


The Face of Poverty in Washington County

A Report for Community Action of Washington County



March, 1996





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TABLE OF CONTENTS

<i>EXECUTIVE SUMMARY</i>	2
<i>INTRODUCTION</i>	10
<i>PERCEPTIONS OF POVERTY</i>	11
<i>THE REALITY OF POVERTY</i>	13
The Real Faces of Poverty	13
Visions of Escaping Poverty	18
Defining Poverty	19
Budget Reality Check	20
Types of Poverty	25
<i>POVERTY BY THE NUMBERS</i>	26
Poverty and Race/Ethnicity	26
Poverty and Geographic Area	28
Poverty and Age	28
Poverty and Family Structure	28
Poverty and Employment	29
Poverty and Public Assistance	29
Poverty and Disabilities	29

<i>ISSUES LINKED TO POVERTY</i>	30
Employment	30
Housing	33
Child Care	38
Education	40
Family Support	44
Health Care	46
Mental Health	49
Drug and Alcohol Addiction	51
Domestic Violence	53
Legal Aid	55
Energy Assistance	57
Weatherization	58
Food and Hunger	59
Transportation	61
Welfare Assistance	63
 <i>CONCLUSION</i>	 65
 <i>END NOTES</i>	 67



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Executive Summary



EXECUTIVE SUMMARY

People in poverty hope for the basic needs that many in Washington County take for granted.

The number of people who live in poverty in Washington County is growing, as it is in most of the United States. Yet poverty in Washington County is almost unseen and unknown. Perceptions of poverty are very narrow, and in many cases, are based on outdated caricatures of the poor. The perception is that “the poor” are only the Hispanic men and women working in the field. Or the poor are a few welfare recipients who are lazy, amoral and irresponsible.

Poverty today is much different from this caricature, and is different from what it was even 10 years ago. People who are *chronically poor*, who form their families and live their lives in poverty, are joined in increasing numbers by people who are *situationally poor*, and find themselves struggling because of some precipitating event. Perhaps most significant is the increasing number of *working poor* families living in Washington County — those who work but don’t earn enough to sustain a basic standard of existence.

The Real Face of Poverty

For most people in Washington County, poverty is without a name and without a face. But poverty has a face. The real face of poverty looks like the faces Sheila and Victor, a couple with four children struggling to make ends meet. Two years ago, Victor worked full time as a home insulator and Sheila worked part-time providing child care. But they couldn’t keep up financially. Lacking health insurance, they couldn’t

afford regular doctor visits and relied on charity from urgent care facilities. The costs of their prescriptions competed with their need for food. Food stamps didn’t last the month. Housing required federal subsidies to make it affordable. Any small problem could escalate into a larger financial crisis. “We had no choices,” explains Sheila. “We could hardly afford groceries.”

The real face of poverty in Washington County looks like the face of Katie, a single mother with two children living in Tigard. Katie is a resourceful woman who stretches her welfare income, housing subsidies and food stamps just far enough to cover her family’s basic needs. She and her family rely on donations for clothing and “anything big,” which Katie never has money to buy. Katie’s son, Greg, benefits from participation in a Head Start program, which supports his need for social development and provides speech therapy. Instead of being years behind, Greg will be ready to participate in public school next fall. Katie struggles with the limitations of public transportation in Washington County since she can no longer afford to own a car. This limitation affects Katie’s training opportunities, her employment options, and nearly every other aspect of her life.

Dreams and Frustrations

Common threads tie together these and other families living in poverty. They hope for the basic needs that many in Washington County take for granted:

affordable housing, safe and healthy children, home ownership and employment close to home. Parents hope to get better jobs so they no longer have to live hand-to-mouth. Others hope to own a home and become self-sufficient.

Too often, they struggle with day-to-day survival and must shelve their dreams. They don't create plans for achieving their dreams, in part, because their dreams seem unachievable. Their lives seem outside their control.

Consistently, the poor people of Washington County face indifference and discrimination. They feel forgotten in a community that fails to recognize that up to 20% of the county struggles to provide for basic needs.

They hold the pieces of their lives together in a delicate balance. When any unexpected problem or expense emerges, they lose any progress they might have made toward moving out of poverty.

They face barriers to escaping poverty at every turn. Their limited education makes technical training inaccessible. High housing costs make it impossible to save for future needs. Lacking health insurance, they must forego preventive health services and rely on emergency services when health problems erupt.

Poverty by the Numbers

The reality of poverty in Washington County is surprisingly distant from the caricature that dominates public opinion. The statistics that stand behind the faces of poverty may help to clarify the true picture of poverty within Washington County.

Statistics reveal how many people face the conditions described above, and how the numbers are changing over time. These statistics rely on different definitions of poverty. Most government programs rely on the Federal Poverty Level (FPL) as the standard for defining poverty. The FPL attempts to define the amount of money families of various sizes need to maintain a basic standard of existence. Currently, the Federal Poverty Level is \$15,150 for a family of four. There are no geographic adjustments for the FPL; it is the same everywhere in the country.

Another standard of poverty compares the income of a family *relative* to the median income for the local area. Housing programs primarily define "low income" as 50% of the median income average, or \$21,350 in Washington County. "Moderate income" is defined as 80% of median income, or \$34,150.

Other agencies and organizations use a broader definition of poverty. The Oregon Health Division and Community Action, for example, use larger percentages of the federal poverty level (150% - 200%) as the working definition of who is poor.

*"We had no choices.
We could hardly afford
groceries."*

Using the Federal Poverty Level as a standard 20,198 people living in Washington County, or 6.6%, were poor in 1990. Using the broader definition (at or below 200% of the Federal Poverty Level), more than 20% of the county population, or 62,275 people, struggle economically and experience the effects of poverty.

The 1990 Census analyzed the different demographic characteristics of people living in poverty, including race/ethnicity, age, family structure and so on. The demographic information gathered in the census defines poverty at 100% of FPL. The census revealed that among the 20,198 Washington County residents who fit these criteria:

- ❖ Hispanics and Asians are over-represented among all poor people. Hispanics experience poverty at a rate nearly four times higher than the rest of the county.

Figure 1. The Federal Poverty Level is the most common measure of poverty, but may more accurately measure "destitute" poverty. Many agencies -- including CAO -- use broader definitions of 150% or 200% of FPL as a program standard.

Poverty in Washington County		
Percent of FPL Pre-tax Income Family of 4	Number of Wash. County Residents	Percent of Wash. County Residents
75% FPL (\$947 per month)	13,536	4.3%
100% FPL (\$1,263 per month)	20,198	6.6%
150% FPL (\$1,894 per month)	38,113	12.3%
200% FPL (\$2,525 per month)	62,275	20.2%

- ❖ Youth and children are over-represented among all poor people. Children under 17 account for more than one-third of all poor people, nearly twice the percentage for children in the entire county.
- ❖ Family structure has a direct link to poverty. Single parent families make up 47% of all poor families, while representing only 10% of families in the entire county. Families with children constitute more than three-quarters of all *poor* families, while they represent just over half of *all* families in the county.
- ❖ Poor families can be found throughout the county, but are found disproportionately in rural parts of Washington County.
- ❖ Most poor families (65%) have a householder who works, but very few (7.5%) have a householder who works full-time all year round.
- ❖ The vast majority of poor people (79%) *do not* receive welfare assistance.
- ❖ Families with a household member who is disabled make up 17% of all *poor* families, while they constitute only 6.5% of *all* families.

Issues Linked to Poverty

A constellation of services are available to address the issues related to poverty. Some of the issues are clearly and directly related to poverty — such as employment and education. Others are less tangibly linked — like transportation — yet are important for their impact on people who are poor. Some of the details of the issues related to poverty are important to note:

Employment

- ❖ Job growth in the county continues to be strong, but most of the growth is in low-wage jobs earning less than \$7.00 per hour.
- ❖ In general wages of \$11 - \$13 per hour are required to keep a family with a single wage-earner out of poverty.

Housing

- ❖ Rental housing is unaffordable for 31% of families in Washington County.
- ❖ Average starter homes in Washington County cost more than twice what low-income families can afford.
- ❖ One in five people requesting emergency shelter must be turned away.
- ❖ Farmworkers living in labor camps live in housing at twice the per-room density of the entire county. Nearly half of these housing facilities have no running water, toilets or source of heat.

Child Care

- ❖ Nearly two-thirds of poor parents cannot access affordable child care.
- ❖ Two-thirds of single low-income parents rely on informal unpaid child care.
- ❖ The U. S. General Accounting Office predicts that employment would increase by 52% among poor mothers and 33% among near-poor mothers if they received complete support for child care.

Education

- ❖ High school graduates, on average, earn less than half of those with Master's degrees, and less than one-third of those with professional degrees.
- ❖ The incidence of poverty is less than 5% for people with graduate education. It is 37.7% for those with less than a fourth-grade education.

Family Support

- ❖ Only 29% of all eligible 3- and 4-year olds can participate in Head Start and Oregon Pre-Kindergarten due to limited resources.
- ❖ For every child served by Community Action's Head Start program, two wait on lists.

Job growth in the county continues to be strong, but most of the growth is in low-wage jobs earning less than \$7.00 per hour.

For every woman or child who receives shelter from violence, eight who request it are turned away.

Health Care

- ❖ Nearly one in seven Washington County residents has no form of health insurance.
- ❖ The number of primary and preventive health care providers serving low-income families is four times less than what is adequate, and nearly eight times less than the county average.
- ❖ Only three dentists were identified who serve the needs of the poorest 20% of Washington County residents.

Mental Health

- ❖ Half of homeless shelter respondents stated a need for mental health services.
- ❖ For every chronically mental ill poor person receiving treatment, one waits on a list.

Drug and Alcohol Addiction

- ❖ Intensive outpatient treatment programs for drug and alcohol addiction cost \$1,500 or more. Inpatient programs cost much more.
- ❖ Only one in fifteen low-income individuals can get into residential treatment immediately.

Food and Hunger

- ❖ Only 5% of Washington County residents receive Food Stamps. Statewide, the figure is closer to one in 10%.
- ❖ Less than half of eligible children participate in the Supplementary Food Program for Women, Infants and Children (WIC).

Legal Aid

- ❖ One out of every five low-income individuals who need legal assistance receives it.

Welfare Assistance

- ❖ A family of three receiving welfare and food stamps receives only 73% of the income needed for a basic standard of existence.
- ❖ A recipient of General Assistance in Oregon receives only 29% of the income needed for a basic standard of existence.

Domestic Violence

- ❖ For every woman or child who receives shelter from violence, eight who request it are turned away.

Similar statistics reveal the connection between poverty and issues like energy assistance, weatherization and transportation. All of these issues impact the lives of people living in poverty.

In almost all cases, the resources available to support anti-poverty programs connected to these issues are diminishing. Federal and state budget cutbacks have slashed the budgets of some of the most established programs. Others face uncertain futures due to restructuring of federal funding. The status of almost all of the anti-poverty programs in Washington County remained uncertain as the federal budget impasse continued at the time this report was completed.

Poverty to Prosperity

While the struggle against poverty is formidable, the community has many resources that can be directed at overcoming poverty. Washington County has many opportunities to invest in the human potential now lost to poverty.

Examples of the kinds of program investments needed to make this change are not hard to find:

- ❖ The “Steps to Success” program trains poor people in both life skills and employment-related skills. The program provides support services to help families hold the pieces together.

- ❖ Head Start provides immediate support for poor families while helping their children keep pace with the other children in the community.

The local high-tech industry also has acknowledged the need for investment in the community. The Semiconductor Workforce Assessment outlined recommendations for the computer industry that support the needs of industry *and* the needs of the community as a whole:

“Allow for part-time work paired with training. Investigate options for scholarships, tuition reimbursements, child care assistance and transportation assistance. Ensure that individuals who receive welfare or unemployment support can continue to receive this support while they are enrolled in job training programs until they are hired.”

The tangible result of these and other investments can be seen in the faces of people *no longer living in poverty*. Victor and Sheila’s story, described earlier, is a story about a family that lived in poverty, but perhaps more importantly, it is a story of a family that *moved out of poverty*. “We’re doing fine,” says Sheila. “We don’t worry about doctor’s bills, we get the medications we need. It’s a lot better.”

While the struggle against poverty is formidable, the community has the resources that can be directed at overcoming poverty.

*The key will be for
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The difference is a new job for Victor, one that pays for health insurance and contributes toward his pension. He earns a living wage, enough to support his family. Victor receives training and education, and his employer pays for all of it. The family has stability and Victor has continuing opportunities.

There are many other stories like Victor and Sheila's waiting to happen in Washington County. The key will be for Washington County to make the potential of *every* resident part of its definition of community success. A wealth of community resources — a caring public, strong social service partnerships, committed businesses and overall community good will — can make a tremendous difference to thousands of Washington County residents who need not be faces of poverty, but faces of prosperity.



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A Report for Community Action of Washington County



Main Report



INTRODUCTION

This report purposefully has a broader scope than a traditional needs assessment.

Welcome to *The Face of Poverty*, a report developed by Community Action Organization of Washington County. This document synthesizes research and discussions from early 1995 as background information for strategic planning decisions that will govern the organization's next five years.

This document also serves an important educational function as a centerpiece for the advocacy and resource development activities undertaken by Community Action. Information from this report will shape crucial funding and policy decisions affecting the lives of Washington County workers and residents. Because of the report's breadth and scope, it should provide similar planning, advocacy and development benefits to other social service agencies and organizations in Washington County.

This report purposefully has a broader scope than a traditional needs assessment. Typically a needs assessment looks at the needs of people living in poverty, the services that support them, and the gap between needs and supply. This report looks beyond that information. For example, statistics reveal that 6.6% of Washington County residents live within the federal definition of poverty. A closer look reveals that many more — as many as 20% of county residents — live in economically disadvantaged families struggling to make ends meet.¹ Behind the curtain of a strong local economy, the needs of these families are getting

lost. The faces of the people living in poverty are barely visible.

For this reason, *The Face of Poverty* looks at the human side of poverty, exploring some of its root causes and the barriers that keep people from escaping. The lives of several families are highlighted to illustrate how poverty affects their daily decisions and long-term plans.

This report provides statistics, which analyze the various demographic breakdowns of people who live in poverty. These statistics come from many different sources, and rely on different definitions of poverty. While a single standard would greatly simplify the analysis of poverty, no single standard exists. Creating that standard for this report would have been impossible.

The Face of Poverty has three sections. The **Executive Summary** provides an overview of the information in a concise summary intended for both internal planning efforts and external education and advocacy. The **Main Report** provides detailed information from all of the research, exploring key issues of poverty in depth. This section will be used primarily as an internal planning tool. The **Appendix** provides source information used in research and discussions, including the list of people who participated in developing this document.

The public perception of poverty in Washington County is driven by stereotype.

This public perception has little in common with the empirical data defined throughout this report. Instead, this image of poverty is based on a caricature of the “poor person” drawn from cultural stereotypes and the notion of who has been poor in the past. Many people assess poverty in the community based on the number and condition of people they see who fit this caricature. When people don’t see the caricature, they believe poverty doesn’t exist.

In Washington County, the predominant perception of poverty is that it doesn’t exist in the county at all. Many people just don’t see it. Outward signs of a strong economy, low unemployment and growing communities obscure the real face of poverty. People living in pockets of affluence rarely see a person who fits the stereotype, even as they encounter poor people working in service-sector jobs. As one focus group participant put it, “It’s hard to see things you’ve never experienced. If you haven’t been poor, you don’t see it.”

Where people *do* see the caricature, they assume it to be the only poverty. In Washington County, the most visible signs of poverty that fit the caricature can be seen in the Hispanic community. Gathered in groups and working in fields, Hispanic men and women dressed in working clothes fit the caricature, thereby reinforcing the perception of who is poor. In many

cases, the Hispanic community in general is considered “the poor” in the area. To a lesser degree, similar perceptions surround members of the Asian community.

Building on what is seen locally, the public perception of poverty includes stereotypes from what is heard nationally. The caricature is reinforced through the rhetoric of conservative politicians, the media and some opinion leaders. These common perceptions — identified by members of focus group discussions brought together for this report — describe a caricature of poor people that include the following characteristics:

- ❖ Lazy and ignorant — unwilling to work despite an abundance of jobs.
- ❖ Poor as a result of their own mistakes and apathy.
- ❖ Amoral — living easy on hand-outs and cheating the system.
- ❖ Irresponsible and dirty — families created thoughtlessly and managed poorly.

Within this caricature of poverty, some are perceived as less responsible for their plight and therefore more deserving of help and sympathy. Poor children and the elderly are seen as victims who should be assisted, while adults should be held responsible for their own dilemmas.

