



Washington County Issues of Poverty 2019





Washington County is the economic engine of the State of Oregon. With the highest average annual wage in the state and lower than average unemployment, Washington County compares favorably with other areas in most economic indicators. However, a significant and growing number of Washington County residents are struggling to afford their family’s basic needs.

Community Action leads the way to eliminate conditions of poverty and creates opportunities for people and communities to thrive.

Our community is strongest when everyone thrives. Despite our relative good fortune, the number of families and individuals struggling to make ends meet has grown significantly faster than the overall population. Experiencing conditions of poverty negatively impacts the health and well-being of our neighbors. As our community continues to grow and change, we have the opportunity to make choices that secure our future by addressing the existing inequities and building systems that ensure access to opportunity for all our community members. In order to more fully understand the implications of income inequality in our community and how we may work together to create a thriving community for all who live here, Community Action has compiled data from a wide variety of sources to examine the complex and interrelated causes and conditions of poverty in our community.

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What is poverty?

The word “poverty” is used generally to describe the lack of economic means to meet basic human needs such as food, water, sanitation, clothing, housing, and health care. Poverty can be described both in the objective terms of how it is measured as well as the more subjective terms of the experiences of people in our community with inadequate income.

Poverty is measured by comparing household income to a standardized level of income inadequacy determined by the federal government. The Federal Poverty Guidelines, established by the US Department of Health and Human Services, are used to determine eligibility for various types of public assistance. The Federal Poverty Guidelines are commonly referred to as the Federal Poverty Level (FPL). The FPL varies by household size and is the income level below which a household is considered in poverty. The FPL is based on the cost of the US Department of Agriculture’s Economy Food Plan. The level was originally established in 1963 by multiplying the cost of the Economy Food Plan by three because research at that time indicated that most households spent about a third of their income on food. Since then, the level has been updated annually based on cost changes in the Consumer Price Index.¹

While the Federal Poverty Guidelines take into account family size, they do not take into account regional differences in costs nor do they consider housing or child care expenses which are the major cost drivers in most household budgets in the modern economy. Thus, many households in Washington County with incomes well above the Poverty Guidelines still struggle to afford their basic needs and thus experience conditions of poverty even though their income may be above the FPL.

Poverty and Self-Sufficiency

The Federal Poverty Level provides a measure of income inadequacy—the income level below which a family would not be able to afford basic human needs. Conversely, the Self-Sufficiency Standard provides a measure of income adequacy—the level at which a family is able to afford all basic needs without assistance in Washington County. The Self Sufficiency Standard is researched and produced by the Center for Women’s Welfare at the University of Washington in partnership with WorkSystems, Inc.²

¹<https://aspe.hhs.gov/frequently-asked-questions-related-poverty-guidelines-and-poverty>
²<http://selfsufficiencystandard.org/sites/default/files/selfsuff/docs/OR2017.pdf>

**47% of Community
Action's 2019 Community
Needs Assessment Survey
respondents reported having
trouble saving for emergencies
or for the future.**

Figure 1 compares the Federal Poverty Level to the Self Sufficiency Standard for Washington County and various income levels to demonstrate the challenge of income adequacy in our community. As is evident in the chart, families need income well above the Federal Poverty Level and even above the 2016 Median Earnings for Washington County to be self-sufficient. Community Action estimates that a household needs income above 300% of the Federal Poverty level to be economically stable.

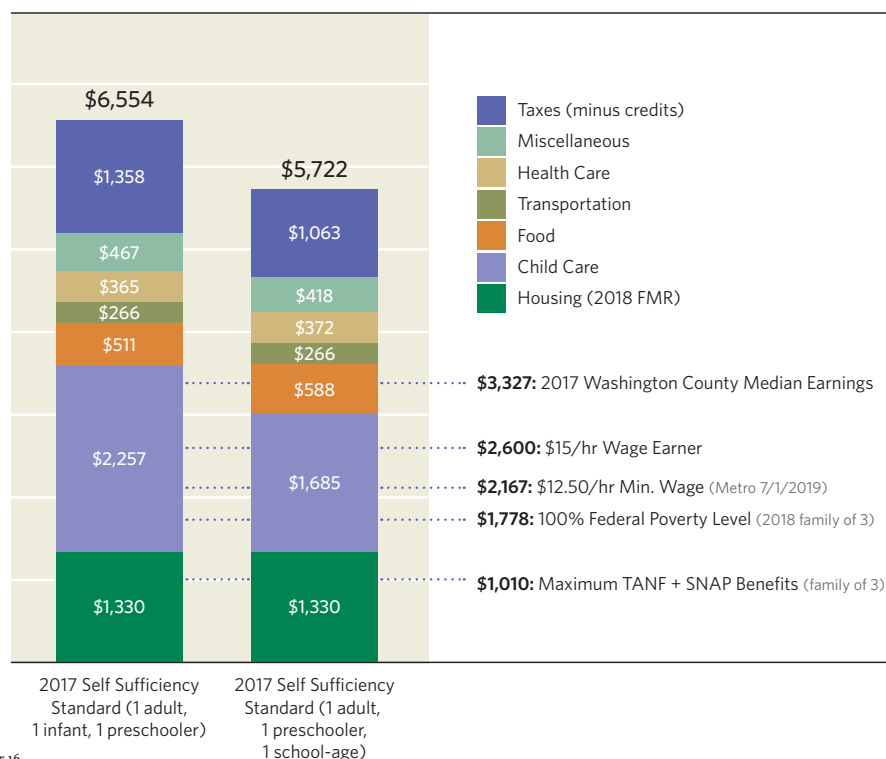
While it seems reasonable to assume that people who are working should be able to afford their family's basic needs, that is simply not the case for many of our neighbors. Recent increases to the Oregon minimum wage ensure that an individual working full time has income above the FPL for a family of 3, however, having a job does not prevent all people from experiencing conditions of poverty. In fact, in 2017, more than 36% of individuals in poverty were working at least part-time,³ 38% of all households seeking Community Action services and nearly 30% of those seeking services to address a housing crisis had employment income⁴ at the time of their application for assistance.

Further, as evidenced in Figure 1, an income above the FPL does not prevent a family from experiencing conditions of poverty. Even at the 2017 Median Earnings a single adult with two young children earns 50 to 60% of the income needed for their family to meet the self-sufficiency standard. The 2019 Fair Market Rent for a two bedroom apartment alone would consume 43% of the monthly earnings of an individual earning the median wage⁵ and nearly 70% of a full time worker earning minimum wage.

In households with young children in particular, the cost of child care often exceeds the cost of housing further straining household budgets. When households are using all available cash each month to sustain themselves, they are not able to save for emergencies, pay down any accumulated debt, or make investments in their future. In Community Action's 2019 survey, 52% of all respondents reported falling behind paying their monthly bills and 47% of all respondents indicated that they struggled to save money for emergencies.

FIGURE 1

SELF-SUFFICIENCY STANDARD VS. INCOME LEVELS (Families)



³American Community Survey 2017: B17005 1 Year Estimates – Individuals over 16

⁴Community Action service statistics 2018

⁵2017 Median Earning = \$40,603/year (ACS K202002) 2019 Washington County FMR = \$1,441/month for 2BD

Who experiences poverty?

