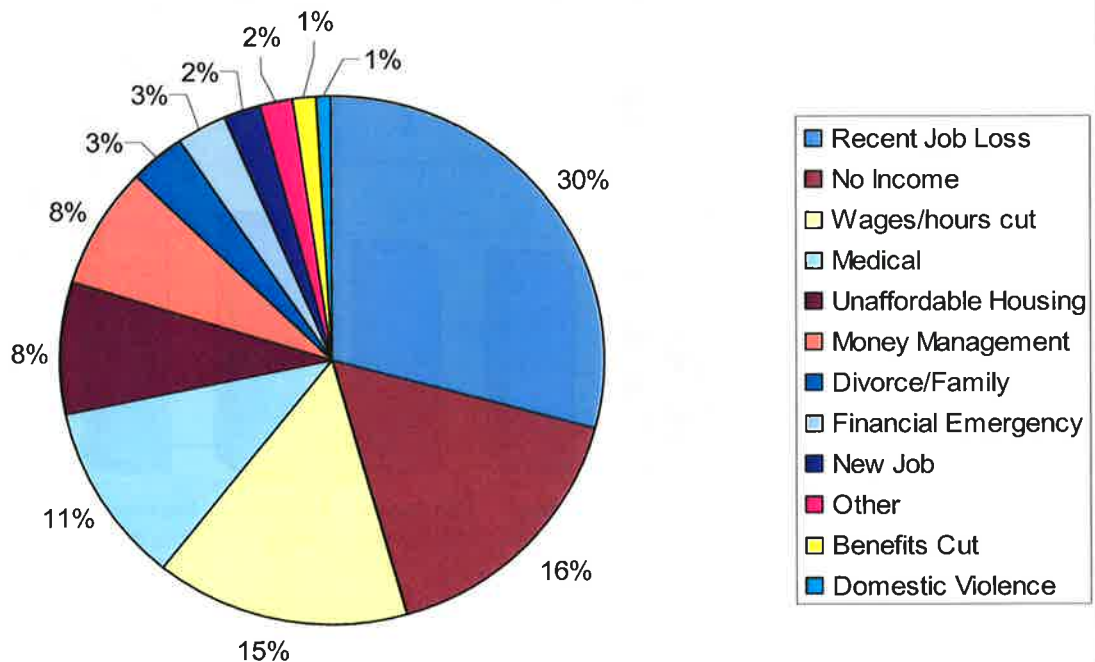


Chart Data Compiled from 2009 Community Action Service Statistics

A strong safety-net is essential for limiting the duration of poverty conditions and helping families regain and maintain self-sufficiency.

PREMISE 3: Everyone deserves the opportunity to be educated and gainfully employed.

Education

- The average cost of tuition and fees at Oregon's Public Colleges and Universities increased 77% for Community Colleges and 65% for 4 year schools from 2000-2001 to 2007-2008 making higher education less accessible for middle and low-income students.¹⁰
- In 2007-2008, the drop out rate for all Washington County districts was 2.66%. The rates for students with limited English proficiency, minority students, and economically disadvantaged students, and were 75%, 65% and 26% higher, respectively.¹¹

Employment

- The annual average unemployment rate in Washington County increased from 5.8% in 2008 to 10.9% in 2009.¹²
- The living wage in Washington County for a family of three with two children is \$30.71 per hour or \$63,877 per year.¹³
- For each job opening in Oregon that pays a living wage for a family of three with two children, there are 21 job seekers on average.¹⁴