While this simplistic caricature of poverty is a dominant image in the public’s perception of who is

When people don’t see the caricature, they believe poverty doesn’t exist.

poor, there are some members of the community who hold a more compassionate view. They see the poor as victims caught in the cracks of economic progress and social service. These community members recognize that community services are diminishing for people living in poverty. They feel the pinch in their own homes and empathize with those of lesser means. Many of these people are active in social concern groups, including local churches.

In *reality*, poverty in Washington County is much different from the caricature. It is complex, touching people throughout the county. While some poor people fit the stereotypes, increasingly the poor look very different than the overly simplified caricature that dominates public perceptions.

Sketching a more accurate picture — a true face of poverty — by drawing on the statistics of this report is difficult. No single face includes all of the people who are poor. However, the statistics do lead to a generalized picture, a caricature that is more accurate in its representation than the dominant perception of poverty.

The true face of poverty in Washington County often is a young, single mother with several children. She has been poor a short time, the victim of an unexpected situation, like an injury, a layoff or a divorce. She is likely to be working in the service sector of Washington County. She may hold down one or two part-time jobs to cover child care and other basic expenses, yet is barely able to do so.

The true face of poverty in Washington County is most often white, often living in a rural part of the county. The face of poverty often lives in a family with someone employed at least part time. People living in poverty often lack opportunities or advantages — they tend to be less educated, more often a victim of violence, and more prone to crisis when confronted with unexpected expenses or changes in employment.

The face of poverty many times is an older person, on a fixed income with higher-than-average medical expenses. He may own his own home, but struggles to maintain it.

The face of poverty is often Hispanic, working hard in agricultural labor to support a family. As two parents struggle to make their home in Washington County, they encounter misconceptions that they are illegal aliens and migrant workers. Their language skills pose barriers as they try to establish roots in the community.

All of the faces described above can be found among the poor, most in numbers disproportionately high compared to the rest of the county. But the poor also include single, white men with advanced degrees and personal histories filled with opportunity. The simple fact is that the overall picture of poverty is difficult to summarize because it reaches into every sector of the community.

The Real Faces of Poverty

Better than a caricature, real profiles of people living in poverty can illustrate the face of poverty in Washington County. Two families who participated in the interviews for this report provide a more in-depth look at what poverty is like for families in Washington County.²

The overall picture of poverty is difficult to summarize because it reaches into every sector of the community.

“You wouldn’t believe how many supplies a sixth grader needs.”

Katie, Diana and Greg

Katie lives in an apartment in Tigard with her two children, 11 year-old Diana and five year-old Greg. Katie, Diana and Greg receive welfare support from the Aid to Families with Dependent Children (AFDC) program, which provides them with a monthly payment of \$480 per month. In addition, they receive \$250 per month in food stamps and a \$275 monthly housing subsidy. Katie also receives \$50 of a \$200 child support payment — the remainder goes to the state to reimburse welfare payments. From all of these sources, her total monthly budget is just over \$1,000 per month. At this income, Katie would be considered in poverty by every definition.

This budget forces Katie to be “resourceful.” She explains that she never pays full price for anything, and can get used clothing donations to reduce costs. “We haven’t bought new clothes for five years.” She is also frugal with the food budget. “I’m a good cook — we eat a lot of rice and beans and vegetables because they are so cheap. They’re good for us, too.” Katie used to drive a car, but couldn’t afford to keep it. Aside from needing a few things around the house — “some laundry detergent, a couple of light bulbs and some toilet paper, but they can wait until we get the check on Friday” — things are all right for now.

If \$200 came her way, Katie would have lots of ways to spend it. The laundry baskets need to be replaced — clothes fall through them now. School supplies are

a constant priority. “You wouldn’t believe how many supplies a sixth grader needs,” Katie explains. Computer disks and colored pencils have had to wait for too long. Other small things for around the house would get purchased, but nothing big. Katie never pays for big items — she gets those from donations.

But she might splurge a little, too. “To tell you the truth, if I had some money I’d take the kids to McDonald’s and to see a movie. That’s a pretty big treat for us.” As she mentions McDonald’s, Greg gets very excited. “No, honey, we can’t go right now. You know that. Don’t be silly!”

Holidays pose a special challenge because the budget does not have a place for entertainment and presents. Katie’s strategy each holiday season is to withhold payment on the electricity bill, and spend the money on presents. She catches up on the electricity over the course of the next several months.

Transportation is a constant struggle for Katie and a barrier that prevents her from moving forward. Unable to afford a car, Katie must rely on public transportation. Unfortunately, Washington County has very limited bus routes. Katie must walk 20 minutes to catch a feeder route that takes her to a transit center. From there it is usually one or two bus rides to her final destination. The bus line she rides only operates on weekdays.

Small tasks become all-day events. Shopping for food takes four or five hours. Since she can only buy

what she can carry, she must do it several times per week. Trips to the dentist or the health clinic usually require taking the children out of school.

The transportation problem is prominent in her battle to keep Greg enrolled in Head Start, an early intervention program that helps Greg with critical development skills and speech therapy. Four days a week, the Head Start bus pulls up to Greg's front door. The bus takes him to an environment that improves his chances to succeed in school through training, personalized therapy and support. It's a program that Greg needs and that Katie loves.

The battle is not with Head Start, but with the welfare department. The state's commitment to provide jobs training requires that Katie participate in a training program. But transportation is the problem. Since Katie cannot leave Greg by himself to wait for the Head Start bus, Katie must make arrangements for child care — and the bus rides to get there. Then she needs to get Greg back home in time for the ride to Head Start. "A five-year old shouldn't have to spend all his time on a bus," she says.

In previous years, the training program provided her an exemption because of the distance she had to travel to participate. The exemption no longer exists. Additional reforms to the program could impose sanctions to Katie's welfare payment if she doesn't participate, reducing her grant by \$150 to start, and possibly eliminating it altogether after several months.

Katie's choices are limited. If she could find a place to live closer to the program she would participate, but only if it was within Head Start's jurisdiction and near the Head Start bus line. If she could find a place with access to transportation and within the Head Start program, "I'd move in a snap," she says. But even that would be hard. "I don't know how I could afford to move — that would take more than we've got."

Katie's time is as tight as her budget. "It's a full-time job to be as poor as we are. When you go to the dentist, they do the x-rays on the first day, which takes us all day to do. Then you schedule the appointment for the teeth-cleaning or any dental work. That takes another day."

"Going to churches is another thing. They usually have clothes and things that we can use, but its not like going to Target. You can't just pick out a pair of jeans for Diana. You have to look at them, see if they work, if they fit, and if they don't you fold them up and go on to the next church. It takes two or three places to find what you need. It just takes a lot of time."

Katie doesn't like being on welfare, and knows she needs to get off soon. The news she reads in the papers tells her changes are coming. But a lack of transportation options, and Greg's need of Head Start combine to make welfare the best place for her family, she says, at least for now. Next year Greg will be in

"A five-year old shouldn't have to spend all his time on a bus."

“I also wish people understood how important Head Start is to Greg. It’s not the same as kindergarten. He needs this.”

public school. That’s when Katie hopes things will change.

“The hardest part for me is that I would rather be working. I’d like to make a better life for me and my kids,” Katie explains. “Right now I feel pretty stuck. And its not just me — I know a lot of people on welfare feel pretty stuck.”

“I also wish people understood how important Head Start is to Greg. It’s not the same as kindergarten. He needs this.”

Sheila, Victor, Angela, Vic, Mark and Jimmy

The story from another family illustrates what it takes for a family to move out of poverty. Life for Sheila, Victor and their family is much different than it was two years ago. Sheila welcomes the change.

Sheila and Victor have four children: Angela is 13, Vic is 12, Mark is nine and Jimmy is eight. Victor has a job manufacturing industrial air conditioning equipment. Sheila works as the home economist: she pays the bills, tends to the kids and keeps the home working.

Living on \$2,100 per month, Sheila can make ends meet. She can pay the rent, put food on the table and keep up with the bills. “The credit cards sometimes get too high, but who doesn’t have that problem,” she explains. Their income puts them at approximately 125% of the federal definition of poverty.

“We’re doing fine now. We don’t worry about doctor’s bills, we get the medications we need. It’s a lot better,” she said

It was quite different two years ago, before Victor got his present job. In his old job, Victor insulated homes. His income was considerably less, and he received no benefits. At that time, Sheila also worked part-time doing child care in the home.

To make ends meet, the family relied on food stamps and a Section 8 housing subsidy — and struggled. “We had no choices. We hardly had enough money for groceries. There were weeks when we only had \$30 to feed us all week.”

“Food Stamps were nothing. You can’t do it on only \$100 every week — well, you can, but its very hard. You really have to plan, and it doesn’t always work,” Sheila said.

With a family of six, the biggest challenge was health care. The family had a very difficult time paying for medical bills, often not knowing where to go. Usually they would end up at a low-income health clinic or a hospital urgency care clinic, where they had to sign a voucher to get “charity to pick up the bill.”

“When it comes to medicine, its the poorest of the poor. I used to go to a health clinic in Gresham — it was as good as I could want it, except if I had my own doctor. At [the low-income health clinic], it was so bad. I’ll never go there again. Never.”

“All the woman cared about was how much something cost. ‘These tests cost money,’ she kept saying. Well, I don’t care. We needed those tests.”

The family lives in the same three-bedroom apartment as before, but now they receive no subsidy. Sheila’s happy she no longer has to fill out the “10,000 papers and the inspections — it felt like we were under someone’s thumb.”

“I’d recommend [the HUD Section 8 program] to anyone who needs it. It was very helpful and I appreciated the help. I’m just glad we’re off the program. More people should get off the program. Too many people stay on it way too long.”

She would like to get out of the apartment and find something bigger. But she says the apartment works fine — it’s in a safe environment and it cost only \$563 per month.

The difference between two years ago and today is Victor’s new job. His new job contributes to a pension and pays for health insurance. He gets a living wage, enough to support his family. Victor gets training and education, and the employer pays for all of it.

Victor had to overcome an important language barrier to get where he is today. Fourteen years ago, Victor could speak very little English. With Sheila’s help and some books around the dining room table, Victor learned English much like he learned the other skills he needs to stay employed.

“It’s still a little scary,” Sheila says. Victor has been laid off twice in the last two years, but each time he got called back within a week. If the call-back doesn’t come next time, Sheila is less concerned. “He’ll stick to it and find another job. If he isn’t qualified, he would fake it, and he’ll learn on the job. He can learn what he needs to learn. I know he can.”

Times are better now, but Sheila can remember very well what it was like when times were harder. “I wish people would give people a chance instead of making them feel they are in poverty,” she said. “They need to help people. People in Washington County don’t like to look at the fact there are poor people. They totally ignore it.”

“When I came here from Portland, everybody was so snotty. I didn’t want to be here. People knew our apartment was Section 8. I had to tell them it wasn’t a housing project. They would describe the school where my kids went and say ‘That’s the poor school.’ I’ll never forget that.”

Sheila knows things weren’t as bad for them as for many people. The kids always had what they needed. “The kids don’t have tons of clothes, but they have nice things. They take good care of their stuff and I have to make it last. They don’t have bikes, but they don’t need that right now.”

Sheila, Victor and their family have what they need to create stability in their lives, something they didn’t

“People in Washington County don’t like to look at the fact there are poor people. They totally ignore it.”

The dreams of people in poverty include things many people in Washington County take for granted: a decent home, employment and education.

have two years ago. The difference is a job that not only pays a living wage, but also includes benefits — especially health insurance and on-the-job training. They don't have some of the expenses working families typically have. They don't have child care costs and they only have small medical bills. These are some of the pieces they needed to keep the family working.

Visions of Escaping Poverty

Like Sheila, Victor and Katie, most people look forward to when things won't be as hard. For many people living in poverty hope can be the lifeline that keeps them afloat. While living day-to-day and struggling to make ends meet, the future can be too distant, too unreal to have much meaning today. The voices of the poor people who participated in focus groups and surveys, however, convey the feelings they have about today and the future.

Hispanic parents hope to learn English and to feel more connected to their community. They hope to get better jobs that lead to greater economic security — to no longer live hand-to-mouth. They dream of owning a home. They want their children to have a good education and to get access to opportunities they don't have. Some hope to eventually move back to Mexico, where they have strong family and community connections.

Homeless people hope to become self sufficient and financially secure. They desperately want their own home and a job that supports them. They want “an average, ordinary life: home, car, etc.” They want to be better parents.

A group of parents expressed their hope to have their basic needs covered: affordable housing, home ownership, employment close to home, financial stability. They want to earn enough to support a family with all the basic needs.

The dreams of people in poverty include things many people in Washington County take for granted: a decent home, employment and education. Too often, people living in poverty must shelve their dreams to address day-to-day survival. They are not in a position to make long-term plans. They aren't able to set goals when they must worry about how they can pay their rent or feed their family. They don't create a plan for achieving their dreams in part because their dreams seem unachievable. They may spend money on “foolish” extravagances — like ice cream for their kids — because it's the closest they may get to the lifestyle they would like to have. In some cases, the constant pressure of living within a restrictive budget leads to impulsive and seemingly “irresponsible” decisions.

For many poor people, their vision for the future lies in their children. Many of the people who shared their goals for the future spoke of the things their

children want, and the things they want for their children. Children want to participate in after-school sports; parents want their children to have opportunities to excel. Children want a computer to play games; parents want their children to have computers to keep pace with education. Children want the same toys as their friends; parents want their children to have “normal” holidays and celebrations.

After-school sports, computers and toys can be extravagances for poor families and are not included in a “basic standard of existence.” However, parents recognize that they are important to their children’s future, and worry that they can’t provide them.

Poor families struggle to make due with limited resources and few options. When given a chance, they dream of escaping the clutches of poverty. They want a life much different than the one they currently lead, but forces both within and beyond their control conspire to keep them in poverty. Understanding these forces — the barriers to escaping poverty — will be an important focus of this report.

Defining Poverty

Poverty is a level of pre-tax cash income below which a family is unable to maintain a basic standard of existence. There are several formulas for measuring poverty, but no clear definition of what constitutes a “basic standard of existence.” This lack of definition

contributes to the imprecise image of poverty in the minds of the public.

The federal Department of Health and Human Services sets an annual poverty guideline called the Federal Poverty Level (FPL), which is the most widely used standard for measuring poverty. The FPL defines the amount of money families of various sizes need to maintain a “basic standard of existence.” These figures are an attempt to quantify what is needed for a family to support itself with the basic elements of shelter, food, clothing, medical care, etc.

For 1995, the Federal Poverty Level for a family of two is \$10,030 in annual income.³ For a family of four, the income figure moves to \$15,150 annually. Income *above* these figures represents adequate resources for a basic standard of existence, according to the federal government. Income *below* these figure indicates that a family does not have adequate resources to maintain a basic standard of existence. (See Figure 2.)

There is widespread criticism that the FPL understates true poverty. The household costs used to set the poverty level today are based on the costs of food and other basic needs identified up to four decades ago. Many critics say that the basic standards of existence in the 1990’s must take into account

Figure 2. The Federal Poverty Level (FPL) guidelines define the financial resources needed for a basic standard of existence. These guidelines are revised annually.

1995 Federal Poverty Level Guidelines

Family Size	Annual Income	Monthly Income
1	\$7,470	\$ 623
2	10,030	836
3	12,590	1,049
4	15,150	1,263
6	20,270	1,689
8	25,390	2,116

factors not significant in the 1950's — including child care, one of the most significant financial challenges facing families in Washington County. Myron Orfield, an urban studies researcher and Minnesota State Representative, stated that within his field there is broad consensus that the FPL is a measure of “destitute poverty.”⁴

An emerging interpretation of poverty somewhere between 150% - 200% of the FPL is used by many agencies with poverty programs. For example, Community Action uses 150% of the FPL as criteria for participation in many of its programs. The Oregon Health Division uses 200% of FPL in its evaluation and delivery of medical services to low-income people. This would provide just over \$30,000 per year for a family of four.

Another criticism of the FPL is its lack of geographic relevance. As a national standard, it doesn't take into

account regional cost differences. This is especially relevant in Washington County, one of the least affordable housing markets in the country. High housing costs alone significantly impact the amount of cash needed to maintain a basic standard of existence.

The federal Department of Housing and Urban Development (HUD) uses its own poverty definition to determine eligibility for housing assistance. HUD uses a percentage of the area's median income to determine what is extremely low income, low income and moderate income.⁵ (See Figure 3.)