Washington County has experienced significant growth and change. Our thriving economy and relative affordability compared to other west coast cities has drawn thousands of people to the Portland Metro area over the last several decades. From 1970 to 2010, the total population more than tripled—growing at a rate more than 4 times faster than that of the United States and nearly three times the rate of the State of Oregon overall. Over the same time period, the population of individuals living with income below the FPL grew nearly 500%, 7 times faster than the United States and more than 3 times faster than Oregon.⁶ According to the American Community Survey, 8% of Washington County residents (nearly 46,000 individuals) lives in a household with income below the Federal Poverty Level.⁷

The burden of poverty is disproportionately shouldered by families with children, people of color, people with disabilities, and adults with less than a high school education. Figure 2 compares different rates of poverty for individuals in different sub-groups within the community. Poverty rates are higher for individuals with disabilities, children and children of color, foreign born individuals and children of foreign born individuals. Figure 3 compares poverty rates of different household types within the community. While 5% of all Washington County families have income below the Federal Poverty Level, households with children under 5 and single parent households experience poverty at significantly higher rates.

Members of communities of color experience poverty at more than twice the rate of individuals that identify as white. The disproportionate impact of poverty is significantly felt by the Hispanic population and Hispanic children in particular. Nearly one in five Hispanic children (17%) under 18 in Washington County lives in poverty compared to one in 25 (4%) of their white classmates.⁸

FIGURE 2

POVERTY RATE BY POPULATION (Individuals)

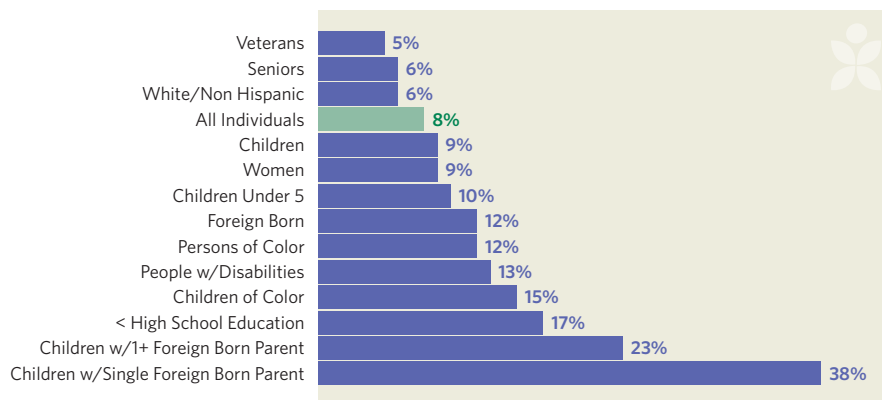
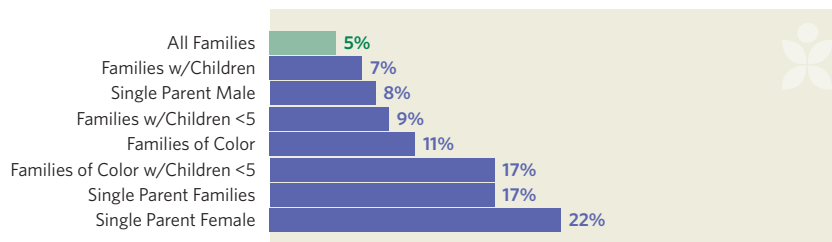


FIGURE 3

POVERTY RATE BY POPULATION (Families)



⁶Census.gov: Poverty Rates by County 1960 to 2010

⁷American Community Survey 2016:B17001 1 Year Estimates

⁸American Community Survey 2017:B17001 1 Year Estimates

The 2018 report published by the Coalition of Communities of Color “Leading with Race: Research Justice in Washington County” identifies multiple systemic barriers that have prevented communities of color, and particularly the Latinx community, from building wealth and sharing in the income gains experienced by white workers despite having been an important contributor to the community’s economic development and continued high rates of labor force participation.⁹

FIGURE 4

TRENDS

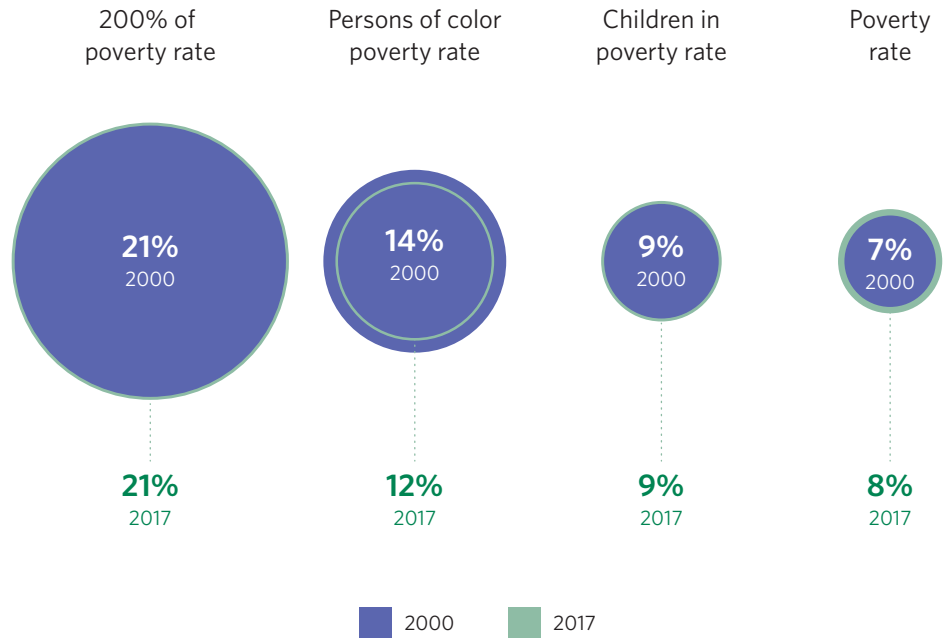
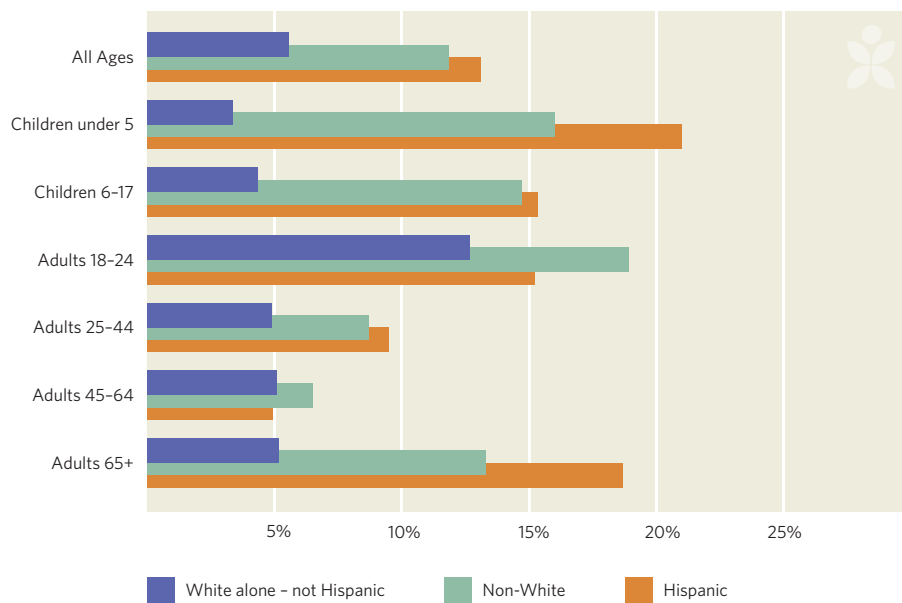