2008 Median Earnings by Education Level

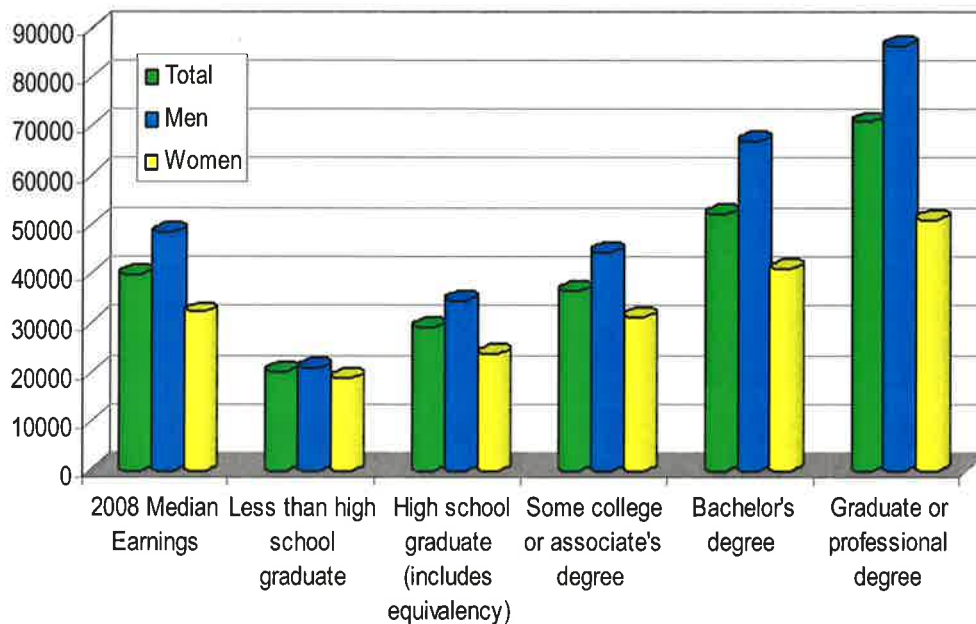
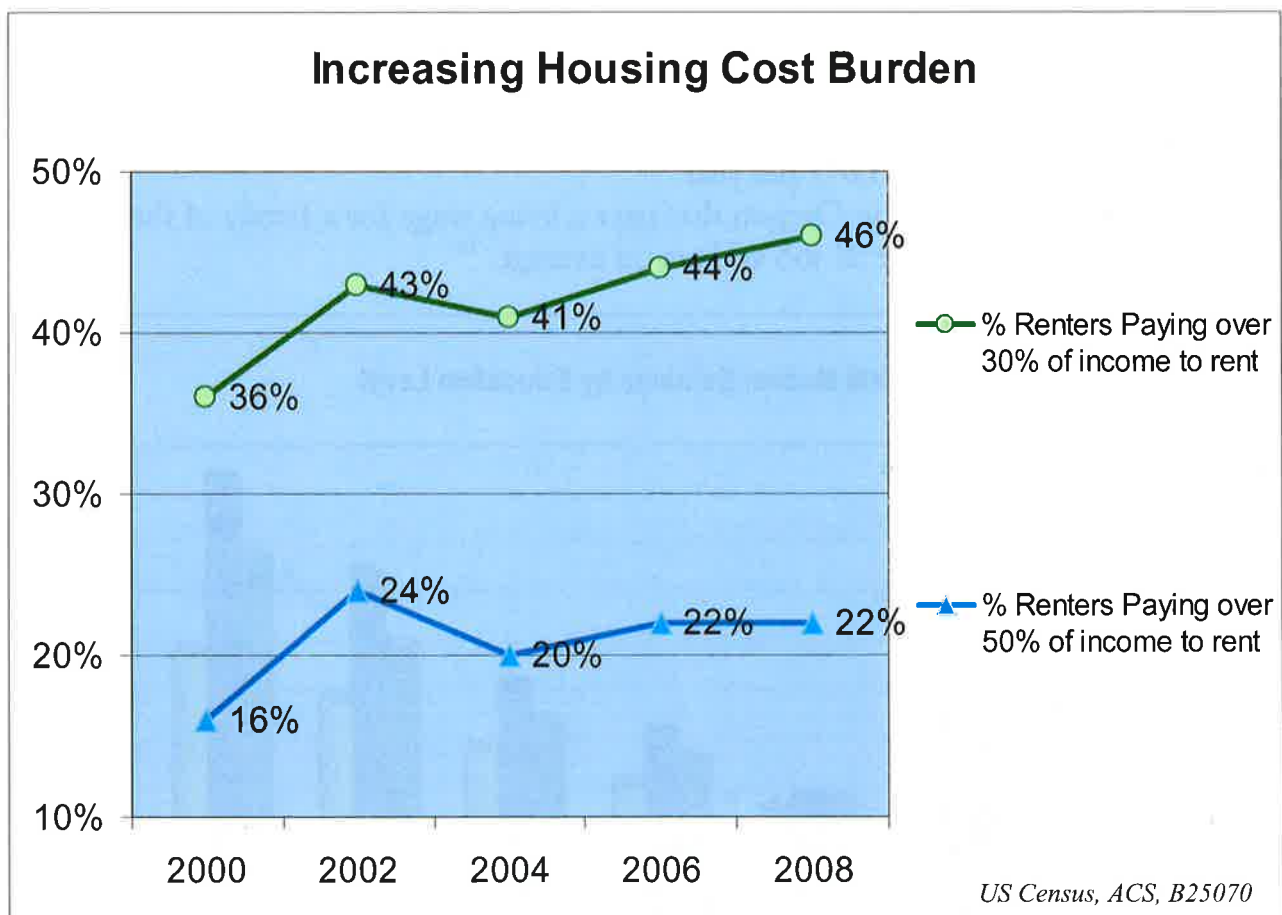