Both of these guidelines are used within the research of this report to analyze poverty in Washington County. However, the Federal Poverty Level (100% of FPL) is the dominant standard used to understand who is poor. One way to put these figures into perspective is to see how several families translate their income into family budgets, and how those budgets relate to the Federal Poverty Level and to the county's median income.

Figure 3. The U. S. Department of Housing and Urban Development (HUD) income guidelines are specific to each community. These guidelines are used most often in housing-related programs.

Housing and Urban Development Income Guidelines

HUD Definitions of Poverty	Annual Income Family of Four	Percent Median Income	Percent Federal Poverty Level
Extremely Low-Income	\$ 12,800	30%	84%
Low-Income	\$ 21,350	50%	140%
Moderate-Income	\$ 34,150	80%	225%

Washington Co. median income = \$ 42,700. 100% FPL for a family of four = \$15,150.

Budget Reality Check

The Federal Poverty Level and HUD housing guidelines paint a vague picture compared to the actual budgets of families struggling to survive. Below are four different real-life budgets, taken from the files of an agency that manages services for low-income people.⁶ These budgets are significant not only for the small amounts they include for basic needs, but also for what they do not include.

Example 1: Kathy

Kathy, a single mother with three kids, works full-time and receives health insurance. She receives child support and lives in an apartment in Beaverton. Her income would place her at about 156% of the Federal Poverty Level. At 55% of the median income of Washington County, she is within HUD's standard of moderate income.

Monthly Income		Monthly Expenses	
Source	Amount	Item	Amount
Job	\$ 1,400	Rent	\$ 635
Child Support	150	Electricity	60
Food Stamps	140	Telephone	40
		Groceries	230
Total Income	\$ 1,690	Car Payment	100
		Gasoline/Car Repairs	75
		Car Insurance	60
		Personal/Toiletries	30
		Medical/Dental	15
		Prescriptions	15
		Clothing	40
		Laundry	40
		Entertainment	10
		Child Care	340
		Household Furnishings	0
		Toys/Gifts	0
		Cleaning Supplies	0
		Personal Education	0
		Savings	0
		Total Expenses	\$ 1,690

Monthly Income		Monthly Expenses	
Source	Amount	Item	Amount
Job	\$ 300	Home Expenses	\$ 320
Social Security	900	Electricity	50
		Heating Fuel	30
Total Income	\$ 1,200	Water/Sewer/Garbage	40
		Telephone	30
		Groceries	180
		Gasoline/Car Repairs	80
		Car Insurance	60
		Medical Insurance	40
		Personal/Toiletries	40
		Medical/Dental	80
		Drugs/Prescriptions	140
		Laundry	20
		Entertainment	10
		Home Maintenance	80
		Household Furnishings	0
		Gifts	0
		Cleaning Supplies	0
		Savings	0
		Total Expenses	\$ 1,200

Example 2: Walter and Wendy

Walter and Wendy are an elderly couple living on Social Security and income from Walter's part-time job. The couple owns their home in Hillsboro, which uses oil heat. They own an older car and have significant medical needs. Their income puts them at about 147% of the Federal Poverty Level. They would be classified as low-income by HUD with 43% of median income.

Example 3: Jamie

Jamie is a single mother with one small child who receives public assistance through Aid to Families with Dependent Children (AFDC). Jamie and her son live in subsidized housing in Aloha and get food stamps. She owns an older car. Using federal poverty guidelines, Jamie would be at 77% of the Federal Poverty Level. According to HUD, she would be extremely low income at 22% of median income.

Monthly Income		Monthly Expenses	
Source	Amount	Item	Amount
AFDC	\$ 435	Rent	\$ 130
Child Support	30	Electricity	50
Food Stamps	180	Telephone	30
		Groceries	180
Total Income	\$ 645	Gasoline/Car Repairs	100
		Car Insurance	60
		Personal/Toiletries	30
		Clothing Purchases	20
		Laundry	30
		Entertainment	15
		Household Furnishings	0
		Toys/Gifts	0
		Cleaning Supplies	0
		Personal Education	0
		Savings	0
		Total Expenses	\$ 645

Monthly Income		Monthly Expenses	
Source	Amount	Item	Amount
Job	\$ 1,450	Rent	\$ 600
Food Stamps	180	Electricity	60
Total Income	\$ 1,630	Telephone	40
		Groceries	230
		Gasoline/Car Repairs	80
		Car Payment	80
		Car Insurance	60
		Personal/Toiletries	40
		Medical/Dental	15
		Drug/Prescriptions	15
		Clothing Purchases	40
		Laundry	20
		Entertainment	10
		Child Care	340
		Household Furnishings	0
		Toys/Gifts	0
		Cleaning Supplies	0
		Personal Education	0
		Savings	0
		Total Expenses	\$ 1,630

Example 4: Daniel and Maria

Daniel and Maria have two kids, one in child care. Both work at jobs paying \$6.00/hour (without benefits) and live in an apartment in Tigard. Their income puts them at about 137% of the Federal Poverty Level, or at 49% of Washington County's median income, right at HUD's definition of low income.

In some months, these figures may work well for the families, but other months bring unexpected expenses — like a major car repair — that disrupt the delicate balance. The most significant aspect of these budgets may be their inflexibility and lack of any cushion to buffer the financial impact of modern life. People in poverty have very few options. When a crisis erupts — like a job layoff or divorce — the options grow even slimmer. This contributes to the tension and “crisis mentality” that is sometimes inherent among families living in poverty.

Types of Poverty

In understanding what it is to be poor, it also is important to understand how someone becomes poor. There are various *types of poverty* that may explain the circumstance in which people become poor. The “Hunger in Oregon” report defined three types of poverty in Oregon:⁷

❖ The **chronically poor** are people who formed their families in poverty, and are caught in generational poverty. They spend much — sometimes all — of their lives in poverty. Some move into and out of the work force; others are disabled and unable to work.

- ❖ The **situationally poor** are those who are poor because of an unexpected situation like an injury, layoff or divorce. Most of the situationally poor do not stay in poverty for long-periods of time. They typically have assets like homes and cars, and fixed expenses like mortgage and car payments.
- ❖ The **working poor** are people who work, but don’t earn enough money to get out of poverty. They may include people from either of the two previous categories, but not always. The working poor are most likely to be women and poorly educated young adults.

The last two categories — the situational poor and the working poor — have increased dramatically in the last decade and are now overtaking the more traditional category of chronically poor. According to the hunger report, the number of people in Oregon who worked full time but remained poor increased 57% from 1978 to 1986. Currently, 32% of jobs in Oregon do not pay a worker enough money to support a family of four above the Federal Poverty Level.⁸

The number of people in Oregon who worked full time but remained poor increased 57% from 1978 to 1986.

POVERTY BY THE NUMBERS

Using the dominant standard of poverty (100% of FPL), 20,198 people living in Washington County were poor in 1990. This represents 6.6% of the population, up from 6.1% in 1980. At the same time, 12.4% of the population of Oregon was poor, up from 10.7% in 1980.⁹

More than 20% of the people living in Washington County are at or below 200% of the FPL. These people are struggling economically and experiencing some symptoms of poverty. This compares with 18.4% in 1980. (See Figure 4.)

These figures compare to an overall population of 311,554 for Washington County in 1990. The population of Washington County is expected to reach nearly 417,000 by the year 2000.¹⁰

Figure 4. The Federal Poverty Level is the most common measure of poverty, but may more accurately measure "destitute" poverty. Many agencies -- including CAO -- use broader definitions of 150% or 200% of FPL as a program standard.

Poverty in Washington County

Percent of FPL Pre-tax Income Family of 4	Number of Wash. County Residents	Percent of Wash. County Residents
75% FPL (\$947 per month)	13,536	4.3%
100% FPL (\$1,263 per month)	20,198	6.6%
150% FPL (\$1,894 per month)	38,113	12.3%
200% FPL (\$2,525 per month)	62,275	20.2%

Note: Figures based on those people in Washington County for whom poverty was determined.

The figures in the chart describe the total number of people in Washington County who are living at the various levels of poverty. These figures can be analyzed using different criteria, including race, age, geography, family structure, and employment. In all cases, the figures are based on 100% of FPL, the definition used by the federal government's 1990 census when analyzing poverty.¹¹

Poverty and Race/Ethnicity

In the last decade, the greatest increase in numbers and poverty level among all ethnic groups in Washington County has been among Hispanics. People of Hispanic origin made up 4.6% of the population in 1990, up from 2.6% 10 years prior. Yet Hispanic people make up 17.7% of all people in Washington County living in poverty. The poverty rate is more than four-times higher within the Hispanic community than within the entire county population. Between the 1980 and 1990 census, the poverty rate for Hispanics increased from 17% to 25.6%, an increase of more than 50%.

The information on race and ethnicity is taken from self-selecting census data gathered every ten years. These breakdowns become less clear as society moves away from race-based descriptions and into ethnic-based descriptions. This problem appears in the statistics on poverty and race/ethnicity. (See Figures 5 and 6.) For example, the "other" category includes

7,834 people, or 3.3% of the county population. This category is self-selected, and in most cases Hispanics selecting a racial category will choose “other.” In fact, 98% of the people in the other category are Hispanic. Therefore, the actual poverty rate for Hispanics is higher than the 25.6% listed for Hispanic.

Figure 4 illustrates the poverty levels of various race and ethnic groups in two different ways. In the left column, the **poverty rate** provides the percentage of the group in poverty. This rate should be compared to the countywide rate of 6.6%. For example, the percentage of *Hispanics in poverty* (25.6%) should be compared to the percentage of Washington County’s *population in poverty* (6.6%).

The middle column shows the **racial/ethnic make-up of poverty**. These figures examine the percentage of people in poverty from a specific group (middle column), compare to the percentage of the county population from a specific groups (last column). For example, the percentage of all *poor people* who are

Figure 5. Demographic information becomes less clear as society moves from race-based descriptions to ethnic-based descriptions. Census data may under-report the number of Hispanics as a result.

Figure 6. Poverty levels are disproportionately high for Hispanic and non-white populations in Washington County.

Race and Ethnic Breakdown of Poverty

Race/Ethnicity	Poverty Rate	% Poor Population	% All Population
White	5.8%	81.7%	91.1%
Asian/Pacific Islander	8.8%	5.6%	4.3%
Black	8.6%	0.8%	0.7%
Native American, Eskimo	11.3%	1.1%	0.6%
Other (mostly Hispanic)	28.9%	9.2%	4.6%
Hispanic (can be any race)	25.6%	17.7%	4.6%
Non-Hispanic	5.7%	82.3%	97.4%

Figure 5

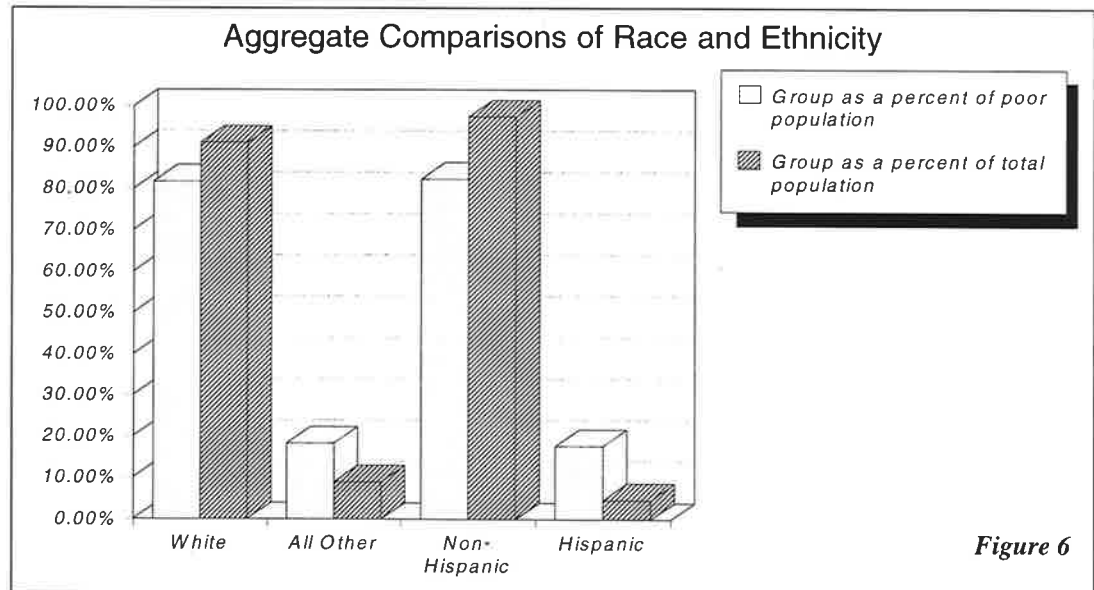


Figure 6

white (81.7%) can be compared to percentage of the county population who are white (91.1%).

Poverty and Geographic Area

The poverty rate within Washington County varies widely by area, with poverty below 4% in King City, Durham City and Oak Hills, and at or above 10% in other parts of the county, including North Plains (18.1%), Forest Grove (15.8%), Banks (13.3%) and Cornelius (9.9%). This compares to the total county

rate of 6.6%. There are pockets of high poverty found throughout the county, but the rural western portion of the county has consistently high poverty rates.

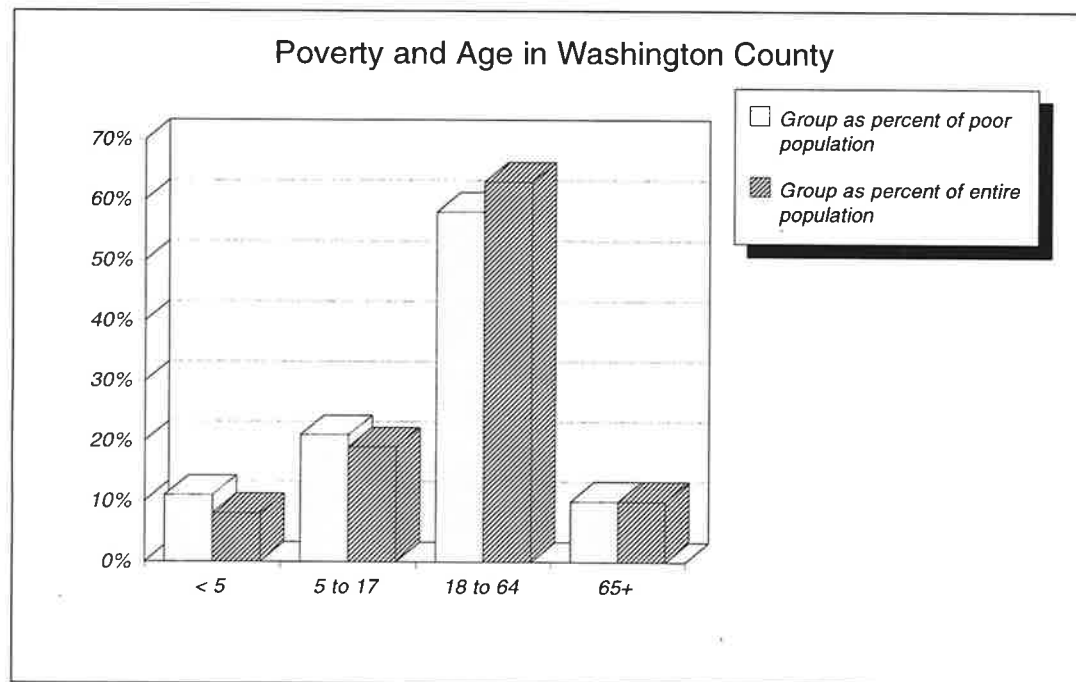
Poverty and Age

In Washington County as in the rest of the nation, children and youth are over-represented among the poor. A total of 33% of the people living below the Federal Poverty Level in Washington County are age 17 and under. Among children under five years old, the over-representation is even greater. As age increases, the age distribution of the poor closely parallels that of the general population. (See Figure 7.)

Poverty and Family Structure

Family structure has a very clear connection to poverty. Nearly half (47%) of all poor families in Washington County are made up of a male or female single head of household with children. Countywide only 10% of all families have single parents. Families with children under 18 account for more than 77% of all family groups in poverty in Washington County, compared to 53% of the entire population. (See Figure 8.)

Figure 7



Poverty and Employment

Nearly two-thirds (65%) of all poor families in Washington County had a householder who worked in 1989. However, only 7.5% of the families had a householder who held full-time, year-round work.

One specific employment field important to the analysis of poverty is that of farmworkers. Agricultural laborers are divided into three categories: year-round farmworkers, local seasonal farmworkers and migrant farmworkers. In Washington County, more than 12,000 farmworkers are employed by the agricultural industry. Of these, 8,000 are migrant workers, 2,000 are local seasonal workers, and 2,000 are permanent year-round workers. These figures are almost triple the number of local seasonal and migrant workers used 10 years earlier.¹² (See Figure 9.)