FIGURE 5

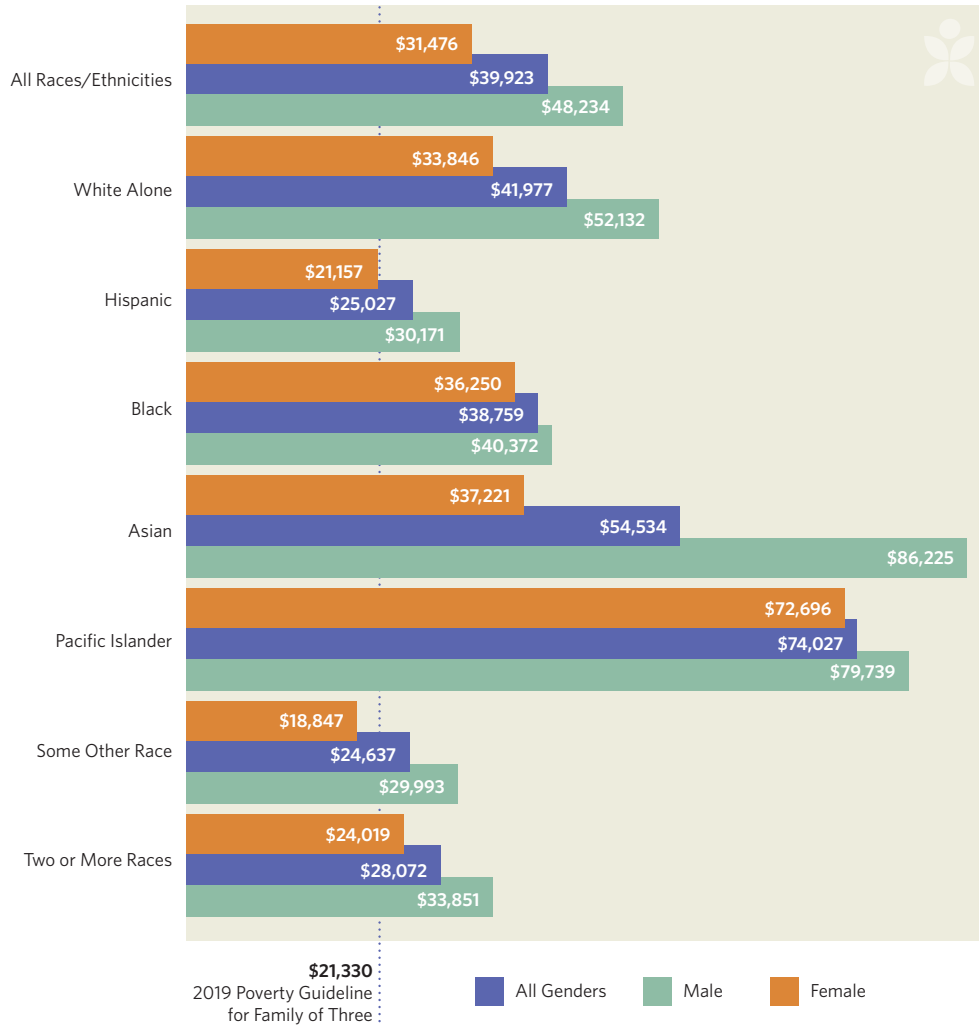
POVERTY BY RACE AND AGE



⁹<http://www.coalitioncommunitiescolor.org/leadingwithrace>

FIGURE 6

MEDIAN EARNINGS BY RACE/ETHNICITY



Health, happiness and economic stability are intrinsically linked.

HEALTH

Jane and her three children had a 72 hour notice, no heat, and were at risk of having their electricity shut off. Her rent was half her monthly income and she was not able pay both the rent and the large utility bill that had accrued and still pay for her child care so that she could work and earn income to pay the next month's rent. In order to comply with her lease and avoid eviction for a lease violation, she had to have her heat restored and maintain electric service. Jane was able to get assistance with her monthly rent and utility bill so that she could keep working and be back on track the next month. ❀

In Washington County and across the state of Oregon, good physical and mental health is strongly correlated to income and economic security. Poverty reduction and improving public health is a two-way relationship: poverty makes people more susceptible to health problems, and poor health is a contributing factor that leads to poverty.

Chronic Stress

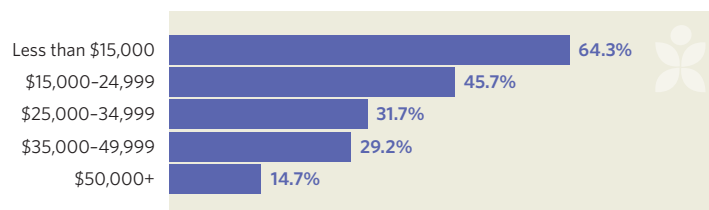
According to the American Psychological Association (APA) chronic stress, a long term form of stress, derives from unending feelings of despair or hopelessness as a result of factors such as poverty, family dysfunction, feelings of helplessness, and/or traumatic early childhood experience.¹⁰ Chronic stressors associated with health disparities include perceived discrimination, neighborhood stress, daily stress, family stress, acculturative stress, environmental stress, and maternal stress.¹¹ The 2016 Community Health Needs Assessment published by the Healthy Columbia Willamette Collaborative identified the three most frequently diagnosed chronic conditions among low-income adults across the metro area were hypertension/high blood pressure, diabetes and depression. All of these conditions are also associated with chronic stress.¹² In Community Action's 2019 community needs survey, 30% of respondents reported experiencing mental health challenges in the previous year including depression, hopelessness, anxiety, post-traumatic stress disorder or bipolar disorder. Just over 15% of respondents reported feeling isolated. In Washington County, suicide, alcohol related deaths, and drug induced deaths were the 7th, 9th, and 10th leading causes of death respectively between 2012 and 2016.¹³

Oral Health

Oral health is essential to general health and well-being. Poor oral health can impact a person's ability to speak and eat, result in infection and pain, lead to adverse pregnancy outcomes and can impact self-esteem and even employability.¹³ According to the Centers for Disease Control and Prevention, Oregon adults with income less than \$15,000 per year are less likely to access dental care than adults at all other income levels. Oregon children in low-income families have higher dental disease rates and higher percentages of unmet dental need than their higher-income peers.¹⁴ In a survey of individuals accessing Community Action services in 2019, 22% of respondents identified access to dental care as an important resource to help stabilize their family.

FIGURE 7

ADULTS AGES 65+ WHO HAVE LOST 6 OR MORE TEETH DUE TO TOOTH DECAY/GUM DISEASE



¹⁰American Psychological Association 2011

¹¹Djuric et al, 2010; NIH, 2011

¹²Oregon Public Health Assessment Tool

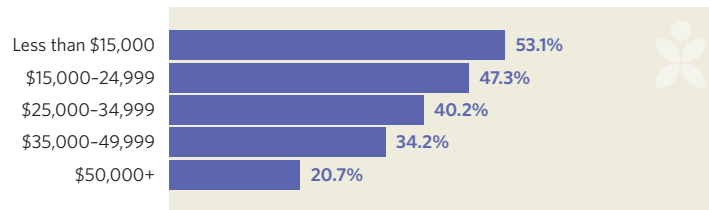
¹³<http://www.q-corp.org/sites/qcorp/files/HWCW%202016%20Community%20Health%20Needs%20Assessment.pdf>