Chart Data from U.S Census Bureau 2008 ACS, B15004

Limited access to education and living wage jobs prevent the achievement of economic security. The more you learn, the more you earn.

PREMISE 4: Everyone should have a safe, affordable and decent place to live.

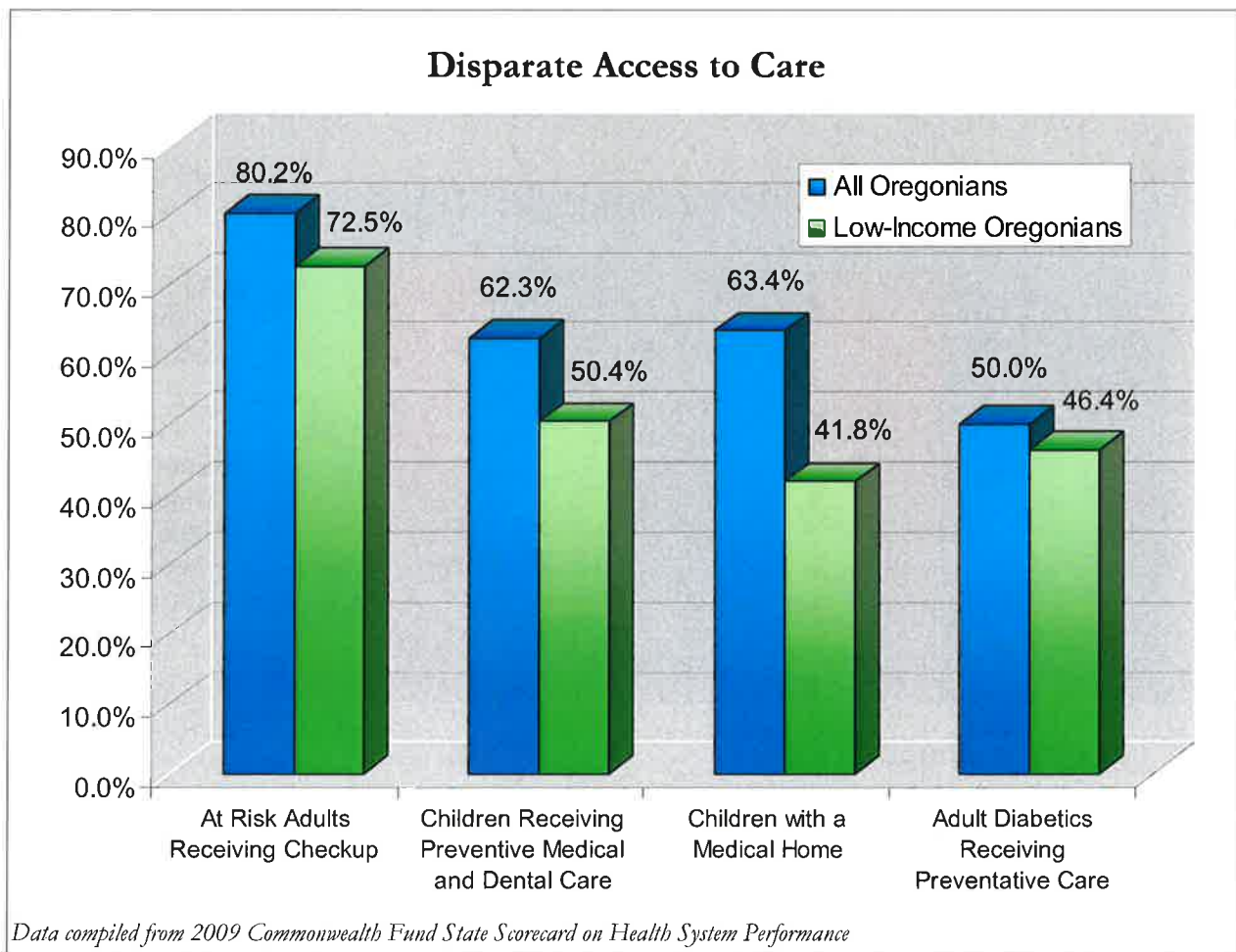
- 46% of Washington County renters at all income levels live in housing that is unaffordable.¹⁵
- A full time worker must earn \$16.13 per hour to afford a two-bedroom unit; market rent for a 2-bedroom apartment is \$839 per month.⁴
- In January 2009, 1,250 individuals were identified as homeless at a single point in time. Of those, 177 adults and approximately 36 children were sleeping outside.¹⁶
- In 2009, 4,194 households were evicted from their homes in Washington County.¹⁷