Poverty and Public Assistance

Poverty is often perceived as directly connected to public assistance, including programs like Aid to Families to Dependent Children (AFDC) and Supplemental Security Income (SSI). In Washington County, however, only 21% of all poor families receive assistance. Among married-couple families, only 8% received public assistance. In addition, 16% of the recipients of public assistance are 65 years or older. Of all people on public assistance, 35% are under 15 years old.

Poverty and Disabilities

People with disabilities are another group within Washington County with a greater rate of poverty than the county population as a whole. Of all poor families, 17% have a household member under age 65 with a work disability. This compares with 6.5% of all families in Washington County who have a household member under age 65 with a work disability.

Family Structure	% Poor Population	% Total Population
Single-Parent Families with Children under 18	47%	10%
Two-Parent Families with Children under 18	30%	43%
Couples without Children	18%	42%
Single Adults without Children	5%	5%

Figure 8

Employment	% Poor Population	% Total Population
Families with a Householder Working	65.0%	78.2%
Families with a Householder Working Year-Round	7.5%	44.6%

Figure 9

ISSUES LINKED TO POVERTY

“The difference between today’s economy and a recession is that anyone can get a job who wants one; it just depends on what you call a job.”

There are many social issues that are inextricably linked to poverty and people’s efforts to escape it. Some are important for their immediate impact on people living in poverty. Other issues are significant as long-term barriers to people’s efforts to escape poverty. Finally, some issues are important on both accounts. The following section will examine closely these and other factors related to poverty. It will analyze the issues based on three questions:

- ❖ What is the relationship between this issue and poverty?
- ❖ How do resources in this area compare to need?
- ❖ What trends related to poverty can be anticipated?

Employment

Relationship to Poverty

At its most basic level, poverty is defined in terms of money. The most reasonable and common source of income is paid employment. It is not surprising that employment issues are fundamental to poverty.

On the surface, the economic and employment picture in Washington County is very positive. The economy has experienced strong growth for a sustained period. Analysts predict continued strong growth for the foreseeable future. Job growth has led to low overall unemployment, with figures hovering at a level that a regional economist considers “as good as it gets.”¹³

Unfortunately, having a job is no longer a ticket to economic security. While unemployment is low, too many of the available jobs are not capable of supporting a family’s basic needs. As Gary Galloway, a training program director explained, “The difference between today’s economy and a recession is that anyone can get a job who wants one; it just depends on what you call a job.”¹⁴

Today, getting a job and earning a living are no longer the same thing. Census figures from 1990 indicate that nearly two-thirds of all poor families in Washington County had a householder who worked, but only 7.5% of those families had someone who worked full-time, year round.¹⁵ Employment must be considered in terms of “family wage jobs” that support people above the poverty level. A full-time job that pays less than \$7.30 per hour would be below the Federal Poverty Level for a family of four. Less than \$11 per hour keeps a family of four below 150% of FPL.

Resources vs. Need

The strength of Washington County’s economy has led to a tight labor supply. The number of employees in Washington County grew by 54%, exceeding the 27% population growth over the last decade.¹⁶ The current unemployment rate of 5% is considered as low as it can get by employment economists. Job growth over a sustained period of time precludes the need to absorb excess labor, which might otherwise lower the

real levels of unemployment. Local companies are having an exceedingly difficult time finding employees, offering bounties to search firms that can find the employees who will fill their needs.¹⁷ Predictions of job growth in Oregon are expected to remain above the national average over the next six years on the strength of expanding high technology, rising exports and continued in-migration to the state.¹⁸

Washington County's economic growth during the last decade was evident over a broad range of industries. The service and construction sectors show the most notable increases, with more than 75% growth. Every sector of the economy of Washington County has exceeded the growth experienced by neighboring Multnomah County or the state as a whole.¹⁹

Unfortunately, much of the job growth in Washington County has been in those sectors with lower average pay. The service sector offers the lowest average pay, yet experienced the greatest growth (124%) in the last decade. The trade sector, including the low-paying retail trades, grew 65% over this same period. On the other hand, the highest paying sector (manufacturing) grew only 12% over the last decade.²⁰ This trend is almost certain to continue. Statewide, more than 300,000 new jobs will emerge in the next 10 years. More than half will be in the service sector.²¹

The manufacturing sector jobs that will emerge in Washington County through growth among high-

technology companies may do little to offset the overall trend toward lower paying jobs. These jobs are overwhelmingly entry-level, low-wage jobs that for most families will not sustain their basic needs. The vast majority of jobs offered by semiconductor companies will start low-level production workers at about \$6 per hour.²²

Technology is the source of many new jobs in Washington County. Yet technology may play a big part in the loss of family-wage jobs, according to an article published by the New York Times.²³ Automation has struck hard on the mid-wage jobs, such as skilled clerks, assembly line workers and machine operators. "What remains is an oversupply of semi-skilled workers who must settle for low-skilled, low-wage jobs that do not lend themselves to automation." The article points out that in factories nationwide, the high paying assembly jobs are disappearing "as if the recession never ended. It has become harder to find a job paying even \$8/hour."

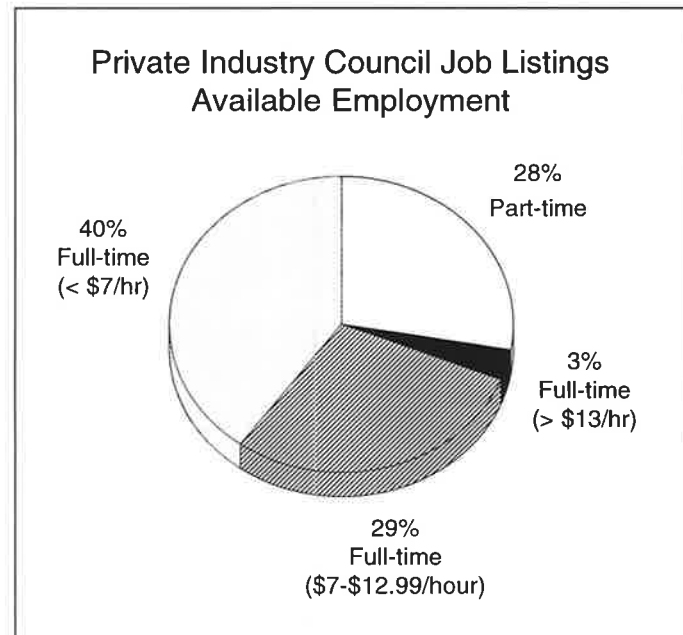
Closer to home, an Oregonian article examining high-tech employment revealed that most of the operator jobs on the plant floor will likely be replaced by automation within five years. The jobs that remain, paying at higher levels, will demand considerably more training and education. Focus groups of local experts reinforced this point.²⁴

No one is trying to count the number of family wage jobs available in Oregon, so figures are hard to provide.

The manufacturing sector jobs that will emerge in Washington County through growth among high-technology companies may do little to offset the overall trend toward lower paying jobs.

Figure 10. While unemployment remains very low in Washington County, most of the jobs available do not provide adequate income for a single wage earner to support a family out of poverty.

A 1993 analysis of jobs listed at the Multnomah and Washington County employment departments offer only a glimpse of the kind of jobs available.²⁵ In this analysis, done by the Private Industry Council, 23,057 jobs were listed in a twelve-month period in 1992 and 1993. The average wage was \$6.99/hour, with the low of \$4.75 and a high of \$30.00. Full-time jobs accounted for 72% of the postings, but only 3.5% were full-time jobs offering more than \$13.00/hour. Full-time jobs in the \$7.00/hour to \$12.99/hour constituted 29% of the postings. Nearly 40% of the jobs were full-time paying less than \$7.00 per hour. (See Figure 10.)



These figures do not offer a complete picture of what work is available since only 10% of all jobs are listed. This is especially true since professional and union jobs tend to be under-represented and clerical jobs tend to be over-represented. However, the employment departments are one of the primary resources directed at people in poverty, and present a picture of what poor people see when looking for work.

Family wage jobs do exist and will increase over the next

few years in Washington County. The key is that these jobs are skilled jobs, requiring education such as an Associate's or Bachelor's degree.²⁶ For example, approximately 1,728 technicians will be needed in the semiconductor industry over the next five years, according to a report by the Semiconductor Workforce Consortium. Pay for these positions will start in the \$11/hour range, but can move to twice that in several years with professional growth and overtime pay. The Workforce Consortium is concerned that the community may not be able to meet existing and projected demand in these and other technical jobs.

Trends Related to Poverty

Two trends in employment are important in understanding the relationship between poverty and employment.

First, real pay for "blue collar" workers is declining. Oregon's minimum wage has fallen behind inflation by 17% since 1976. More importantly, wages in the timber industry, fishing industry and manufacturing have steadily decreased. In lumber, the average pay went from \$35,600 in 1978 to \$28,300 in 1993 — a 20% decline, before factoring in inflation and reduced buying power. The hourly pay of manufacturing production workers declined 18% in the decade prior to 1993, also before factoring in inflation.²⁷ While some people have moved up into professional and technical jobs as these changes have taken place, many more have moved down economically into service jobs.²⁸

Second, a trend toward part-time, temporary and contractual work continues. The growth of temporary jobs has been tremendous, increasing 300% in the United States in the last decade. Oregon experienced a 294% growth in temporary employees between 1984 and 1993. Employers are using temporary employees to manage the ups and downs of their business cycles and as a tool to screen new employees. Many positions are extended temporary jobs while employers consider permanent employment. During this time, no benefits are offered. Nearly two-thirds of the jobs created in the business services sector, the largest segment of the growth of service sector jobs in the next ten years, are expected to be temporary.

Part-time jobs are experiencing similar growth. In Oregon, part-time employment grew 33% between 1978 and 1993. Nearly 20% of part-time employees in the US would prefer full-time work, but were unable to find it. In Oregon 5.8% were unable to find full-time work. One result is that 2.2 million more American people hold two or more jobs simultaneously than did so a decade ago. Eight million people moonlighted in May 1995.²⁹

An additional economic trend relates to employment and economic growth in general. The economic disparity between people who are rich and people who are poor continues to grow. In Oregon, 20% of Oregon's households earned more than 54% of the pre-tax income in 1993. This figure will grow in the years ahead.³⁰

Housing

Relationship to Poverty

Decent, comfortable and safe housing is important for the physical and emotional stability it provides its residents. Unfortunately, most housing in Washington County is not affordable for those living in poverty.³¹

The Department of Housing and Urban Development defines housing as affordable when rent/mortgage and utilities cost no more than 30% of household income. This means a single mother with three children earning \$10.20 per hour (100% of FPL) could afford a monthly mortgage/rent payment of \$534 per month, including utilities. If she only made minimum wage, housing would be affordable at \$300 per month. (See Figure 11.)

Most families living in poverty in Washington County are paying considerably more than 30% of their income on housing and utilities, leaving less for the

Figure 11. Affordable housing, one of the most pressing needs on Washington County, is very difficult to find for people living in poverty. In addition to the rental/purchase figures below, utility costs must also fit under the 30% affordability guideline.

HUD Definitions of Affordable Housing

	Family of Four Monthly Wage	Affordable Rent	Affordable Purchase
Moderate-Income	\$ 34,150	\$ 854	\$ 89,600
Low-Income	\$ 21,150	\$ 529	\$ 56,000
Extremely Low-Income	\$ 12,690	\$ 317	\$ 33,600

For 31% of the families in Washington County, rental housing is not affordable.

other expenses of the family budget. This burden makes “getting ahead” nearly impossible. Many people who teeter just outside the definition of poverty plunge most of their resources into their housing needs. For these people, the lack of affordable housing keeps them a paycheck away from poverty. When that paycheck is lost, the downward spiral of poverty and homelessness can take over.

For the experts and low-income people who participated in the focus groups, affordable housing was the most significant barrier to escaping poverty. In addition, low-income survey respondents said that subsidized housing was one of the most important services they receive.³²

Resources vs. Need

Using the HUD definitions of affordability, a moderate-income family of four, earning \$34,150 annually, could afford a mortgage and related expenses on a house that costs \$89,600. A low-income family, earning \$21,150 per year, could afford a mortgage and related expenses on a house that costs \$56,000. For the extremely low-income family, earning only \$12,690, the affordable house costs \$33,600. (*See Figure 11.*)

Compare these figures to what is available in Washington County. “Starter” homes average \$116,500 — up to 350% more what extremely low-income families could afford. The Housing and Community

Development Plan for Washington County and the City of Beaverton states it clearly:

“The basic cost of homes in the county far exceeds the mortgage amounts for which low-income and moderate income families could qualify. The growth in the industrial and commercial employment in Washington County will continue to attract buyers with more moderate incomes who are in the market for affordably priced homes. However, the real estate market is not supplying those units.”

While home ownership seems impossible for low-income and moderate-income residents, there are 6,315 low-income families who own homes in Washington County. Of these homeowners, 42% paid more than half their available income for housing and related costs, much more than the “affordable” guideline established by HUD. The elderly are especially affected. The elderly make up 60% of low-income homeowners in Washington County. Just over half of all extremely low-income elderly households paid more than 50% of their income on housing costs. These extra costs for housing must fit into budgets for people who typically have fixed incomes and higher-than-average medical costs.

Rental housing presents a similarly grim picture. For 31% of the families in Washington County, rental housing is not affordable. For those at the lowest income levels, the problem is even worse. Less than 5% of all

rental units in Washington County were affordable to the 5,000 households who can be described as extremely low-income. In May 1994, an average two-bedroom apartment in Tigard, King City, Beaverton, Aloha and Hillsboro rented for \$565 for older units, \$632 for newer units and \$681 for just-built units.

Availability is another concern of the bleak rental picture. In 1990, only 83 vacant units county-wide were affordable to extremely low income renters. None were located in Tigard and Beaverton. Facing vacancy rates three-times lower than the county average (2.5% compared to 7.1%), low-income and moderate income people have a much harder time finding a place to live than people in other income brackets.

Lacking affordable housing, the poor make due in higher rent units. More than 60% of the low-income renters in Washington County paid more than half of their income for housing. More than 70% of extremely low-income renters did the same.

How do our example families from the Budget Reality Check section fare in housing costs in Washington County? Figure 12 shows that only Jamie, who lives in subsidized housing, spends less than 30% on housing costs. And the rents and mortgages presented in these examples are far below market rates. At the time of the Washington County housing study, it was not possible to find housing at regular market rates within the price ranges presented in these examples.

Subsidized housing provides relief for very few. Housing assistance comes primarily through the Department of Housing Services, with additional housing provided by a handful of community development corporations. In November 1994, there were 3,059 households on Washington County's unified waiting list for public and subsidized housing. Almost 80% of those waiting were extremely low income. Most applicants for housing assistance must wait between two and four years for help.

Several programs provide emergency housing assistance to low-income people. Four shelters in Washington County provided shelter for 477 households or 1,163 people in 1992-93. Unfortunately, there were 6,419 requests for shelter at these same agencies. A one-night count in November 1994 found 229 homeless people in shelters throughout Washington County.

Transitional housing helps homeless people move from shelter housing to permanent housing. It can help people who are working save money toward the costs of getting their own permanent housing. Unlike emergency

Figure 12. For people living in poverty, subsidized housing -- as is the case for Jamie -- may be the only way to keep housing affordable. HUD defines affordable housing as costing no more than 30% of household budget.

Housing Costs for Sample Budgets		
Example Budget	Total Housing Costs	Percent of Household Budget
Kathy	\$ 695	41%
Walter and Wendy	\$ 500	42%
Jamie	\$ 180	28%
Daniel and Maria	\$ 660	40%

There is growing interest in affordable housing in Washington County reflected in the number of community development corporations involved in housing-related issues.

shelter, which is short-term, transitional housing allows families up to 18 months to find more permanent, affordable housing.

Transitional housing is a critical need in Washington County. There are only 131 transitional housing beds in the county. For homeless families, only seven units are available. One emergency shelter resident spoke about the need for transitional housing:

“It’s probably going to cost me a thousand dollars to get into a one bedroom apartment. I have no means to come up with the money except to work for a month or two [and save the entire income] which would mean a transitional place or residency is more appropriate for my needs.”