¹⁴Oral Health in America: A Report of the Surgeon General, September 2000

¹⁵Oregon Health Authority: CD Summary March 6, 2015 Vol.64, No.3

FIGURE 8

ADULTS AGES 18+ WHO DID NOT VISIT A DENTIST OR DENTAL CLINIC IN THE LAST YEAR

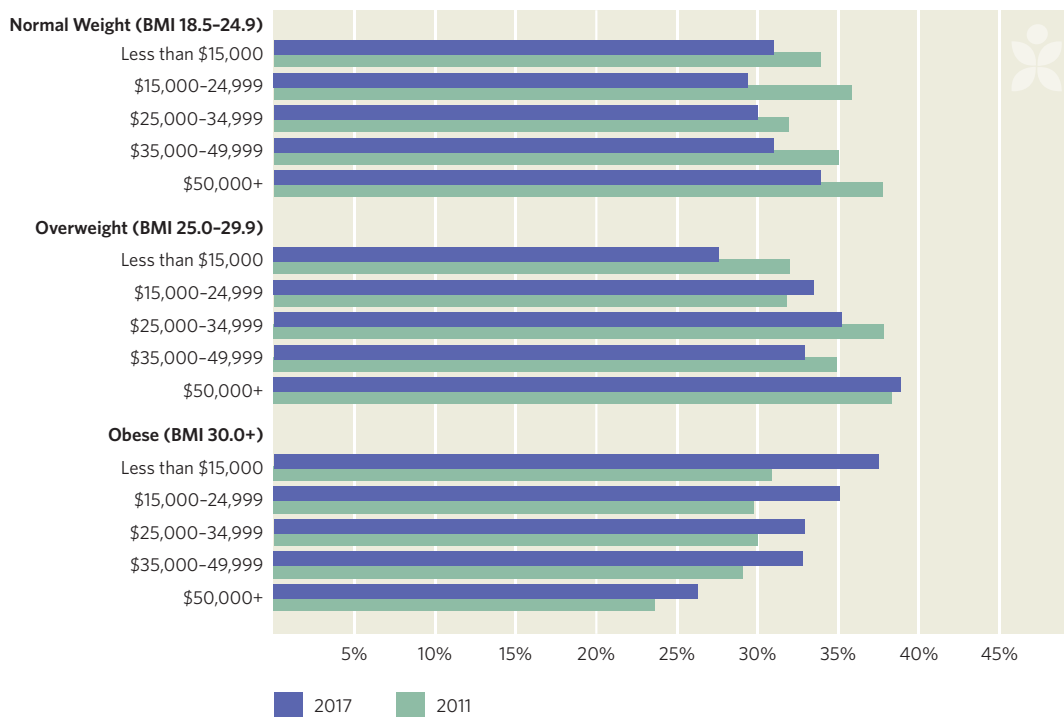


Obesity

In the United States, childhood obesity has more than doubled in children and tripled in adolescents in the past 30 years. Childhood obesity has immediate and long-term consequences. Obese youth are more likely to have cardiovascular disease risk factors such as high cholesterol or high blood pressure. Obese adolescents are more likely to have prediabetes. Children and adolescents who are obese are at greater risk for bone and joint problems, sleep apnea, and social and psychological problems such as stigmatization and poor self-esteem.

FIGURE 9

OVERWEIGHT AND OBESITY RATES BY HOUSEHOLD INCOME



Tobacco Use

Studies have shown that economic status is the single greatest predictor of tobacco use. Americans living below the federal poverty line are 40 percent more likely to smoke than those living at or above the federal poverty line. Oregon adults who have lower income or have not finished high school are 1.8 times more likely to smoke than Oregonians whose income is above the poverty line and have higher than a high school education.¹⁵

¹⁵Office on Women's Health, US Department of Health and Human Services

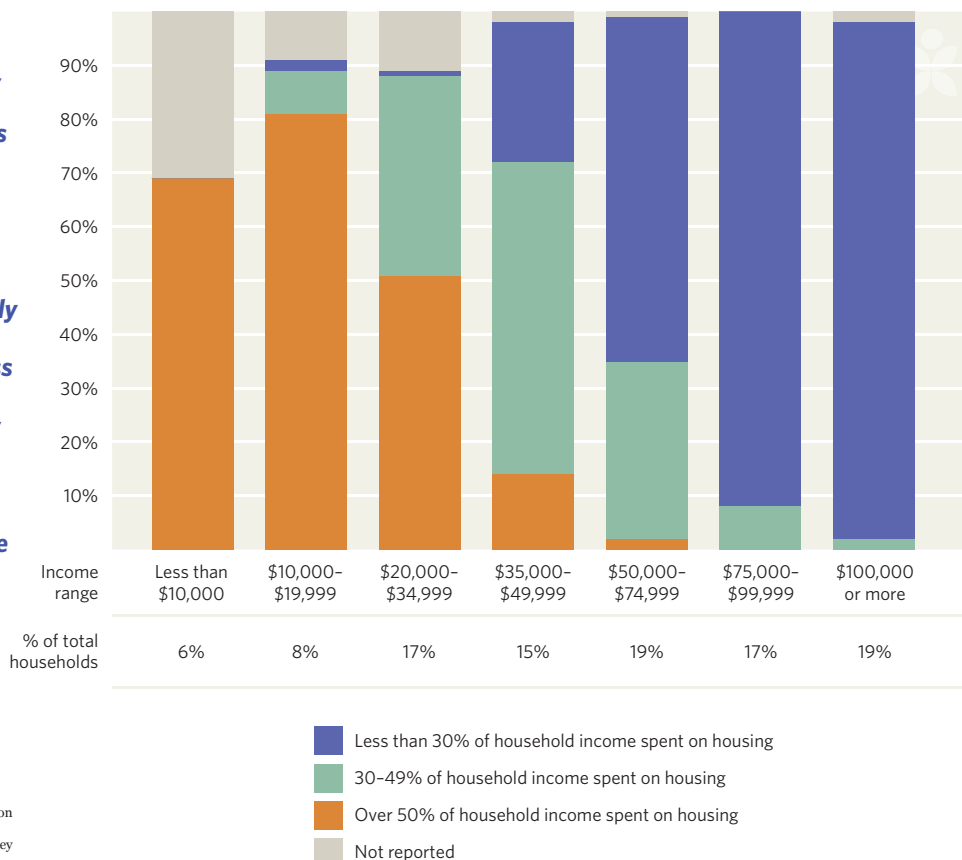
Stable housing is the foundation of a healthy, stable life.

HOUSING

Without a home, it is more difficult to maintain employment, good health, succeed in school and reach one's full potential. Losing housing and becoming homeless is a traumatic event in the lives of children and adults. In 2018, 4,962 individuals in Washington County, nearly half of whom were children, sought services through Community Connect—the coordinated entry system for housing services—because their family was facing a housing crisis.¹⁶

From 2010 to 2017, the median rent cost in Washington County has increased 34% from an estimated \$903 to \$1,371.¹⁷ Over the same timeframe, median earnings increased 19% making housing increasingly unaffordable for a growing number of families. In Community Action's 2019 survey of individuals accessing resources, nearly 30% of respondents reported a rent increase in the last year.¹⁸ While 44% of Washington County renters overall pay more than 30% of their income to sustain their housing, households at lower income levels are significantly more likely to be housing cost burdened. Figure 10 show the rates of housing cost burden at different levels of household income. Households making \$35,000 or less per year represent more than 1/3 of all renter households in the County and 84% of them are housing cost burdened indicating a significant need for more housing that is affordable to households at lower income levels. 44% of unsheltered individuals interviewed during the 2019 Point in Time Count identified unaffordable housing as the primary cause of their homelessness.