The high cost of housing in relationship to area wages makes it difficult for families to maintain their housing and overall stability.

PREMISE 5: Everyone should have access to the health care they need to live healthy and productive lives.

- 69,475 Washington County Residents do not have health insurance. ¹⁸
- 48% of individuals accessing emergency assistance at Community Action in 2009 had no health insurance. ¹⁹
- 11% of households receiving emergency rent assistance cited medical reasons as the primary factor in their inability to pay their rent. ¹⁹
- Compared to insured children in the US, uninsured children are 5 times more likely to use the emergency room as a regular place of care. ²⁰
- 47% of households surveyed by the Oregon Food Bank delayed filling medical prescriptions due to cost, and 58 % reported delaying medical care. ²¹

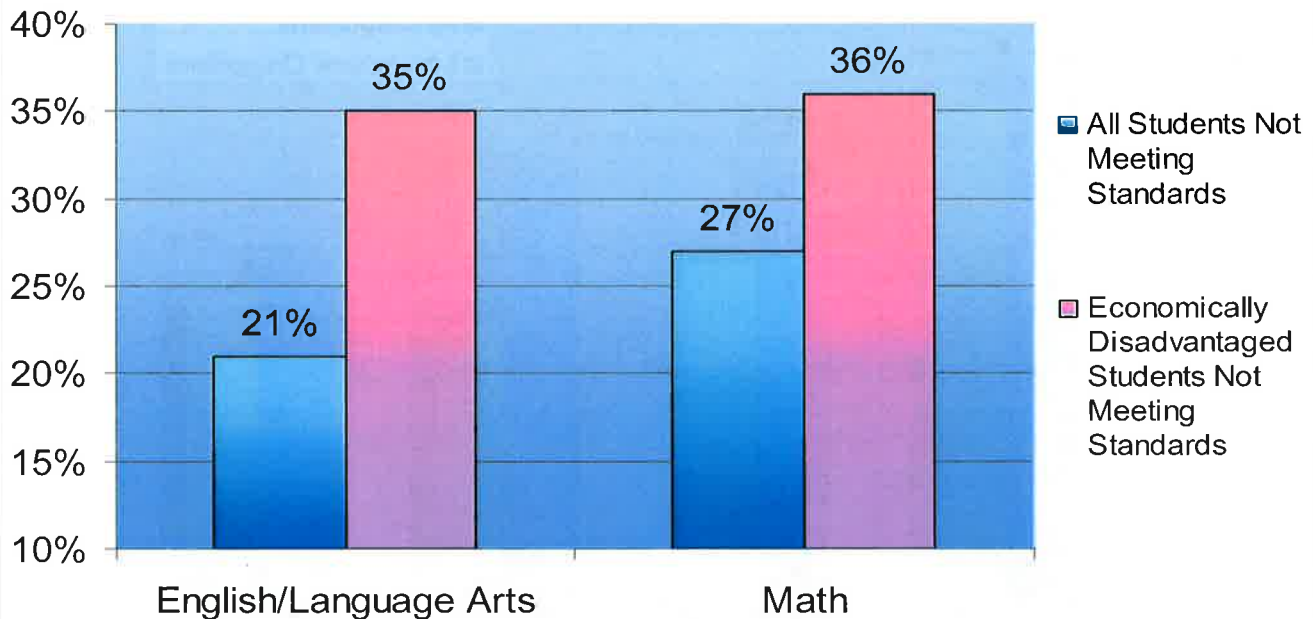


Health care costs deplete family budgets and lack of access to medical care reduces productivity and earning potential, putting families at greater risk of instability.