The actual cost of getting into housing in the area is closer to \$1,500, which includes first and last month’s rent plus a security deposit. There is one resource for people needing help with these costs. The Federal Emergency Management Agency (FEMA) will help with the first month’s rent, but no other source is available to help people cover the other costs of getting into a rental home or apartment.³³

Rent assistance programs can help people stay housed or establish housing, but not much is available. The FEMA program — the largest of its kind — provided only \$22,000 of assistance in Washington County last year. The one-year allocation was exhausted in four months. The program closely screens

recipients and helps only those who appear to be able to stay afloat with the assistance. Other, needy people are screened out of the program.³⁴

There is growing interest in affordable housing in Washington County reflected in the number of community development corporations involved in housing-related issues. Community Action has the longest history in housing related work, and has helped spawn several new organizations. CAO also provides assistance in helping other community development corporations accomplish their work. The Housing Development Corporation of Washington County focuses on farmworker housing needs especially in the western part of the county. Community Partners for Affordable Housing addresses housing needs specifically in the Tigard-Tualatin communities. Tualatin Valley Housing Partners focuses their attention on affordable housing opportunities within transit corridors throughout the county. Other nonprofit groups, including Homestreet and Independent Living, provide service-enriched housing programs that support the tenants living in the properties. Christmas in April also provides housing rehabilitation services to help low-income people stay in their own homes.³⁵ The Washington County Department of Housing Services develops and manages affordable housing stock. The department also is involved in generating revenue through bonds to support projects developed by others.³⁶

Most housing programs suffer from the same limitation that faces most social services: they are crisis

oriented. FEMA assistance can only come after an eviction notice. Families needing assistance must get the notice — and damage their credit report and future housing opportunities — before they can get any help. One resident of a homeless shelter explained the situation typically encountered by people in need:

“When I knew I was going to be homeless, no one in housing had any answers except temporary shelter. Once there, I received good direction but I feel/wish there was direction before homeless became an issue.”

Perhaps the worst housing problems in Washington County are faced by migrant farmworkers.³⁷ In 1993, 27 registered labor camps were located in Washington County, primarily located in the western part of the county. Many other migrant farmworkers live in housing provided on the farms. These camps and farms must provide for approximately 8,000 migrant farmworkers and many of the 4,000 local seasonal workers and their dependents each year.

Farmworker families face severe crowding and indecent conditions. Housing conditions include an average density of 5.6 persons per room, nearly half without hot water, a working indoor toilet or a source of heat. Focus group participants confirmed the poor living conditions in these areas.

These housing facilities are intended for migrant workers, and are required by law to be closed between November and April. Despite these restrictions, demand for housing among permanent, year-round

farmworkers has pressured some facilities to be rented illegally, subjecting the renters to these conditions year-round.

Poor housing conditions compound the many other problems facing Hispanic farmworkers, including low and erratic incomes, lack of English literacy or fluency, lack of transportation and undocumented status.

The relationship between housing and poverty is inextricably linked to the issue of transportation. Poor transportation options, coupled with a lack of affordable housing, force people to rely heavily on their cars to maintain employment. Some can reduce their housing costs by moving to a more affordable area (such as Southeast Portland) but end up having increased transportation and child care costs as a result.

Another needed service related to housing is advocacy and protection against housing discrimination. Two agencies in Washington County provide assistance to low-income people experiencing housing discrimination, unfair housing practices or who are living in unsafe and indecent housing — Community Action Organization (CAO) and Oregon Legal Services (OLS).

This is not an insignificant issue. CAO receives more than 700 reports of housing discrimination each year. OLS received 69 calls for legal assistance on its tenant hotline in a one week period alone during the summer of 1995. As vacancy rates fall, complaints of

“When I knew I was going to be homeless, no one in housing had any answers except temporary shelter.”

An editorial noted that often parents “lose their jobs when a sick child or a gap in child care forces them to take time off work.”

discrimination and indecent housing rise. Landlords know they will have no problem attracting tenants.

Despite growing interest and the number of agencies addressing the problem, the number of housing units being developed by these organizations is still somewhat limited.

Trends Related to Poverty

Prospects for the future of housing in Washington County will get worse before they get better. Almost all of the new construction in the county is outside of the affordable housing market. Restrictions on the urban growth boundary, in-migration to Washington County and increased costs for building materials all point to further increases in housing costs. Meanwhile, an estimated 358 new low-income renters and 724 new moderate-income renters will come to Washington County *each year* through the year 2000.

Community development corporations are emerging as strong voices for affordable housing. Community Action’s long-standing program is joined by several new nonprofit organization’s committed to housing issues in Washington County. As these groups mature, their presence in the affordable housing arena could be significant.

These market conditions point to increased need for public sector support for affordable housing programs. Cost-cutting measures in Congress continue to threaten programs now in place that support the development

of affordable housing. HUD’s Section 8 program and the tax code provision that provides tax credits for investment in affordable housing are all under review. Community Reinvestment Act (CRA) compliance from local banks provides financing for affordable housing programs, but represent only a portion of what is needed. This financing does not provide subsidies for affordable housing development, but provides important capital to housing projects when leveraged with public funds. CRA lending is likely to increase in the years ahead as banks integrate affordable housing investments into their ongoing business operations.³⁸

Child Care

Relationship to Poverty

Affordable child care is a critical service that allows low-income parents— who make up 77% of the families in poverty³⁹ — to accept and retain employment.

A study concluded that 91% of parents receiving assistance through AFDC who are not working would prefer to work *if* they had child care they liked and trusted.⁴⁰ Lacking suitable child care, parents often fall back into poverty. An editorial noted that often parents “lose their jobs when a sick child or a gap in child care forces them to take time off work.”⁴¹ Another study by the Oregon Child Care Initiative reported that 70% of welfare parents return to public assistance within two

years of finding employment. Most cite lack of affordable child care as the primary reason.⁴² As one focus group participant stated, “I get child care (assistance) and I work. I couldn’t exist without it.”

Another survey by the U.S. General Accounting Office (GAO) underscored the difference child care can make as parents make investments to escape poverty. “Almost 70% of the Job Training Partnership Act (JTPA) participants who needed and received child care completed their training, got jobs, or had other positive outcomes.” This is compared to less than 50% for those not receiving child care assistance. “This indicates that child care assistance is an important factor contributing to the success in the program,” according to the GAO report.⁴³

Quality child care also is significant in its impact on generational poverty. A report from the Child Care Law Center, a nonprofit legal services organization, connected inadequate child care to increased likelihood to perpetuate poverty and other social ills. Kids who receive inadequate, or barely adequate, care face problems that continue to surface throughout their lives, including higher drop-out rates and greater criminal activity.⁴⁴

Focus group members from Washington County emphasized the importance of child care. Many worried that their children were exposed to great risk because of limited supervision and support. Lacking constructive activities in Washington County, they

feared their children might become mixed up with gangs and other problems.

Resources vs. Need

Suitable child care can be difficult to find. Lacking resources to access traditional child care programs, a family must look to other options. A study by the Washington State Institute for Public Policy found that 64% of single low-income parents relied on informal unpaid day care.⁴⁵

One problem is affordability. Day care centers and home-based private providers charge between \$1.75 and \$2.00/hour per child, depending on the age of the child. A local child care researcher estimates that 59% of poor households cannot access affordable child care, which he defines as less than 10% of family income. Low-income families spend nearly as much (\$229/month) on average as higher income families (\$269/month) for child care. However, the percentage of family income that this figure represents for low-income families is nearly five times that for other parents.

“These are the same families that must also spend disproportionately more on shelter, fuel and food,” he states. With not enough local child care providers offering sliding fee scales and multi-child discounts, poor families are forced to try to find room for this critical expense in an already tight budget.⁴⁶

“I get child care (assistance) and I work. I couldn’t exist without it.”

“Subsidized day care can make a huge difference between staying independent and sliding back into welfare dependency.”

One of the only resources for child care assistance is direct subsidies, offered through Adult and Family Services. Four different programs are available, including Student Related Day Care (SRDC), Employment Related Day Care (ERDC), day care for participants of the JOBS Program, and day care for AFDC recipients. For SRDC, demand far exceeds what is available, with a waiting list of 150 people for Washington and Multnomah Counties. The JOBS Program has a similar waiting list.⁴⁷

The ERDC program is specifically targeted to low-income people making too much to qualify for AFDC. Using a graduated co-pay system, participants must co-pay between \$10 and \$574 per month, or up to 25% of their income.

The long waiting lists and difficult administrative procedures for these programs limit access for many low-income parents. In addition, many local providers are unwilling to accept the children of subsidized families, partly because the amount subsidized is far below market rates for the service.

Hispanic families fare better in the child care arena. Strong community bonds, strong reliance on extended families and a great willingness among Hispanic child care providers to accept subsidized families all contribute to a better environment for their child care needs.

Trends Related to Poverty

Recognition of the importance of child care assistance seems to be growing among policy makers and the general public. Public debate about welfare reform has highlighted the need for child care programs. The GAO supported this point with a prediction that employment would increase by 52% among poor mothers and 33% among near-poor mothers if they received complete support for child care.⁴⁸ An *Oregonian* editorial urged that welfare reform include provisions for child care subsidies. “Subsidized day care can make a huge difference between staying independent and sliding back into welfare dependency.”⁴⁹

Education

Relationship to Poverty

Education is directly linked to income and earning ability for everyone, including families in poverty. The employment section earlier in this report revealed that many of the family wage jobs that will emerge in Washington County in the coming years will require significant education and training. The correlation between education and earning potential can be seen across the board. The incidence of poverty for people with graduate education is less than 5% in Oregon, compared to 37.7% for people with less than a fourth-grade education. (See Figure 13.) High school

graduates, on average, earn less than half that of people with Master's degrees, and less than a third of those with professional degrees. "Education is the key to higher earnings," according to a report from the state employment department.⁵⁰

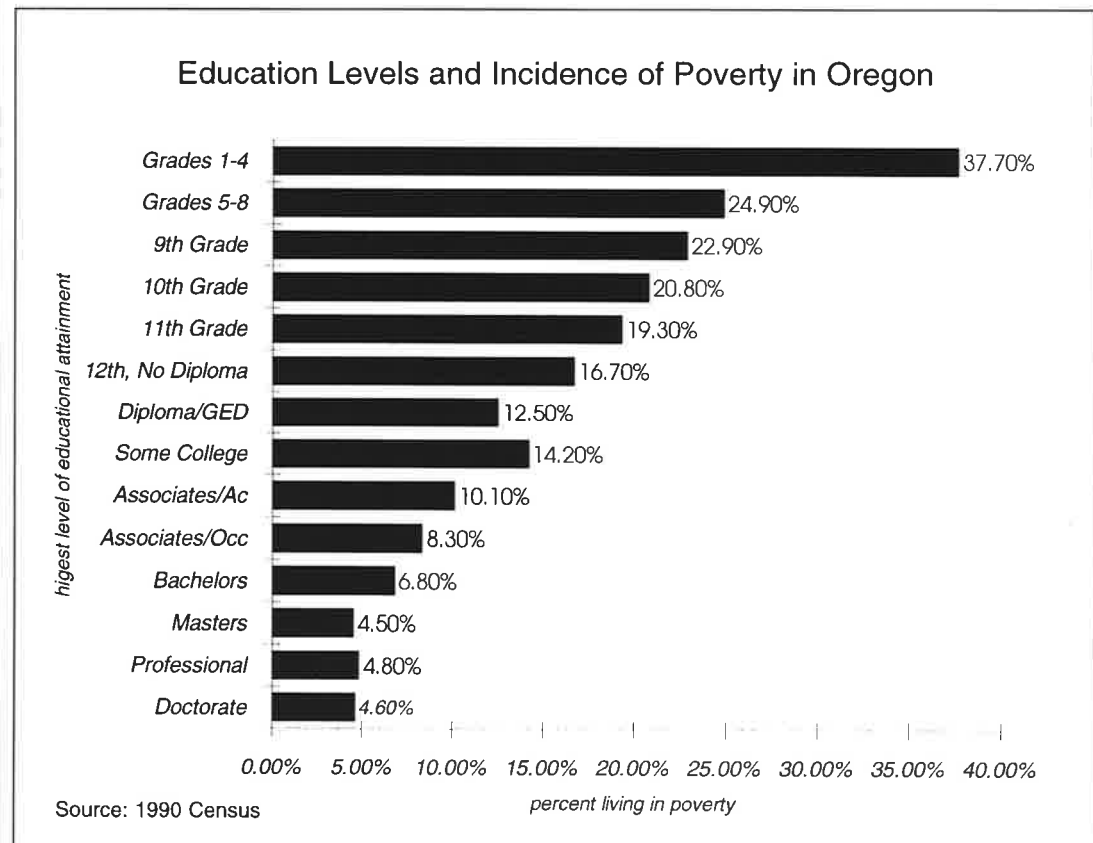
Low-income people recognize the need for education and training. People in all of the focus groups, as well as those who completed the survey, identified education as a key to achieving their dreams of economic self sufficiency.

Education and training are especially important as low-skilled jobs continue to disappear, as noted earlier in the report. Whereas 40% of all jobs were in low-skilled occupations in 1987, that figure is estimated to fall to 27% in the year 2000. Compare this to high-skilled jobs, which constituted 24% of the job market in 1987, but are predicted to rise to 41% by 2000.⁵¹ Currently, the lowest ranking production workers at Intel's wafer fabrication factories have at least an Associate's degree.⁵²

In response to this employment reality, the general population is becoming more educated, driving minimum job qualifications higher and higher for all positions. Between 1980 and 1990, the number of Oregon residents who went beyond high school increased by 13.9%. During this same time, the number of Oregon residents whose highest educational attainment was high school decreased from 37.1% to 28.9%.

More than 80% of all Oregonians have a high school diploma, 25% have some college and nearly 23% have a Bachelors degree or better. In Multnomah and Washington Counties, the figures are even greater, with 58.3% of the population having some education beyond high school.⁵³

Figure 13. As low-skilled jobs continue to disappear, education and training play an increasingly important role in the quality of life for Washington County residents.



Only 2% of those in Washington County who qualify for the JTPA program actually receive training.

Resources vs. Need

Higher education has been one of the areas hardest hit by state budget woes. Budget cuts have led to huge increases in tuition and decreased educational offerings. State support for higher education has been cut in half since the implementation of Measure 5. In 1993 alone, Oregon's 10% decrease in state support for higher education was the largest of all 50 states. And the bleeding has not stopped, with a 14% cut proposed for the next biennium.⁵⁴

Forced to compensate for decreased public support, colleges and universities are increasing tuition dramatically. Tuition throughout Oregon's colleges and universities has increased 65% in the past five years, despite Governor Kitzhaber's pledge to keep tuition increases at 4% per year. These tuition increases push education and training further from the realm of the affordable for low-income people. There is little support statewide for the plight of higher education, due to populist beliefs and a rural, resource-based economy that historically allowed young Oregonians to make a middle-income wage right out of high school.⁵⁵

Community colleges are feeling a similar bite. Portland Community College (PCC) has been forced to dip into reserves to balance its budget, while increasing tuition by 10%. Community colleges in Oregon lack the space and financial support to expand programs and meet student needs. The semiconductor

industry conducted an assessment that highlighted the "lack of capacity in public education programs" as a strong concern.⁵⁶

Vocational training is another area that offers opportunities for skill development to low-income workers. Unfortunately, the two major sources of training — the Job Training Partnership Act (JTPA) and the JOBS program (targeted to welfare recipients) — do not serve all who need the program and who qualify to participate. Only 10% of displaced workers in Oregon actually obtain skills training. Only 2% of those in Washington County who qualify for the JTPA program actually receive training.⁵⁷ Federal funding for JTPA can serve only 4,000 of the 22,000 that have been job-displaced in Oregon.⁵⁸ With a waiting list to greet those interested in the JOBS program, only 11% of AFDC recipients are currently in the program. Fortunately, there are plans to expand the JOBS program to include more people.⁵⁹

Remedial education, General Education Degree (GED) programs and Adult Basic Education (remedial math, reading and writing) are available to those who need it. Spanish speakers face waiting lists for GED preparation classes, however.

Non-English speakers face the problem of limited English as a Second Language programs. PCC offers four classes in western Washington County, with a combined capacity of 120 people at a time. A typical semester finds 100-125 people vying for 30 openings.

Evening drop-in programs also are at or beyond capacity.⁶⁰

Poor people seeking to improve their education and training face considerable challenges. Child care and transportation were specifically mentioned as barriers to training in the semiconductor industry assessment.⁶¹ In addition, training and educational programs take considerable time, something many low-income families don't have.