FIGURE 10
HOUSING COST BURDEN BY HOUSEHOLD INCOME



Candice worked for 14 years as a medical assistant, stopping only to care for her mother who was experiencing complications with cancer. At this time, Candice's husband also became ill and was unable to work. Candice assumed a caretaker role for both her husband and mother. In addition to their two school aged children, Candice was pregnant with their 3rd child. Under the severe stress of having two seriously ill adults to care for, pregnancy, parenting, and with all adults in the household unable to work, the family was unable to afford their \$1,900 monthly rent. They were able to access a temporary housing subsidy and remain in their home while their health and income stabilizes. ❀

¹⁶2018 Community Connect data compiled by Community Action

¹⁷2017 ACS B25064

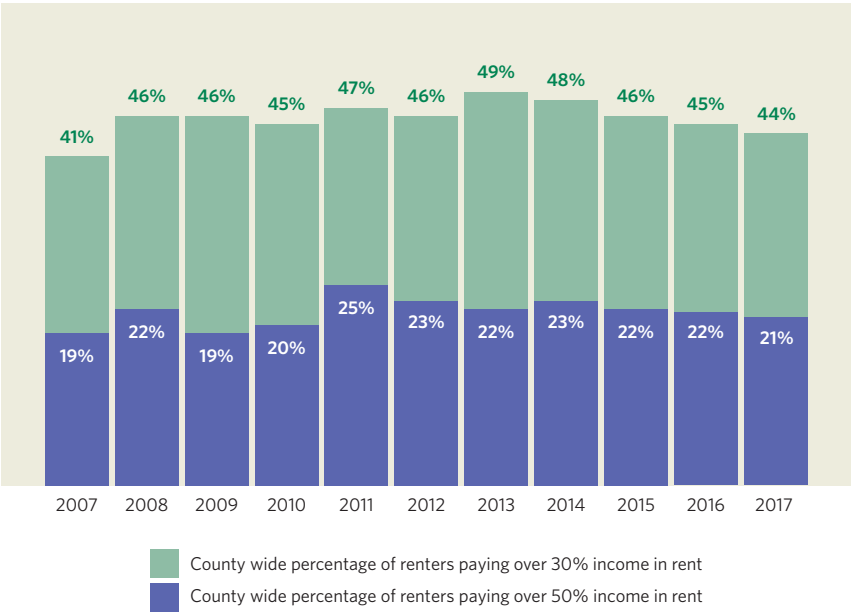
¹⁸Community Action 2018 Community Needs Assessment Survey

Brian received an eviction notice in May. He had been working full time but had his hours cut. He was able to pay May's charges, but could not pay for June. He also had to pay for necessary car repairs so that he could get to work and medical appointments. Despite the physical hardship he has experienced and the pressure of his financial situation, he is looking for a more affordable housing situation and interviewing for a full-time position. ✿

Based on the annual Point in Time count, an estimated 232 individuals are homeless and unsheltered in Washington County on a given night.²⁰ Washington County has made significant investments in homeless prevention, rapid rehousing and permanent supportive housing in recent years. These investments, coupled with strong job growth and low unemployment, have resulted in steadily declining numbers of individuals experiencing homelessness overall since 2010. However, the number of chronically homeless individuals has been steadily increasing, indicating a need for more permanent supportive housing options for individuals with complex health and mental health needs—including elderly and disabled populations—who are unlikely to be able to sustain housing independently without a permanent housing subsidy and support services. A person is considered chronically homeless when they have a disability and have been continuously homeless for 1 year or longer or have had 4 or more episodes of homelessness in 3 years.

Common screening practices that are intended to protect property owners from negative turn over can serve as barriers to accessing housing for low-income residents. For example, negative credit history, a past eviction, or income less than 3 times the monthly rent can be used to screen out families seeking housing. At the 2019 Fair Market Rent a household would need a total monthly income of \$4,323 or \$51,876 per year to pass that particular screening criteria. Additionally, move-in costs including security deposits and first/last month's rent require significant amounts of cash up front. For low-income households, households attempting to recover from a housing crisis such as eviction, or households attempting to re-enter housing after experiencing homelessness, these screening criteria serve as barriers, make accessing housing challenging, and can lead to extended experiences of homelessness.

FIGURE 11
HOUSING COST BURDEN



¹⁹<https://www.co.washington.or.us/Housing/EndHomelessness/homeless-data-and-point-in-time-activities.cfm>

25.7% of working families
 responding to Community
 Action's 2019 Community
 Needs Assessment Survey
 identified employment training
 as a resource priority.

Higher levels of education provide access to higher wages.

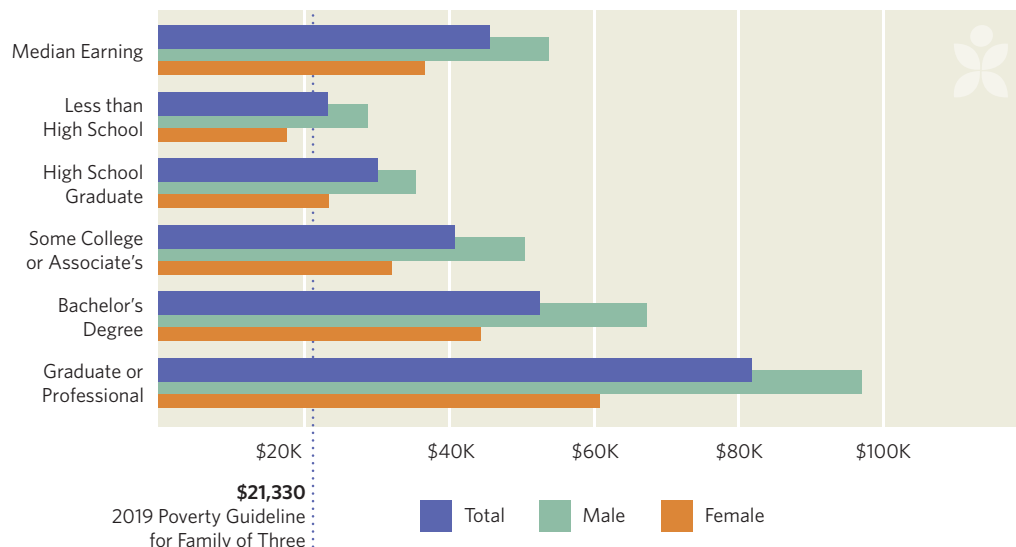
EDUCATION AND EMPLOYMENT

Figure 12 shows the income levels of men and women at with different levels of educational attainment. Regardless of gender, earnings increase with educational attainment. At all levels of educational attainment, men earn more than women. Education continues to be a reliable pathway out of poverty. Tuition costs increased 36% for Oregon community colleges and 46% for public 4-year universities between the 2005-06 and 2018-19 school years median earnings statewide have increased 23%²¹ making higher education less affordable for many families. In Community Action's 2019 survey of individuals seeking services, 22% indicated assistance for their children to go to college as a high priority resource need. Despite community interest, economically disadvantaged children and youth are less likely to complete high school and go on to higher education.

Washington County's 2018 seasonally adjusted unemployment rate was 3.5% compared to 4.2% statewide. Job growth is expected to continue in most industries with health care and construction leading growth state wide. In Washington County, the professional and business services, manufacturing, trade, transportation and utilities, and education and health services industries combine to provide 65% of all employment opportunities.²² Across all industries and occupations, 51% of jobs are in occupations with an average wage that is adequate to afford a 2 bedroom apartment at the 2019 Fair Market Rent.