PREMISE 6: Children deserve the opportunity to succeed in school and life.

- Children who experience poverty are more likely to experience poverty as adults.²²
- Children are overrepresented in the low-income population, especially at the lowest income levels.²³
- During the 2008-09 school year, 1,844 of Washington County Kindergarten through 12th grade students were homeless.²⁴
- Community Action Head Start has a wait list of 664 eligible children.²⁵
- 14,465 Washington County children do not have health insurance.²⁶
- In 2008, there were 350 babies born in Washington County to mothers who did not receive adequate prenatal care, putting them at greater risk for preterm birth and low birth weight.²⁷

In Washington County schools, economically disadvantaged students were less likely to meet academic standards.



Data Compiled by Community Action with data from 2008-2009 District Report Cards

Children from low-income families experience greater barriers that impede appropriate development and cause lasting disadvantages.

COMMUNITY FEEDBACK

Process: To gather information directly from Washington County residents, forty one-on-one interviews were conducted by Portland State University students in November 2008. Participants were low-income Washington County residents recruited by Community Action Energy and Emergency Rent and Housing and Homeless Services programs, Community Partners for Affordable Housing, Tualatin Valley Housing Partners, Bienestar and Washington County Department of Housing Services. In addition to these interviews, one focus group was conducted in Spanish with seven Head Start parents in February 2009. Major findings and identified values from this work are presented below:

1. Complexity of Social Service System:

- While individual services are helpful in reducing causes or conditions of poverty, the system as a whole appears difficult to access and navigate.
- The system is categorical rather than comprehensive, requiring families to interact with multiple service systems in order to meet their needs.
- Increased co-location, coordination and transparency are desired.

2. Obstacles to Self-Sufficiency:

- Abrupt cut-off from services and/or fear of failure without access to services is a disincentive to increasing self sufficiency.
- Families feel as though they are better off keeping their benefits instead of taking actions (such as accepting higher-wage jobs) that might result in a loss of benefits.
- The inability to build or hold assets while receiving assistance also perpetuates poverty.
- The current economic climate has made families even more risk averse as people feel that the future is especially unpredictable at this time.
- There is significant concern about having to go to the end of a long waiting list to have benefits restored if the opportunity that resulted in the loss of benefits ceased to exist.

3. Accessibility of Services:

- More clarity around what services are available and how to access them is desired.
- More personalized assistance navigating the system would be helpful.
- Increased outreach could help people know about services when they need them.
- Extended hours could better accommodate work schedules.
- Combining services with housing could improve accessibility.

4. Safety Net:

- Not everyone needs long-term services.
- There is a desire for more on-demand short-term services with simple applications to facilitate access and help people through a rough spot.
- Housing and health care are among the most needed services.

5. Housing Support:

- Waiting for Section 8 vouchers for one to three years and processing paperwork is intensive and burdensome.
- Once a family receives the voucher, it is difficult to find housing.
- Time and inspection requirements are burdensome for families.
- Multiple application fees drain family budgets.
- It is difficult to find available housing that will accept vouchers, including ADA accessible units.
- When short-term rental subsidies are not connected to employment supports to assist with increasing income it can result in families losing housing.

6. Transportation:

- Lack of a dense, high-frequency public transportation network limits opportunities for employment, housing and involvement in community activities.
- There is a need for more flexibility in transportation options.

7. Health Care:

- There is a need for better health care.
- Public health care programs are not accessible to adults who do not have disabilities.
- Prescriptions and over the counter medications are unaffordable.
- Taking time off to care for sick children places employment at risk, and for parents without paid sick leave, it eats into family budgets.
- Mental health care is particularly difficult to access.
- Bureaucracy and paperwork are barriers to timely coverage.
- Long waits, inattentive providers, and lack of sensitivity to needs were also mentioned.