Perhaps the most significant barrier to education programs is cost. Financial aid is an important resource for low-income people, but the available grants and work-study jobs rarely cover all the costs needed to pay for school *and* support a family. For people on public assistance, regulations limit the amount of time in school and the programs students can take, which runs counter to the specific needs of some low-income people who may lack the basic skills needed to advance.⁶²

Trends Related to Poverty

Education levels are expected to continue to rise for the adult population of Oregon.⁶³ As a cornerstone in efforts to move people out of poverty, training and education programs are being asked to improve their effectiveness. Current training programs have been criticized for simply recycling people in and out of low-paying jobs without putting them on the road to self-sufficiency. An *Oregonian* editorial summarized these issues:

“Too many training programs have failed to create a critical mass of self-reliant workers who can thrive in the work force. Welfare-to-work programs that simply cycle low-skilled workers through subsidized minimum-wage jobs with no chance to unsubsidized employment will do little to foster independence or reduce the burden on taxpayers. Helping to create a well-trained work force isn't government largess, it's an investment in the nation's future prosperity.”⁶⁴

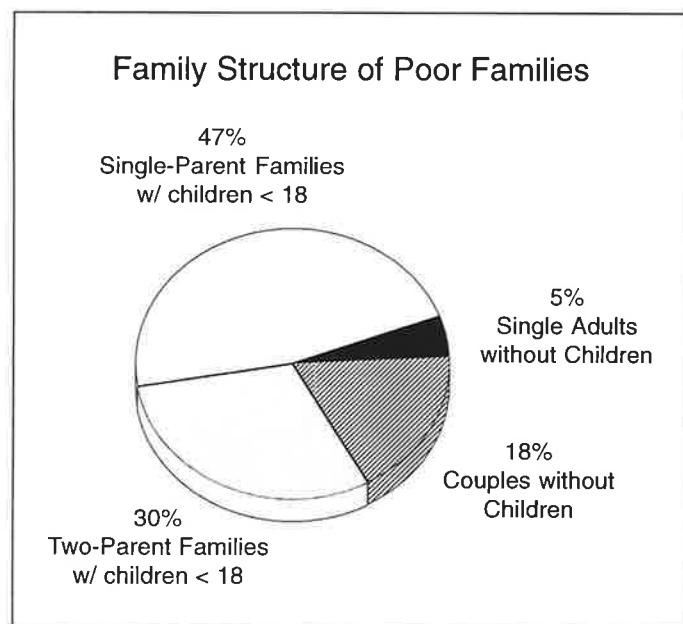
The private sector is pushing government to make training a priority, and in many cases, is taking the lead itself. Some high-tech companies offer tuition reimbursements for employees. Partnerships are also emerging, as evidenced by an Intel-PCC training program for technicians.

One of the recommendations from the Semiconductor Workforce assessment speaks directly to the needs of the industry, which parallel the needs of the community at large:

“Allow for part-time work paired with training. Investigate options for scholarships, tuition reimbursements, child care assistance and transportation assistance. Ensure that individuals who receive welfare or unemployment support can continue to receive this support while they are enrolled in job training programs until they are hired.”⁶⁵

“Helping to create a well-trained work force isn't government largess, it's an investment in the nation's future prosperity.”

Figure 14. Children are disproportionately poor in large part because the majority of all families living in poverty include children under 18 years old. Single-parent families constitute almost half of all poor families, while county-wide only one in ten families has a single parent.



For many, the issue goes beyond individual training to the need for life-long learning. Many of today's jobs could disappear tomorrow. Automation is predicted to replace low-level workers for many of the high-tech jobs in the region within the next five years.⁶⁶ Effective training and education programs require that students have a strong foundation in English, math and science skills. Unfortunately, remedial education programs currently fall short in these areas. Cheryl Hinerman of Intel recently explained at an education conference that "it became obvious that workers with more education in math, sciences, and communications were easier to

train in the sophisticated emerging skills." These areas need to be addressed more effectively at the primary and secondary schooling levels, she said.⁶⁷

Family Support

Relationship to Poverty

One of the most compelling statistics revealed in the 1990 census information underscored the important connection between family structure and poverty. Couples without children constitute 42% of all

families in Washington County. Couples without children constitute only 18% of low-income families. Conversely, single-parent families with children under 18 make up 10% of all families, while 47% of poor families have only one parent with children under 18.⁶⁸ (See Figure 14.)

It is overly simplistic to say that marital status contributes to poverty. It is clear, however, that families with more than one wage earner have a much greater chance of earning adequate money to support their basic needs.

Budgeting, time management and goal setting are basic skills needed for work as well as everyday living. Many people take these skills for granted; however, many low-income people lack these skills. This contributes to the chaos and crisis orientation that makes it difficult for low-income families to look past immediate needs and into the future. Expert focus group participants confirmed the prevalence of crisis orientation and learned helplessness and its impact as a barrier to escaping poverty. Low-income participants in the survey who had confidence in their ability to move out of poverty often bolstered that confidence with specific goals, and acknowledged progress toward those goals.

Adding to lacking basic life skills, people in poverty often feel stressed out and isolated. Focus group participants described a battle to keep ahead of family problems where they lacked control. One participant

felt she needed support to help keep her son in school and out of gangs. She wasn't sure she could do it on her own. Another participant felt a strong lack of support or recognition — for her challenges and for her successes — as she struggled to make her life work.

A lack of parenting skills perhaps is the most significant of these family support problems because of the intergenerational impact it has on families. Children whose parents lacked effective parenting skills do not learn effective parenting. Their children are similarly affected, and the cycle continues.

Resources vs. Need

Despite the fundamental need for family support, there are few services available. Head Start is one of the most well-known and successful programs to help provide support to families. Head Start parents receive access to a variety of resources, including home visits and assistance from staff social workers.

Unfortunately, demand for the Head Start program far exceeds the supply. In Washington County, Community Action serves 350 kids, 25% of whom are children with disabilities. These disabilities range from problems with speech and/or hearing to severe and life-threatening disorders that impede their learning. When all available slots were filled for the 1995-96 year, 700 children remained on a waiting list.⁶⁹ Only 29% of all eligible 3- and 4-year olds can participate in Head Start and a companion program, Oregon Pre-Kindergarten

throughout Oregon due to a lack of resources.⁷⁰ Family income must be under the Federal Poverty Level, and priority is given to the lowest incomes. As a result, many deserving children living below and just above the Federal Poverty Level go unserved.

The Migrant Indian Coalition operates Migrant Head Start, which is a program targeted to migrant families. The program operates in the summer and fall, serving 286 kids. There were an additional 40 children on the waiting list in 1995. The program is not available to year-round and seasonal farmworker families.⁷¹

Portland Community College offers a support program for low-income people called New Directions. The course teaches career planning and personal development for single parents and displaced homemakers. Tuition is free for the 30 participants each term. An additional 30 people wait on lists. As with other training programs, the barriers to success for the program participants include issues of housing, transportation, child care, mental health and domestic violence, according to the program's director.

Another program run by Community Action is the Supplemental Assistance for Facilities to Assist the Homeless (SAFAH), which provides intensive support to formerly homeless families. The goal of the program is to create a transition for families from homelessness to self-sufficiency through intensive case management and housing location assistance. It helps families develop skills in budgeting and problem solving, and

Children whose parents lacked effective parenting skills do not learn effective parenting. Their children are similarly affected, and the cycle continues.

Today, almost everyone earning less than 100% FPL is eligible for medical assistance through the Oregon Health Plan.

provides links to other needed services, such as education, training and employment. The program is restricted to families with children that have been homeless.⁷²

Few parenting skills training programs exist that focus on the needs of low-income families. PCC has a for-credit parenting skills class but the fee does not qualify for financial aid. Transportation and child care issues also affect involvement in the program.⁷³ Parenting classes offered by Community Action were canceled when funding for the program was cut.

Adult and Family Services (AFS) offers some family support programs. The JOBS program (or “Steps to Success” as it is called locally) offers some life skills training and other support to recipients of public assistance, along with job training and searching. Oregon State University’s extension office provides workshops on related areas like budgeting.⁷⁴ Service is limited and workshops are not tailored to a low-income audience. The Salvation Army and *some* school districts also offer some life skills services, but they are limited.⁷⁵ As a whole, these programs fail to cover the needs posed by low-income people in Washington County.

Trends Related to Poverty

Family support programs lack the stature of other programs targeted to low-income people. The benefits stemming from these programs are clear for the

individual families, but the benefits to the community are less obvious. These services may be perceived as less fundamental than other more direct programs like job training and child care.

As a result, these programs may lack support in pending policy decisions. For example, Head Start has traditionally had bipartisan support, and a track record to justify it. Expanding the program could extend benefits to many low-income families who need it. Yet for the first time, Congress is proposing a reduction in funding for the program. Other, less visible programs of public support are likely to face drastic budget cuts in the coming years.

Health Care

Relationship to Poverty

Though adequate health care is a concern for everyone, it is an issue of greater significance to people in poverty. High medical costs and limited income have pushed many families into situational poverty over the years. In 1994, the Oregon Health Plan (OHP) ushered in a new era of health care services to people living in poverty. The new “managed care” approach to the state’s Medicaid program increased the number of people served. Prior to 1994, in general only those below approximately 50% of FPL received care through the Medicaid program. Pregnant women and children under six living up to 133% of poverty were also served. Today, almost everyone earning less than 100% FPL is

eligible for medical assistance through the OHP. For pregnant women and children under six, the criteria remain the same at 133% of FPL. The OHP also includes dental coverage, and in some demonstration counties (including Washington County), mental health services.⁷⁶ Unfortunately, more than 13% of Washington County residents fall between 100% and 200% of the FPL, and most of them are not eligible for the plan.⁷⁷

A growing segment of the working poor lack the means to pay for any health care insurance and often do not have a job that provides health insurance as a benefit of employment. Those that can buy medical insurance often can only afford catastrophic coverage with \$1,000 to \$5,000 deductibles, which for preventative and primary care amounts to no coverage. Other poor people, lacking insurance and facing already tight budgets, delay seeking care until problems are at a critical stage. For seniors living in poverty, escalating health care costs quickly exceed the coverage provided by Medicare and Medicaid.

Resources vs. Need

The Oregon Health Plan originally covered 606 of the highest priority medical services, which represents 81% of a comprehensive listing of diagnoses and treatments developed for the plan. For the other 139 lower priority medical services, including such things as fertility treatments and liver transplants for liver

cancer, coverage is not provided. In January 1996 the state moved the line to 581, further reducing the number of services covered to 78%.⁷⁸

A strong concern among health care providers is the accessibility of the OHP. The managed care plans that serve OHP clients are complex and can be difficult to negotiate. State administrative guidelines are complex. People must re-enroll every six months to continue to receive services. In fact, AFDC clients who lose their cash assistance have to re-enroll each time they lose it.⁷⁹ Barriers outlined in other sections of this report come in to play here as well. Waiting time for service, language barriers, transportation, child care costs and cultural differences make accessing necessary health care difficult for many poor people.

For low-income families ineligible for the OHP, the health issues are much more urgent. The Oregon Health Plan provides health care for those at and below the poverty line. But for most people living just above the poverty line, the OHP provides no care. To make matters worse, a strong perception exists among funders and health care supporters that the OHP “solved the problem” of health care for the poor, when it may have done so only for the very poor. Health care issues have lost their stature, and resources to support clinics and health care programs for those above the poverty line are drying up.

According to the Virginia Garcia Clinic, 14.5% of Washington County residents are uninsured. These

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people fall through the cracks of the current system, making too much money to qualify for the OHP, and having inadequate resources or benefits to have health insurance. A report published by the Oregon Health Division in 1994 raised concerns about these uninsured workers, and others “with such high deductibles that routine preventative or sick care is inaccessible without either a reduction of physician fees or a method of paying over time.”⁸⁰

The Health Division report indicates the best measure of “adequacy” for primary and preventative health care is the ratio of primary care providers to the population served. The target for adequate care is anywhere between 1:1500 and 1:2500. The ratio for low-income population in Washington County is 1:9916 — almost four times the minimum level of adequacy and nearly eight times the ratio for the entire county. The equivalent of only seven physicians were identified as available to serve this population.⁸¹

The report states that in order to provide low-income people with health services:

“We must either provide people with health care insurance, subsidize the practices of culturally appropriate providers willing and able to care for low-income, uninsured Oregonians, or assure an adequate wage which would allow working individuals to purchase insurance or medical services.”⁸²

Dental care is another area of acute need for people living in poverty. Again, the Oregon Health Plan provides basic care for those living below the poverty line. Those above the federal poverty level remain without coverage. In addition, Medicare (health care for the elderly) *does not* cover dental care.

Despite the coverage, the availability of dental services is extremely limited. In November, 1994, Washington County was designated a shortage area for dental services for the poor. For the 76,270 people living at 200% or below the federal poverty level, the equivalent of only three dentists were available.⁸³

Pre-natal health care is another indicator of adequacy of health services. Inadequate prenatal care (less than five prenatal visits per pregnancy) can lead to poor birth outcomes like low birth-weight babies. Women without health insurance in Washington County are twice as likely to receive inadequate prenatal care as those with health insurance. Poor birth outcomes are higher among low-income women in Beaverton, North Aloha, Aloha, Tigard, Hillsboro, North Hillsboro and rural west county.⁸⁴ The Washington County Well-Child Clinic is now closed, further reducing access to affordable preventative care for uninsured people.

The Virginia Garcia Memorial Health Center is another health care option for poor people, and is especially well suited for Hispanic families. The clinic provides care on a sliding fee basis. Patients typically can wait one or two months for an appointment. Walk-

in patients are accepted, but usually must wait most of the day to see a provider.⁸⁵

Other health resources include Healthy Start for prenatal care and some pediatric care; the Washington County Health Department for family planning, immunization and treatment of sexually transmitted diseases; and hospital emergency rooms. For many low-income people, the pattern is to self-treat any illness or injury in the early stages, and when it becomes serious, go to the emergency room where the service is expensive but guaranteed.

The elderly have some support through Medicare, but the program doesn't begin to cover all of the health care costs borne by seniors. The program usually only covers 80% of "approved costs" for doctors and hospitals, which may be considerably less than the actual costs. Medicare does not cover medication costs. This can leave many low-income elderly with high monthly medical costs.⁸⁶

Trends Related to Poverty

The future of the Oregon Health Plan as a whole is uncertain, especially given proposed federal Medicaid restructuring (the federal aid program that supports the OHP). Recent changes to the Oregon Health Plan include changes in eligibility, implementation of premium payments by recipients and a reduction in the number of covered services. As of October 1995, eligibility criteria made college students ineligible;

exempted people with certain assets in excess of \$5,000; and required a three-month average income below 100% of FPL to qualify for coverage. As of December 1995, the plan charges premiums on a sliding scale from \$6 - \$28 per family per month. People who are in arrears on their premium payments when they reapply for benefits may lose eligibility until they catch up on their payments.

The OHP mandate that employers provide health insurance to their workers will not be implemented as originally planned. This provision would have helped the working poor, many of whom do not now receive health care benefits from their employers.⁸⁷

There is a raging national policy debate about Medicare and Medicaid. The rising cost of health care — which affects those without health insurance as well as those on Medicare and Medicaid — continues to outpace resources. As budget discussions at the federal level continue, funding for health care programs for the poor are almost certain to receive additional cuts.

Mental Health

Relationship to Poverty

Mental health is another fundamental issue that can serve as a barrier to escaping poverty. It can affect every aspect of a person's life, and make the struggle to survive even more difficult. Survey participants for this study listed mental health services as one of the most

The Oregon Health Plan mandate that employers provide health insurance to their workers will not be implemented as originally planned.

important services needed to achieve their goals and dreams. Experts from all fields agreed that mental health problems are a significant barrier to moving people out of poverty.

Examples of common mental health problems include depression, anxiety and low-self-esteem. Severe mental illness includes schizophrenia. All forms of mental illness, left untreated, can affect a person's ability to get and hold a job. For children, it can lead to poor performance in school and other social problems that increase their chances of remaining in poverty. Mental health problems also are associated with the problems of domestic violence, child abuse and drug abuse, all of which contribute to increased poverty.

Resources vs. Need

There is a high incidence of mental illness among some poor people, especially the homeless. Deinstitutionalization, including the closing of Damasch Hospital, has left many severely mentally ill people on the streets. Almost half of the respondents to the homeless shelter survey mentioned that they needed mental health services.

Washington County is one of the few counties in the state that provides mental health services to poor people as part of the Oregon Health Plan. A demonstration project recently expanded Oregon Health Plan coverage in Washington County to include mental health services for people at or below 100% of poverty level. There are no guarantees of future service with OHP. Budget pressures may prevent full implementation of the mental health coverage, and could eliminate the service altogether.⁸⁸

Outside the OHP, there is very limited access to mental health services. Many service providers have a sliding scale to adjust rates based on income, but costs are still high. (See Figure 15.) Funding to subsidize these services is unstable.