FIGURE 12

LEARN AND EARN



²⁰<https://www.oregon.gov/highered/research/Pages/tuition-fee-data.aspx>

²¹ACS B20004 – 2005 and 2015 1 Year Estimates

²²<https://www.qualityinfo.org/ed-ewind/>

The causes and conditions of poverty are complex, interrelated, and interdependent.

FAMILIES AS SYSTEMS

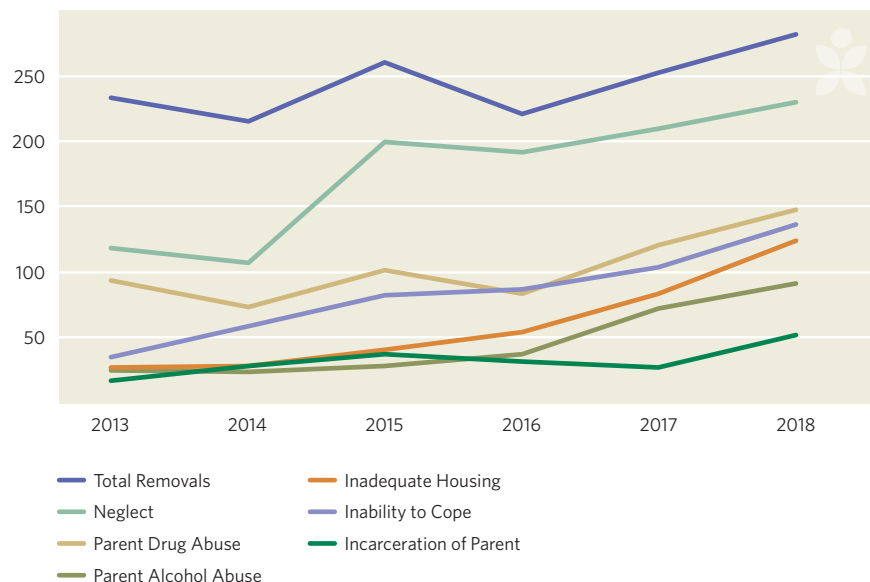
The health and wellbeing of children both impacts and is impacted by the health and wellbeing of parents and their community. A child's health and wellbeing impacts their parent's ability to work as well as the child's school attendance and performance which impact educational outcomes and future economic success. Adult health affects employment and earnings which impact housing stability. In the 2019 Community Action Experiences and Resource Priorities Survey, respondents identified an average of 6 conditions of poverty experienced and 5 service priorities.

Conditions of poverty have a compounding impact on each individual in a family and on the family as a whole. Washington County parents report feeling isolated, anxious, hopeless and depressed. In 2019, 32% of parents responding to Community Action's Community Needs Assessment Survey reported experiencing a mental health challenge like depression, anxiety, or feeling hopeless in the last year, 17% reported having trouble managing children's behavior, and 16% reported feeling isolated. The rate of incidents of child abuse per 1,000 Washington County children increased from 6.9 in 2016 to 8.0 in 2018. There has been a 21% increase in child foster care placements over the last 5 years.²³ As Figure 13 shows, much of the increase is driven by increases in family violence and inadequate housing.

Conditions of poverty are experienced differently at different stages of life. In recognition of these realities, there is increasing emphasis on service integration that can address the needs of a family experiencing conditions of poverty holistically to improve outcomes for parents, children and the family.

FIGURE 13

CHILD REMOVAL REASONS



²³https://rom.socwel.ku.edu/Oregon_Public/AllViews.aspx?R=6106

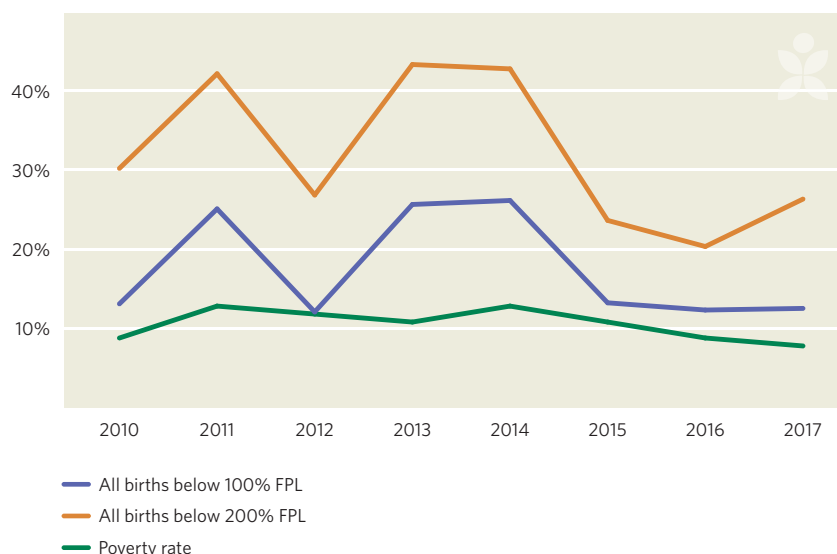
Prenatal/Birth

The causes and impacts of poverty can begin to take shape even before birth. Adequate prenatal care is essential for healthy pregnancy and birth and can reduce the risk of negative birth outcomes such as premature birth, low birth weight and even infant death.²⁴ Premature birth and low birth weight increase risk for immediate and long term health problems. Women who are low-income, unmarried or have less than a high school education are less likely to have had adequate prenatal care.

Maternal stress has a significant impact on long-term health outcomes for babies. Maternal stress has been associated with increased rates of infant mortality, low birth weight and preterm birth, all of which may have long term consequences for health and development throughout childhood to adulthood.²⁵

More than one in ten babies born in Washington County goes home to a family with income below the Federal Poverty Level.²⁶ More than 1/4 go home to a family with income below 200% FPL placing them at risk of experiencing conditions of poverty. Inadequate income can make it more challenging for a family to provide a stimulating, safe and stable environment for their baby. The additional stress of providing for an infant on a very low income, without the support of a partner or when the child has health issues can increase the likelihood of adverse childhood experiences.

FIGURE 14
BIRTHS BY PERCENTAGE OF POVERTY



²⁴Office on Women's Health, US Department of Health and Human Services

²⁵March of Dimes: Stress and Pregnancy Issue Brief, January 2015

²⁶American Community Survey 2017 5 Year Estimates: B13010

Nikki and her partner were pregnant and homeless. They moved into one room of her mother's house right before the child's birth. Nikki worked hard for two years to complete recovery courses and community service hours. With a recent criminal background, she struggled to find work and housing. She was eventually offered a permanent position through her JobPlus program. She advocated for herself with landlords and created a portfolio presenting all of her hard work including her Rent Well and Financial Education certificates, and countless letters of recommendation. In April the family moved into their own new apartment. Their now 2-year-old daughter has her very own bedroom. ✨