8. Barriers to Employment:

- Transportation limitations
- Presence of disability in the household
- Lack of documentation
- Lack of opportunities
- Lack of affordable child care

CONCLUSIONS

Poverty, and the insecurity and instability that come with it, affects our entire community. Working together, we can reduce the severity and duration of poverty conditions for children and families. Community Action is committed to leading a collaborative effort to provide opportunities for all Washington County residents to thrive.

1. Increase community engagement in issues of poverty and economic stability.

- Engage with all sectors of the community – government, business and faith based groups – to increase opportunities to promote the economic independence and well-being of low-income residents.

2. Eliminate conditions of poverty and reduce barriers to economic stability.

- Establish a work group of community partners to identify and address barriers to self sufficiency.
- Increase provider awareness of services available within the community to improve service delivery and increase coordination.
- Strengthen community safety net services such as emergency and short term rent assistance and energy assistance.

3. Deliver on our mission through operational excellence

- Continually seek feedback from the community to inform quality improvement.

Glossary of Terms

Federal Poverty Level (FPL): Established by the Social Security Administration in 1964. The poverty level is based on USDA estimates of food costs and the 1955 Food Consumption Survey that showed that families spent roughly one-third of their income on food. It is calculated by multiplying estimated food costs by three with adjustments for family size and is used as a statistical tool to calculate the number of people in poverty. The poverty level is revised annually by the Census Bureau to allow for changes in the cost of living as reflected in the Consumer Price Index (CPI-U). The poverty level is the same for all parts of the country (except Alaska and Hawaii); it is not adjusted for regional, state or local variations in the cost of living. For a family of 3, the 2009 Poverty Level for a family of 3 is \$18,310.

Low-Income: For the purposes of this document, low-income refers to families who have income that is equal to or less than 200% of the Federal Poverty Level for their family size.

Minimum Wage: Current minimum wage in Oregon is \$8.40 per hour.

Fair Market Rent: Rent guidelines determined by the Department of Housing and Urban Development to be the cost of modest, non-luxury rental units in a specific market area for various size units (1 bedroom, 2 bedroom, etc.). FMR's are revised annually and are different for each community.

Basic Family Budget: Researched by the Economic Policy Institute, the Basic Family Budget is a realistic measure of the income required to have a safe and decent, though basic, standard of living. It comprises only the amounts a family needs to spend on food, shelter, clothing, transportation and other necessary costs. It does not include savings, restaurant meals, insurance or funds for emergencies. The Basic Family budget used in this document is based on a family of three with one adult and two preschool-aged children and assumes that the family is receiving no public assistance.

Public Assistance: Temporary Aid to Needy Families, or TANF, was created by the Welfare Reform Law of 1996. TANF became effective July 1, 1997, and replaced what was then commonly known as welfare: *Aid to Families with Dependent Children (AFDC)* and the *Job Opportunities and Basic Skills Training (JOBS)* programs. The Temporary Assistance for Needy Families (TANF) program provides cash assistance to low-income families with children while they strive to become self-sufficient. The goal of the program is to reduce the number of families living in poverty, through employment and community resources. To qualify for TANF, families must have very few assets and little or no income. The current maximum monthly benefit for a family of three is \$528. Many families in the TANF program must participate in the JOBS employment and training program, which helps them prepare for and find work. They may also receive help with problems around housing, child care, alcohol or drug abuse, domestic-violence and other factors that affect family stability.

Economically Disadvantaged: A term used by the Department of Education to identify students who are eligible to participate in the Free Lunch Program under the National School Lunch Act. Children from families with income at or below 130% of the Federal Poverty Level are eligible for the Free Lunch Program.

Living Wage: A living wage is a wage that allows families to meet their basic needs, without public assistance, and that provides them some ability to deal with emergencies and plan ahead. It is not a poverty wage.

Unaffordable Housing: Housing that costs more than 30% of the household's total monthly income.