These fees make access to services very difficult for families on a tight budget. One or two hours of therapy would consume the entire monthly budget for medical care.

The services available to low-income people are very short term and problem oriented. They often are unable to address the full depth of mental health problems facing an individual. Usually, only medically necessary problems are addressed. A problem must impair physical functioning (like sleep loss) to warrant counseling. Once the physical problem is eased, the service is suspended. Other issues like marriage counseling, parenting, and personal growth do not qualify for service.

Figure 15. Mental health services are provided on a sliding scale for most low-income families not covered by the Oregon Health Plan. The fees charged by Metropolitan Family Services are an example of what poor families pay for therapy.

Sliding Scale for Mental Health Services	
Monthly Income Family of Four	Cost/Hour Private Therapy
Under \$ 1,100	\$ 25
\$ 1,100 - \$ 1,578	\$ 37
\$ 1,578 - \$ 1,893	\$ 46
Above \$ 1,893	\$ 85

Because of the shortages throughout the mental health care system, strict and short time limits are placed on services to low-income people. Five or six one-hour sessions are a typical maximum approved at the outset. Approval for additional sessions is very difficult to obtain. The client has little or no say in the length of service. In the words of one practitioner, the services simply “patch people up and send them out again.” Support groups may offer some help, but cannot take the place of individualized therapy sessions.⁸⁹

For severely emotionally disturbed people — especially children and people needing long-term care — there is insufficient support and treatment. Long-term care needed to help these patients is very difficult to find. Chronically mentally ill people wait on lists to gain access to two treatment centers with a total of only 26 beds. Capacity would need to be doubled to meet the need.⁹⁰ With such shortages of available service, patients must be a threat to themselves or someone else before they can get served. “Once they put the gun down,” treatment is ended, explained a Washington County Mental Health employee.⁹¹

Trends Related to Poverty

The current trend toward managed care may have a negative impact on the effective treatment of mental health problems of low-income people. Managed care is designed to cover the most people for the least cost. Some experts believe that mental health problems will

always receive a lower priority than other medical needs. These issues hold true for OHP patients as well as private insurance patients as managed care permeates the health care field.⁹²

One practitioner of mental health care stated, “True therapy is really only for the rich.”

Drug and Alcohol Addiction

Relationship to Poverty

Drug and alcohol addiction create a significant barrier to efforts to escape poverty. Often hidden and obscured, addiction impacts people in nearly every aspect of their lives. It diverts critical resources from basic needs into drug use. It interferes with employment and educational opportunities. It creates serious health problems, creating additional drains on an otherwise tight budget. It does all of this while providing an attractive, temporary escape from the stress and other mental health problems facing many people in poverty.

The problem of addiction is also multi-generational. Parents who abuse drugs are more likely to neglect and abuse children, causing problems in the child’s development and perpetuating the cycle of poverty. In addition, alcoholism and drug addiction are diseases that can pass from one generation to the next, increasing the likelihood that the children of addicts will face their own substance abuse problems.

One practitioner of mental health care stated, “True therapy is really only for the rich.”

*A greater concern for addiction issues is **access** to treatment.*

Substance abuse treatment is offered in three different areas:

- ❖ Detoxification — helping people get clean and sober initially.
- ❖ Residential treatment — services and housing that provides 24-hour care, therapy and support.
- ❖ Outpatient treatment — non live-in treatment services provided in weekly face-to-face therapy sessions. Services include individual, group and/or family sessions.

Resources vs. Need

The exact number of people facing the problem of drug and alcohol addiction is hard to establish, since only a small percentage of people with the problem seek assistance. Though it is difficult to determine how many low-income people need substance treatment, it is clear that the need is great. In 1993, 3,588 people were involved in drug and alcohol programs in Washington County.⁹³

It is also clear that addiction increases the risk of becoming poor and that the connection between addiction and other poverty-related issues is very strong, especially housing. One critical element of successful treatment is to move away from past abuse and into a “clean and sober” environment. This is especially important for the large percentage of addicts who are undergoing outpatient treatment while they

must wait for residential treatment. Unfortunately, addicts living in poverty have very few housing choices available to them. Finding a suitable, drug-free environment before, during and after a treatment program may be impossible.

Transportation also is linked to successful treatment of alcohol and drug addiction. Service providers note that lack of transportation can be a significant barrier to successful treatment. If getting to the outpatient treatment program is difficult, the chances for dropping out of the program are much higher.

Affording treatment is not a significant barrier for many people in poverty. Poor people living under the 100% of the Federal Poverty Level are eligible for the limited alcohol and drug treatment services of the Oregon Health Plan. These services include outpatient treatment, inpatient detoxification and methadone treatment for narcotic dependencies. This area of the plan started in May 1995.⁹⁴ Most private insurers also have provisions for some type of treatment. But for people just *over* the poverty line and lacking insurance, costs for treatment can be substantial. Intensive outpatient programs start at \$1,500, with residential in-patient programs costing significantly more.⁹⁵

There is no shortage of detoxification services available to low-income people in Washington County. Tigard Recovery Center (formerly Harmony House) reports that a low-income person needing help can get in within 48 hours.

A greater concern for addiction issues is *access* to treatment. Help past initially sobering up is severely limited for most low-income people. Most people coming out of a detoxification program need the total support provided by residential treatment. Tigard Recovery Center reports that only one in fifteen low-income people can get into residential treatment immediately. Most must wait two-to-four weeks. This period of time is critical since the probability of relapse into abusive behavior is very high at this stage. An official at Washington County's Alcohol and Drug program confirms that there is an "acute" shortage of residential treatment for most people in poverty. Fortunately, Hispanics in Washington County struggling with addiction have a dedicated treatment program that can effectively serve the need that exists.⁹⁶

Outpatient treatment programs have sufficient capacity, according to service providers. These programs are less costly and less effective overall, and place a much higher burden on appropriate housing and transportation resources. But for many, they provide the support necessary to become clean and sober.

Trends Related to Poverty

Drug and alcohol treatment services for low-income people receive government subsidies to help make them accessible and affordable. As with all federal social programs, these subsidies face an uncertain future as the potential victims of budget cuts. Increasingly,

attention is centered on crime prevention issues related to drug and alcohol addiction, rather than programs that prevent and treat drug and alcohol problems.

Domestic Violence

Relationship to Poverty

Domestic violence is a critical and growing problem for people in poverty. The connections between this issue and poverty is very strong. Women and children fleeing violent situations often end up in poverty. Indeed, domestic violence is the leading cause of homelessness among women and children.⁹⁷ Fear of becoming impoverished — and becoming unable to care for themselves and their children — is a primary reason why many women choose not to leave violent homes.

Domestic violence can have far-reaching impacts on the lives of the women and children affected. It can keep women from achieving their full potential. It has significant impact on self-esteem. It can stymie emotional development and lead to behavioral problems in children. It can be directly associated with teenage pregnancy, drug addiction and other social ills.

Domestic violence is learned, often intergenerational, behavior. Today's violence often begets future violence. A therapist at the Men's Resource Center said that 90% of men in therapy to stop their abusive behavior were abused or witnessed abuse as children.⁹⁸

Fear of becoming impoverished is a primary reason why many women choose not to leave violent homes.

The availability of emergency domestic violence shelter falls desperately short of the need in Washington County.

Resources vs. Need

Washington County has one domestic violence shelter. Shelter/Domestic Violence Resource Center is Washington County's main provider of services to victims of domestic violence. They provide emergency shelter (for up to 21 women and children at a time), support services, counseling, parenting classes, advocacy, case management and support groups. They have a 24-hour crisis line and a program dedicated to serving Hispanic women and children. They also provide support to people staying at Community Action's homeless shelter.

The availability of emergency domestic violence shelter falls desperately short of the need in Washington County. In 1994, Shelter/DVRC answered 4,229 calls to their crisis line and served 403 people in their shelter, 207 of whom were children. During this time, they turned away 3,176 requests for shelter due to lack of space. These figures have held steady in 1995, with 276 people turned away in March 1995 alone. Of this number, 102 were Washington County residents.⁹⁹

Shelters in the Portland metropolitan area share shelter space and other resources through the Tri-County Domestic and Sexual Violence Intervention Network, a coalition of agencies that serve domestic violence victims. As a result, many of the calls for assistance received by Shelter/DVRC are not from Washington County residents. Likewise, many Washington County residents are served in shelters elsewhere in the area.

The problems experienced by the shelter system in the entire Portland metropolitan area mirror those seen in Washington County. In a six-month period of 1991, 4,441 women sought shelter but only 1,305, or 29% could be helped. The remaining 71% were turned away for lack of space.¹⁰⁰

Specialized services are emerging to help meet the needs of families living with or escaping domestic violence. Self-help groups such as Parents Anonymous offer support to parents who have abused or feel they may abuse their children. In addition, a new domestic violence hotline is available to Spanish speakers in the metropolitan area. However, it is not yet a 24-hour service.

The expansion of services to better meet the need faces a severe lack of funding. Currently, a marriage license tax provides about half of all funding for shelters. The rest comes from a combination of funding sources that must be raised annually.

Domestic violence is directly linked to other poverty issues. Lack of affordable housing severely limits the options facing victims of abuse. Women without safe housing alternatives are forced to choose between living on the streets or returning to their abuser. Transitional housing for domestic violence victims is a critically important and extremely limited resource in Washington County. The main reasons abused women return to their abusers upon leaving shelter are inadequate income and a lack of affordable housing.¹⁰¹

Other issues also are closely related, including transportation, legal services, medical care, alcohol and drug treatment, and mental health services. These issues all contribute to an environment that forces many victims of domestic violence to choose between abuse or poverty.

In the area of mental health alone, low-income abuse victims have limited resources that may compound the domestic violence problems they face. Survivors of abuse, including children, have a limited number of sessions they are likely to receive, as described in the mental health section. However, proper mental health services may be critical to their own efforts to escape the cycle of violence. One survey participant explained that the mental health services she received were critical to her because she didn't want to become involved in another violent relationship.

Language and cultural barriers also pose significant barriers to women and children attempting to escape violence. Fear of the police, lack of knowledge of U.S. laws, and undocumented status can contribute to the apprehension of some women seeking assistance.

Trends Related to Poverty

Both Congress and the Oregon Legislature appear ready to take stronger positions with new laws concerning domestic violence. Recent proposals in Oregon include increasing penalties for abusers, expanding training for police, fining abusers and

dedicating the fines to shelters. In the short-term, however, these resources offer little impact on the severe gap that exists between need and services.

Legal Aid

Relationship to Poverty

In a heavily litigious society, many issues cannot be settled without legal action. Legal aid is often the only access poor people have to legal representation. Successfully negotiating the legal maze without legal assistance is nearly impossible.

Legal help is critical for many women seeking help with child support. Domestic violence victims often require legal help with restraining orders and legal support in custody disputes. People facing housing discrimination need legal help to rectify their situation. Immigrants seek legal help as they try to establish themselves and their families in the United States.

People in poverty often seek legal help when they feel they have been wrongfully denied government benefits. These services are often critical to maintaining a decent standard of living. For example, one woman who participated in focus group discussions described her long ordeal to receive disability assistance after being denied. The assistance was vital to her efforts to support her family.

Legal Aid is often the only access poor people have to legal representation.

The services provided by Oregon Legal Services are limited to people living below 125% of the Federal Poverty Level, with very few exceptions.

Resources vs. Need

While the need for legal assistance may be great, access to affordable legal assistance is very limited. Oregon Legal Services (OLS) is the only provider in Washington County who exclusively serves low-income people for civil concerns. The services provided by OLS are limited to people living below 125% of the Federal Poverty Level, with very few exceptions.

OLS offers a range of services from providing simple information, to providing legal counsel over the phone, to representing clients in court. These legal services fall into three areas:

- ❖ **Administrative or benefits law** — handles disputes over government benefits, like Supplemental Security Insurance (SSI) for the disabled, or food stamps.
- ❖ **Family law** — the most requested area, assists with domestic violence and child support cases.
- ❖ **Housing law** — assists people with problems of housing discrimination, substandard living conditions and unfair practices by landlords.

Demand for legal counsel and representation from OLS constantly exceeds supply. In a typical week in June 1995, 127 people requested a lawyer to represent them. Of this number only 20 were given appointments and received some legal assistance.¹⁰² Only one or two received court representation. Yet Jeff Fish, director

of the program, estimates that up to 100 of these people really need an attorney to assist them.

OLS must at times turn away cases that meet their highest priorities. For example, OLS is unable to assist in some cases where abusers seek custody of their children and have the benefit of legal representation. Cases such as these often require extensive court time, which diverts limited resources from other services. For this reason, OLS must limit the number of court cases it can take on.

Despite the need, OLS does not handle bankruptcy, immigration, worker's compensation, criminal or tax law cases. Other limited services are available for bankruptcy and immigration law. The Public Defenders program provides representation in criminal matters. Although the government has enforcement responsibility for child support, women awaiting child support often seek additional assistance and advocacy through OLS.

Trends Related to Poverty

St. Andrew's Legal Clinic is planning to offer expanded services in Washington County, dedicating two attorneys to providing family law services on a sliding scale. Even with these additional resources, need will continue to exceed what is available.

Despite the need, significant cuts are being proposed which will reduce the available services for poor people in Washington County. The federal Legal Services

Corporation (LSC) provides 50% of the funding to support OLS. Recent proposals range from eliminating the Legal Services Corporation completely and handing out a small portion of its funding in block grants to the state, to reducing LSC funding by one-third.¹⁰³

One of Oregon Legal Service's responses to such a reduction in funding would be to encourage and organize pro bono work by other attorneys. For example, restraining orders can be critical tools in protecting families faced with domestic violence. OLS receives many requests for getting and upholding restraining orders. This relatively simple and time-limited legal matter may be supported by other attorneys willing to provide assistance at no cost.

Energy Assistance

Relationship to Poverty

Electricity and fuel are basic needs for cooking, heating and keeping a home. For families with limited resources, paying utility bills can be difficult and often impossible — especially in winter. During the winter months the costs for utilities can greatly exceed a family's limited budget. Whereas a family of median income will spend an average 3.8% of income for energy (heat, electricity, etc.), a family on welfare spends up to 25% on energy costs. A minimum wage earning family of three could spend up to 12% on energy costs. Energy assistance can make a critical

difference in keeping these vital services on, and in many cases, getting them back on after they have been shut off.

The total cost of housing — which should not exceed 30% of total income to be affordable — includes the cost of utilities. Housing costs alone in Washington County are extremely high. When combined with utility costs, they are even a greater burden. The cost of utilities is made more significant for many low-income people because they live in less energy-efficient homes and apartments. In addition, they often do not have the resources to improve the energy efficiency of their housing.

Resources vs. Need

Community Action administers a federal energy assistance program in Washington County called the Low-Income Energy Assistance Program (LIEAP). The program serves people at or below 125% of poverty by providing an average of \$200 per household to assist with payment of utility costs. The program served 1,700 households in 1995.¹⁰⁴

In past years, Community Action has developed a waiting list for those needing assistance who called after all appointments were filled. During 1994, 800 households were on the waiting list. In 1995, Community Action did not create a waiting list since the annual allocation for the program was gone in several days.

Whereas a family of median income will spend an average 3.8% of income for energy, a family on welfare spends up to 25% on energy costs.

Weatherization of existing housing saves an average 20% - 25% on fuel bills.

The tremendous demand on this program limits its access to those who know the system. Poor people with AFS caseworkers and a limited number of others get tips on when to call. People with the time to repeatedly call may get in to be served. Others, lacking the knowledge about when to call or the time to keep calling over several days, are left out. The only exception is a mail-in system for the homebound elderly, who are served fairly well.

Project Help is another energy assistance program that is run by the Salvation Army. This program, along with other small fuel funds (EEMA, GAP, etc.) are coordinated with LIEAP and help to stretch the available resources, but still do not allow most households to be served.

Trends Related to Poverty

The prospects for the LIEAP program are not good. The program has received significant cuts in the past — nearly 4,000 households received help in 1990 compared to 1,700 in 1995. Proposed funding cuts for 1995-96 may result in an additional 50% cut in the program. This will reduce the number of people who can be served and may decrease the amount of assistance paid to each household.¹⁰⁵

Weatherization

Relationship to Poverty

Weatherization of existing housing saves an average 20% - 25% on fuel bills, helping to reduce the

percentage of income spent for housing. Weatherization can also have other benefits for poor people, making a home more safe (by fixing faulty furnaces, for example) and making it possible for low-income elderly to stay in their homes.