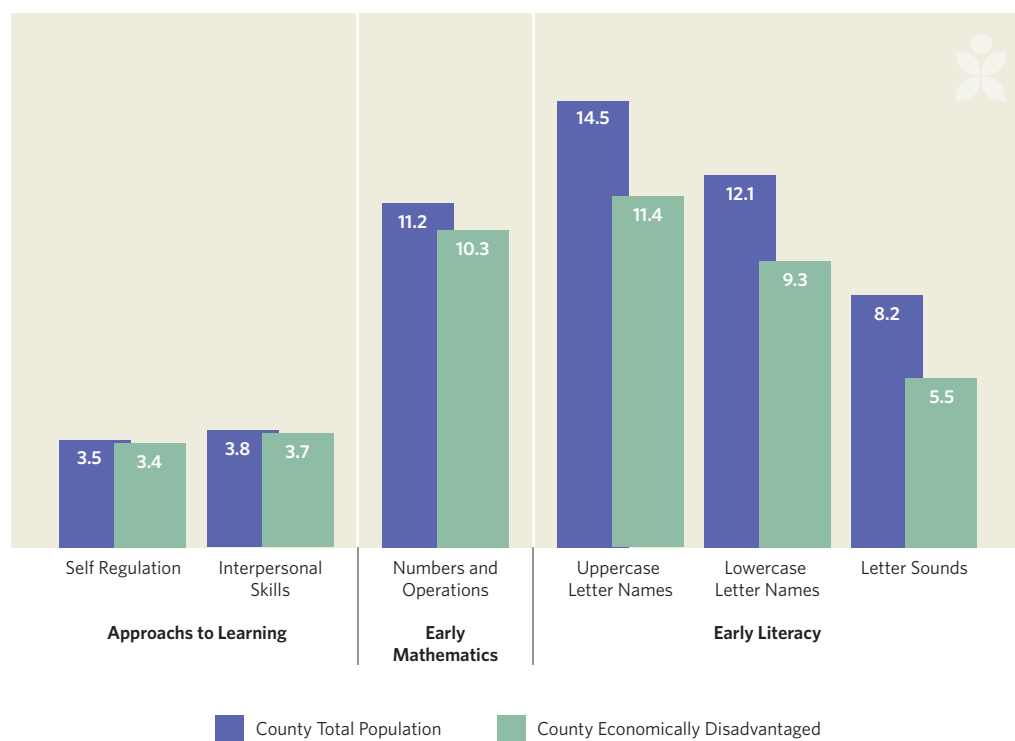
Early Childhood

Our community prospers when our youngest members are well cared for and prepared for school success. Early childhood experiences have long term impacts on children's educational success. A safe, stable, stimulating and nurturing environment is essential to fostering healthy child development. In an economy in which most families need more than one income to meet their basic needs, many children spend the bulk of their day being cared for outside their home or by someone other than a parent. Access to quality child care ensures that children's developmental needs are met while their parents are working.²⁷

When a family's income level is the primary determinant of the quality of child care they can afford to provide for their children, the whole community loses. Inequality in early childhood education is where the achievement gap begins. Figure 15 compares the average Kindergarten Readiness Assessment scores for the total population of children entering kindergarten across the county to the scores for students identified as economically disadvantaged. Economically disadvantaged students scored lower on the assessment than their total population in all categories and significantly lower on early math and English letter names and sounds.²⁸

FIGURE 15

KINDERGARTEN READINESS



²⁷American Community Survey 2017 1 Year Estimates: B23008 – 65% of children under 6 live in households where all adults work outside the home²⁸Oregon Department of Education: 2017-18 Oregon Kindergarten Assessment

Anna was feeling hopeless after losing her job at a dentist office. In addition, she was struggling to find child care. Her greatest concern, however, was that she was in danger of having her water shut off because of overdue water bills. She was worried about how she would care for her daughter and prepare for a job search in a home with no water for bathing or laundry. She was able to access assistance with her water bill. With that stressor removed, she was able to work out a child care arrangement, improve her resume and was hired part time with a local health care provider. ❀

School Age

Our community prospers when all our children are well prepared for success in school and in life. Children from low-income families have lower rates of achievement than the total population of students. Figure 17 compares the standard academic assessment scores of economically disadvantaged to the total school population. On all tests, at all ages, economically disadvantaged students meet standards at significantly lower rates than their classmates. Across the county, 31% of students are eligible for free or reduced lunch. In 34 schools across the county, more than half of the students qualify for free or reduced lunch.²⁹ Economically disadvantaged students across the county are more likely to be chronically absent than their peers and are more likely to have changed schools during the school year increasing their risk for negative academic outcomes.³⁰

FIGURE 16

MEETING ACADEMIC STANDARDS

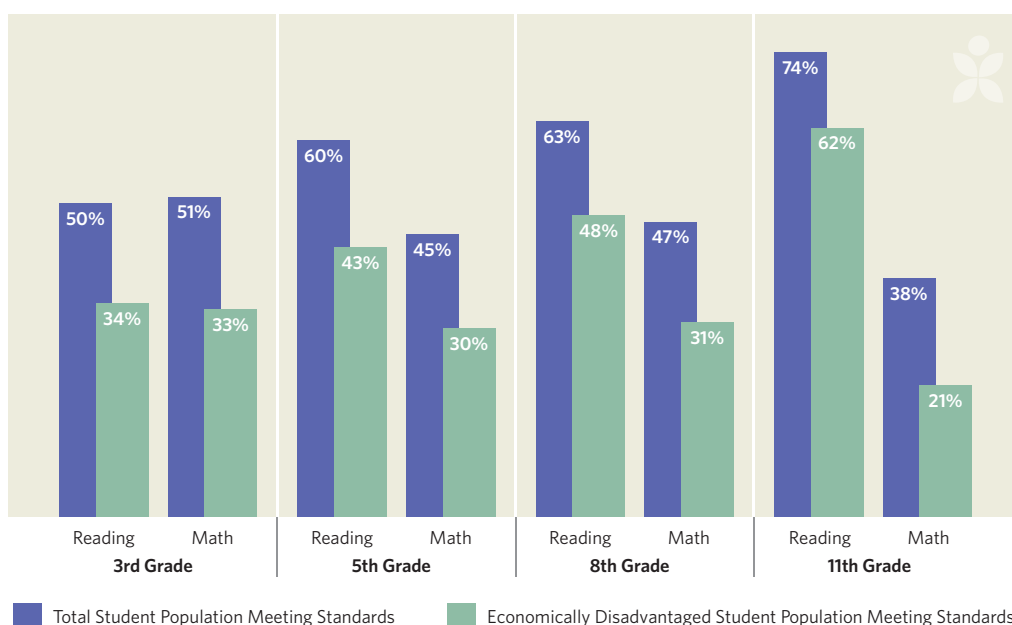
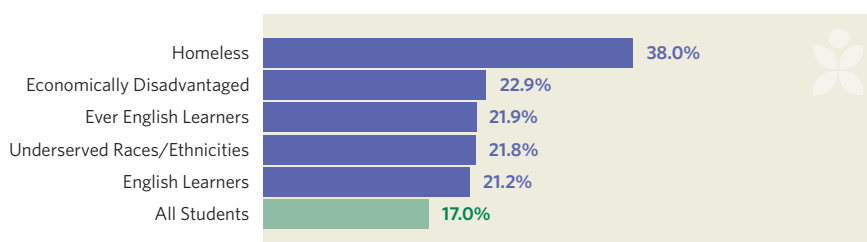


FIGURE 17

CHRONIC ABSENTEE PERCENTAGE



²⁹Oregon Department of Education: 18-19 Students Eligible for Free/Reduced Lunch

³⁰Oregon Department of Education: 17-18 Attendance Report

Teen and Young Adult

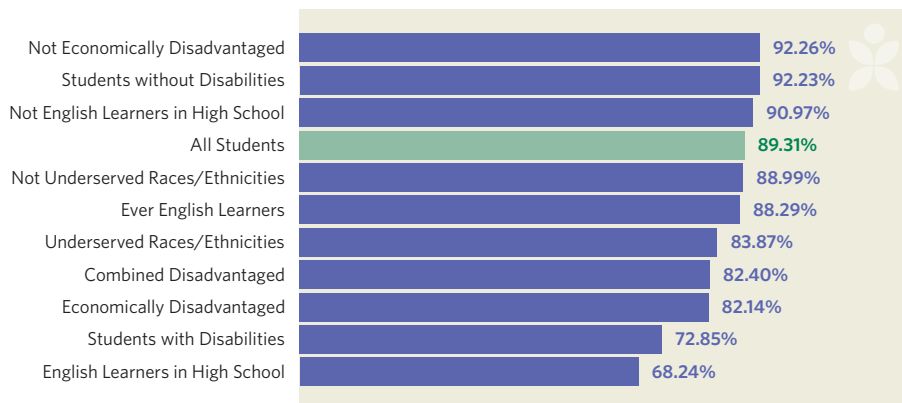
Our community is better prepared for the future when our youth and young adults have the tools they need to succeed. Young adults of all races and genders experience poverty at a higher rate than the general population. As teens transition out of school and into adulthood, their school experiences and family support structure significantly impact their ability to build a strong foundation for future stability.