Footnotes

1. US Census Data from 2000 Decennial Census and 2008 American Community Survey. Total Washington County population in 2000: 441,331 and 2008: 529,216; Population below FPL in 2000: 32,575 and 2008: 51,573; Total Minority population in 2000: 79,162 and 2008: 150,127; Minority population in Poverty in 2000: 11,185 and 2008: 27,244; population below 200% FPL 2008: 125,286; Total families with children below poverty 2008: 6,736 and Female Headed Households with children below Poverty: 4,028; Children Under 18 in Poverty 2008: 19,714; 2008 Employed in poverty: 13,739.
2. Federal Register; January 23, 2009 (volume 74, Number 14)
3. Basic Family Budget (updated July 2008) developed by the Economic Policy Institute based on cost estimates for a family of three with one working adult and two preschool-aged children in the Portland Metro Area. Housing costs have been updated by Community Action to reflect the 2010 Fair Market Rent for a 2 Bed-room apartment. www.epi.org/content.cfm/datazone_fambud_budget
4. HUD Annual Fair Market Rate 2010:
http://www.huduser.org/portal/datasets/fmr/fmrs/FY2010_code/2010summary.odn?inputname=METRO38900M38900*Portland-Vancouver-Beaverton%2C+OR-WA+MSA&data=2010&fmrtype=Final
5. 2009 Service Statistic compiled by Community Action
6. Based on national level research and local service statistics.
7. Oregon Department of Human Services, www.oregon.gov/DHS/assistance/cash/tanf.shtml
8. Oregon Food Bank; *2008 Profiles of Hunger & Poverty in Oregon: Oregon Hunger Factors Assessment*;
http://www.oregonfoodbank.org/research_and_action/documents/hungerprofiles2008FINAL.pdf
9. 2009 Service Statistics compiled by Community Action
10. Compiled by Community Action with data from, Oregon University System, *Annual Tuition and Fee Rates for Full-Time Students 1978-79 through 2007-08* www.ous.edu/dept/budget/files/tuihist.pdf
11. Compiled by Community Action with data from the Oregon Department of Education
<http://www.ode.state.or.us/data/schoolanddistrict/students/dropout/dropouttables2007-2008.xls>
12. Oregon Department of Labor: Oregon Labor Market Information System
<http://www.qualityinfo.org/olmisj/labforce?key=region&stat=unemprate&adjusted=n&areacode=4104000067&year=2008>
<http://www.qualityinfo.org/olmisj/labforce?key=region&stat=unemprate&adjusted=n&areacode=4104000067&year=2009>
13. Northwest Federation of Community Organizations, *2009 Job Gap report: Searching for Work That Pays*. Pg. 35
14. Northwest Federation of Community Organizations, *2009 Job Gap report: Searching for Work That Pays*. Pg. 17
15. US Census Data from 2008 American Community Survey, B25070; Total 2008 Renter Households: 69,181; Paying more than 30%: 31,835; Paying more than 50%: 15,047
16. January 2009 Washington County Point in Time Count
17. 2009 Washington County Court records compiled by the Department of Housing Services
18. US Census, 2008 American Community Survey, B27001
19. 2009 Service Statistics Compiled by Community Action
20. Office for Oregon Health Policy and Research, *Trends in Oregon's Health Care Market and the Oregon Health Plan, Report to the 75th Legislative Assembly*, February 2009; pg. 77
21. Oregon Food Bank; *2008 Profiles of Hunger & Poverty in Oregon: Oregon Hunger Factors Assessment*;
http://www.oregonfoodbank.org/research_and_action/documents/hungerprofiles2008FINAL.pdf
22. National Center for Children in Poverty, *Child Poverty and Intergenerational Mobility*, December 2009.
23. US Census 2008 American Community Survey, Total population below 50% FPL = 5%, Children below 50% FPL= 6%, children under 6 below 50% FPL = 10%, Total Population under 100% Poverty = 20%, Children below 50% FPL = 14, Children under 6 below 50% FPL = 20%, Total population below 200% FPL= 24%, Children below 200% FPL = 31%, Children under 6 below 200%
24. Oregon Department of Education Homeless Program, 2008-2009 School Year
25. Community Action Head Start
26. Children First For Oregon 2009 County Data Book
27. Oregon Vital Statistics, www.dhs.state.or.us/dhs/ph/chs/data/cntydata/cdb2008/tbl08_06.pdf



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