Energy efficiency program serves as a catalyst to additional improvements. Pride gained from small investments in weatherization improvements often motivates homeowners to improve other aspects of their homes.

Weatherization services provide energy audits and low-cost materials to improve energy efficiency. The program also make energy related repairs and installs needed equipment and materials in the participating homes.

Resources vs. Need

Community Action is the main provider of weatherization services in Washington County and is unable to meet demand because of funding limitations. Last year, 95 households received comprehensive energy assistance, while 400 more waited on a list.¹⁰⁶ Other programs provide some assistance, including grants for seniors and disabled citizens through the Office of Community Development. Some private companies, including utility companies, offer reimbursements and loan programs, but have requirements that often limit participation from low-income people.

Current programs set targets that improve access for households with children, elderly or disabled family members. The programs also provide more funding for customers with electric heat than other types of heat. Low-income families falling outside of these priorities are less likely to receive the assistance they need. In addition, referrals for the program come through the LIEAP program, transferring access and income barriers inherent to that program to those seeking weatherization assistance.

Trends Related to Poverty

Weatherization at Community Action is primarily funded by federal grants, supplemented with some private utility funds. Significant cuts are proposed to the Low Income Energy Assistance Program for weatherization for 1995-96. There are even proposals to eliminate the Department of Energy entirely. In addition, a pool of funds available to help low-income homeowners from an oil overcharge settlement is drying up. The impact of these services could be greatly diminished.

Deregulation of utilities ultimately may lead to additional cuts in conservation efforts. The climate of deregulation creates a focus on providing cheap energy, which historically has hurt weatherization programs. The rebates and other weatherization incentives offered by utility company are likely to be pared back.

Food and Hunger

Relationship to Poverty

One of the most basic issues facing people living in poverty is adequate food and nutrition. Hunger is the state of being unable to obtain a nutritionally adequate diet from non-emergency channels. The necessary conditions for preventing hunger include access to food, availability of food and affordability of food. When all of these conditions are not met, hunger results.

The Oregon Hunger Relief Task Force succinctly describes the many problems hunger poses for the community:

“Hunger interferes with growth, participation in society, performance in school and the ability to be a productive worker. Children, pregnant women, and the elderly are particularly at risk and sensitive to the effects of hunger. Pregnant women who do not receive adequate nutrition have a greater chance of delivering low-birth weight babies; these babies face increased risk of infectious illness and death. . . . under-nutrition affects the behavior of children, their school performance, and overall cognitive development. Hunger and malnutrition impact children’s later productivity as adults and consequently impact the future of our communities.”¹⁰⁷

“Hunger interferes with growth, participation in society, performance in school and the ability to be a productive worker.”

Survey respondents listed Food Stamps as one of the most used and most important services available to them.

Resources vs. Need

The major source of food assistance for people in poverty is the federal Food Stamp program. The program provides coupons that can be exchanged for basic foods at stores. Survey respondents listed Food Stamps as one of the most used and most important services available to them.

Demand for Food Stamps is on the rise in Oregon and nationally. The Food Resource and Action Center reports that Food Stamp participation increased 32% in Oregon between 1990 and 1994. Adult and Family Services is planning for an 8.7% increase in participation in the program for the 93-95 biennium over the previous biennium.¹⁰⁸

In order to receive Food Stamps, families must have incomes at or below 130% of poverty. For a family of three, income greater than \$1,207 a month disqualifies them. In addition, the program is not available to people with "significant" assets. The program is available only to U.S. citizens or legal aliens.¹⁰⁹

Nearly one in ten Oregonians receive Food Stamp assistance, totaling more than 285,000 people in 1994. In Washington County, 15,661 residents received food stamps. Of those families receiving Food Stamps, more than 25% were working poor, 25% were elderly and more than 50% were families with children. Less than one-third of the families receiving Food Stamps were also receiving AFDC, or welfare.¹¹⁰

The average length of time a household receives Food Stamps is less than two years. In Oregon, 40% of family recipients leave the program within four months, 50% leave within six months.¹¹¹

Many experts in food and hunger issues agree that current Food Stamp allotments are not sufficient to provide for the nutritional or hunger needs of low-income families. The program provides a maximum benefit of \$292 in food coupons to a family of three, or just \$111 for a single person per month. Only 19% of all households receive this maximum benefit. Statewide, the average Food Stamp allocation is \$142/month for participating low-income households. Research indicates that the vast majority of Food Stamps recipients run out before the end of the month.¹¹²

The Special Supplemental Food Program for Women, Infants and Children (WIC) provides nutrition and health services to women and infants up to 185% of poverty. At current levels of funding, the program serves only 50% of eligible children.¹¹³ Other government food assistance programs include the School Lunch and Breakfast Programs, Summer Food Service Program for Children and the Child and Adult Care Food Programs.

Emergency food programs provide periodic assistance for many who need it. These programs are experiencing increased demand and shortages of supplies. There about 50 such programs in Washington

County, each providing food boxes to needy families. In a one-year period during 1993, 31,007 food boxes were distributed in Washington County, and 116,819 emergency meals were served.¹¹⁴ Working families make up 39% of the recipients of emergency food assistance. Half of the people receiving emergency assistance are on Food Stamps. Agencies report that 14% of the people they help are over 65 years old, and 30% are children.¹¹⁵

One significant barrier to receiving food assistance is transportation, since these programs do not deliver. Pride also stops many people from getting help, according to a program manager at the Oregon Food Bank.

Trends Related to Poverty

Government support for food programs has been diminishing and is severely threatened by several current proposals. The U.S. Department of Agriculture's Emergency Food Assistance program, Oregon's major source of emergency food, has reduced its program in the last two years resulting in a 70% decrease in funding to Oregon.

Several proposals for welfare reform will severely cut federal nutrition programs. A House-passed Personal Responsibility Act would amount to a 20% reduction in funding to Oregon. This is expected to cut 42% of the current case load of Food Stamp

recipients, or reduce monthly allotments by an average of \$13.75. Other food programs in Oregon, like WIC and the school meal programs, are expected to lose 12.6% of their funding.¹¹⁶

Other proposals to convert nutrition programs to block grants potentially will reduce funding and pull out the entitlement safety net. The Republican's "Contract with America," a cornerstone to many of the welfare reform efforts now in Congress, would convert all federal food assistance programs into a block grant whose maximum first year funding would be capped at 91% of current levels. As a result, child nutrition program funding are estimated to drop 17% from 1996 to 1997. Currently, everyone meeting the eligibility requirements receives aid. Funding caps would rescind this entitlement provision, which could be especially harmful in economic downturns.

The demand for food assistance is up, and could go higher if current legislative changes take effect. An official at the Oregon Food Bank (OFB) explained that their program cannot be the safety net for gaps in other food programs. OFB is having a difficult time trying to fill the holes that are occurring in the safety net now.

Transportation

Relationship to Poverty

Transportation is essential for families who wish to move out of poverty. It provides access to employment,

Pride stops many people from getting help.

Only 57% of Washington County residents live within Tri-Met's 1/4-mile standard of good access.

educational opportunities, child care and other support services. When transportation is difficult to access, it causes ripple effects throughout the lives of families in poverty, as demonstrated in the case study of Katie.

Resources vs. Need

Car ownership, with the costs of purchase, insurance, fuel, regular maintenance and necessary repairs, is beyond the means of most low-income families. It can be an expensive diversion of resources away from other basic needs, like housing and food. In our example budgets on pages 21-24, the cost of owning and maintaining a car ate up between 12% and 25% of the families' already tight income.

Public transportation is the primary alternative to car ownership. In Washington County, Tri-Met operates 26 lines, most of which run from east-to-west, with a focus on getting people to and from downtown Portland. Buses run on an infrequent basis, with only one bus line meeting Tri-Met's standard of high quality bus service (running every 15 minutes from any stop) for day and evening service. Three others meet the standard only for day service. Four of the bus lines run only during morning and evening rush hours.¹¹⁷

Another problem with Tri-Met service in Washington County is its proximity to people's homes. Only 57% of Washington County residents live within Tri-Met's 1/4 mile standard of good access. This compares to 90% in Multnomah County and 73% for the tri-county area as a whole.¹¹⁸ MAX light rail service

will help these figures slightly, running east-west and increasing frequency of travel while adding service in areas of Hillsboro not currently covered by existing bus routes. However, this service is still several years away.

Lack of transportation alternatives is cited as a significant barrier for low-income people by nearly every service provider contacted. Focus group participants also mentioned it as a significant problem. A woman in western Washington County said she wanted to take English classes but was unable to attend the classes because virtually no public transportation is available in her part of the county. Another woman described her need for a car after a divorce. A vehicle was a critical element in her getting and retaining a job. However, no one was able to assist her with transportation, and soon thereafter she went on welfare. She felt strongly that having a car could have prevented her from needing welfare assistance.

Transportation becomes a greater burden in Washington County because of the lack of affordable housing alternatives. The odds of finding an affordable home near a job are greatly diminished because housing options are so limited everywhere. Many low-income people working in Washington County are forced to commute from outside the county.

Trends Related to Poverty

Transportation services in Washington County are unlikely to improve soon. Tri-Met has no plans to

expand standard bus service in Washington County. However, it is engaged in discussions with several high-tech companies about the development of shuttle services to serve specific business campuses.

The West Side Light Rail *does* offer potential transportation improvement, but mostly as a commuter line into Portland. The rail system could serve as an affordable transportation alternative for Washington County workers commuting from outside the county.

Welfare Assistance

Relationship to Poverty

For many people, making the transition out of poverty is impossible without some intermediary support. Public assistance, or welfare, provides cash payments that can assist with this transition. For low-income elderly and disabled people, who have no ability to earn an income, welfare assistance is essential to meet their basic needs and to provide dignity to their lives.

Resources vs. Need

Three main programs provide direct financial support for people in poverty:

- ❖ **Aid to Families with Dependent Children** (AFDC) is a federal program that provides cash grants to eligible single-parent, low-income

families. It is administered in Oregon through the Adult and Family Services Division of the State of Oregon.

- ❖ **Supplemental Security Income** (SSI) is a federal program that provides cash grants to low-income people with serious disabilities and to the elderly.
- ❖ **General Assistance** (GA) is a state program for disabled people who are not eligible for SSI.

While these programs provide for basic support, they do not enable recipients to meet even the government's basic standard of existence. A family of three can receive a maximum of \$460/month on AFDC, or 45% of the income needed to reach the Federal Poverty Level of \$1,026/month. Adding the maximum Food Stamp allotment of \$292/month, the family is living at only 73% of the level of poverty that is considered a basic standard of existence.¹¹⁹

Both SSI and GA target people with disabilities. SSI is especially stringent in its eligibility requirements, providing support only for people with long-term, very serious disabilities. Seeking eligibility is a very time-consuming and difficult process. One focus group participant described a very contentious two-year battle to obtain SSI assistance for her disabled son.

General Assistance is a state program that provides support for a broader range of disabilities, but at a much lower overall rate. Recipients of GA receive a

These programs do not enable recipients to meet even the government's basic standard of existence.

With the block grants, the funds would be provided to states to be used as they determine best.

maximum of \$210/month, or 39% of the Federal Poverty Level. An article in the July 4, 1995 *Oregonian* reports that recipients may be forced into homelessness due to a recent cut in GA funding.

The example monthly budget of Jamie found on page 23 illustrates in greater detail the living costs welfare support will cover.

On average, welfare recipients rely on welfare for 22 months, and access the program 2.5 times in their lives.¹²⁰ The program is accessible to people primarily in the “chronically” poor category, and provides virtually no help to the working poor, or the situationally poor until they have exhausted all of their assets and spiraled down into a level of poverty from which it is difficult to escape.

The AFDC program *does* allow income to be earned while still receiving assistance. The level of support is cut back as the income of the recipient increases. In Oregon, a family of three can earn only \$616/month before they will be completely removed from the program, losing their grant of \$480/month.¹²¹ A complicated formula is applied to smaller monthly earnings to combine income and assistance.

Trends Related to Poverty

Many welfare reform proposals offer different alternatives for how support will be provided. Using block grants to fund the programs is the most popular

approach. This would repeal the “entitlement” aspect of these programs, which now provide for everyone who qualifies. Block grants would likely reduce the funding at the onset. No additional federal funds would be available in times of economic downturn. With the block grants, the funds would be provided to states to be used as they determine best. This would give states the authority to expand, contract or eliminate payment programs and to determine who they would or would not serve. According to an article in the *Oregonian* on February 21, 1995, other suggestions include cutting off aid to single mothers less than 18 years old; requiring all participants to be in a work program after two years regardless of the age of their children; and requiring all benefits be eliminated after five years regardless of the circumstances. People who experience cuts in welfare will likely seek out other help, such as energy assistance and emergency food baskets, further taxing these programs.

The number of people who live in poverty in Washington County is growing, as it is in most of the United States. Statistics in this report reveal much about the demographic make-up of the people living in poverty in Washington County. This will be important information to Community Action as it plans its programs for the future.

Behind these statistics are the faces of the families living in poverty. These faces are often obscured and forgotten as the issues of poverty are debated. The public perception of those living in poverty is driven by a caricature that is narrow and inaccurate. Many people deny the existence of poverty in Washington County.

But poverty does exist, and in numbers far greater than most people know. Understanding the families living in poverty — including their hopes, their dreams and their frustrations — provides some of the best information about poverty and how the community should respond.

The people affected by poverty in Washington County today are different in many ways from those affected in the past. People who are *chronically poor*, who form their families and live their lives in poverty, are joined in increasing numbers by people who are *situationally poor*, and find themselves struggling financially because of some precipitating event. Perhaps most significant are the increasing number of *working poor* families living in Washington County

— those who work but don't earn enough to sustain a basic standard of existence.

Common threads tie these families together. They hope for the basic needs that many in Washington County take for granted: affordable housing, safe and healthy children, home ownership and employment close to home. Parents hope to get better jobs so they no longer live hand-to-mouth. Others hope to own a home and become self-sufficient.

The dreams of people living in poverty often focus on their children. They dream about their children escaping the conditions that now keep them poor. They base many fundamental family decisions on opportunities they want for their children — refusing to participate in a job training program that may impact a child's involvement in a Head Start program, for example. They want their children to have the same opportunities and experiences as other children, and will forego other responsibilities to ensure it.

Unfortunately, the hopes and dreams of people in poverty are often clouded by the frustrations that keep them focused on day-to-day survival. They feel limited in their ability to dream for the future as they worry about paying rent or buying food. They hold their lives together in a delicate balance, hoping that a medical bill, auto repair expense or slowdown at work won't suddenly toss them into crisis.

While there are many obstacles that face people living in poverty, the community has many strengths

Washington County has many opportunities to invest in the human potential now lost to poverty.

that can be directed at helping people escape poverty. Washington County has many opportunities to invest in the human potential now lost to poverty. The growth and strength of the local economy provides people with real chances to build secure futures. Employers are looking at community investments that will improve opportunities for people living in poverty. A caring public is working together with social service providers to increase opportunities and reduce hardships.

The kinds of programs needed to make this change are not hard to find. The “Steps to Success” program (Washington County’s piece of the JOBS program) is making a difference. Training helps poor people with both life skills and employment-related skills. Other support services help families hold the pieces together. Unlike other program, “Steps to Success” is making room for more people in the years ahead.

Another effective program is Head Start, one of the current best examples of investing in the future. The program provides immediate support for families while helping children from poor homes keep pace with the other children in the community. While funding cuts may decrease the number of participants, the program will continue to make a difference for generations to come.

The local high-tech industry sees the need for investment as well. The Semiconductor Workforce Assessment outlined the steps that need to take place

— not just to support the needs of industry, but also to support the needs of the community:

“Allow for part-time work paired with training. Investigate options for scholarships, tuition reimbursements, child care assistance and transportation assistance. Ensure that individuals who receive welfare or unemployment support can continue to receive this support while they are enrolled in job training programs until they are hired.”

The result of these and other investments can be seen in the faces of people *no longer living in poverty* — families like Victor and Sheila and their four children who no longer live in subsidized housing, no longer rely on food stamps, and are no longer forced into the charity care of local hospitals. These investments make a difference in the lives of people avoiding generational poverty — people like Sheila who sees the development of her son catching up with his potential and keeping pace with his peers.

The key to effectively addressing poverty will be for Washington County to make the potential of every resident part of the definition of the community success. A wealth of community resources — a caring public, strong social service partnerships, committed businesses and overall community good will — can make a tremendous difference to thousands of Washington County residents who need not be faces of poverty, but faces of prosperity.

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- ⁶Budgets provided from client files from Community Action Organization, June, 1995. The names of all clients have been changed for confidentiality.
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