High school completion is an important building block for success. Adults without a high school diploma or equivalent are more than three times as likely as adults with a diploma to be living with income below the poverty level. Yet economically disadvantaged students and students with limited English proficiency are less likely to complete high school than their peers.³¹

When young people lack family supports, they are more likely to struggle in early adulthood. Overall, approximately 1% of the population spends part of their childhood in foster care; however, 10% of adults accessing Community Connect, the county's central intake and assessment system for homeless and at risk individuals in 2018, were in foster care as minors. Of those, 55% reported having exited foster care during their teen years.³²

FIGURE 18

HIGH SCHOOL COMPLETION



³¹Oregon Department of Education: 17-18 Four Year Cohort Graduation Rates

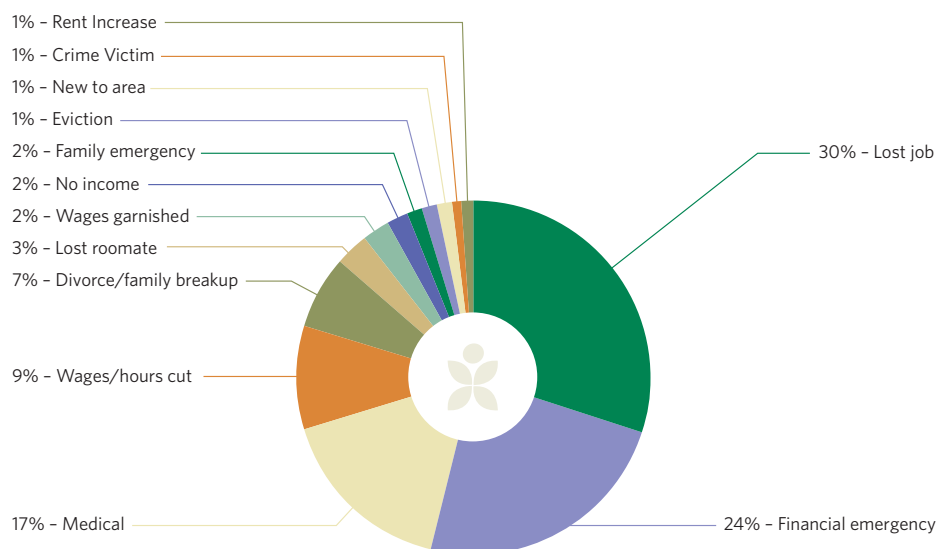
³²Community Action Program Data

Adulthood

The adults in a household bear the primary responsibility for its stability. Previous sections of this report have explored the challenges with employment, housing, and health that indicate that hard work is not enough. There are multiple inter-related challenges that impact an adult's ability to provide stability for themselves and their family. Figure 19 shows the primary factors contributing to household's receipt of a 72-hour eviction notice for non-payment of rent in 2018.

In Community Action's 2019 survey of individuals seeking assistance mental health struggles, diabetes, high blood pressure, hypertension and respiratory health issues, and a lack of access to dental care were identified as common concerns for adults under 65. Despite this, adults 18 to 64 are more likely to be without health insurance coverage at all income levels than either children under 18 or seniors over 65. Nearly 1 in 5 Washington County adults between the ages of 18 and 65 with income below 200% FPL have no health insurance coverage.³³

FIGURE 19
REASONS FOR RENT ASSISTANCE



³³ACS C27016 2017 1 year estimates

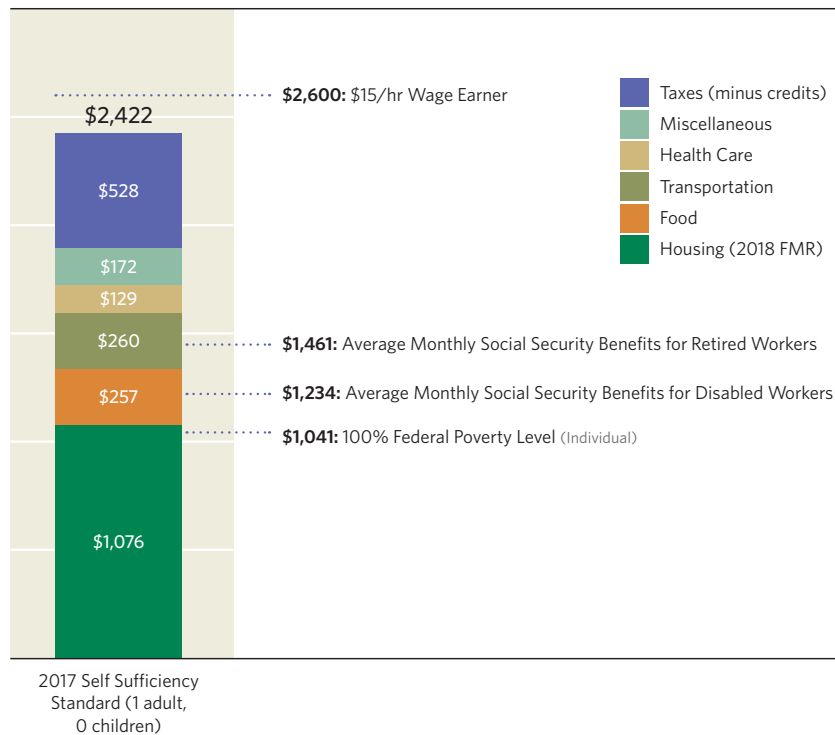
Roy is an 88 year-old veteran who lives alone in unincorporated Washington County. His hot water heater stopped working two years ago. He kept trying to save up enough money to get it fixed, but his income of \$731 a month in Social Security was not enough to pay his monthly living expenses and save anything for repairs. Roy went without hot water for showering, laundry, or washing dishes for two years because he did not know he could get help. He called Washington County Department of Aging and Veterans services, was referred to Community Action and had hot water back in his home within two weeks.✿

Seniors

We all deserve to grow old with dignity and security. A growing number of seniors in our community are struggling to meet their basic needs. In the 2016 community needs survey conducted by Washington County Department of Aging and Veterans Services, housing costs, health care and medical costs, and the cost of food were identified as concerns for the senior population.³⁴ From 2015 to 2017 Community Connect saw a 12% increase in seniors over 62 years old seeking assistance to address a housing crisis. Nearly 1 in 10 adults over 65 in Washington County has income below 200% of the Federal Poverty level placing them at increased risk for experiencing conditions of poverty.³⁵ Figure 20 compares the Self Sufficiency standard for a single adult to average Social Security benefits for retired and disabled workers.

FIGURE 20

SELF-SUFFICIENCY STANDARD VS. INCOME LEVELS (Individuals)



³⁴Washington County DAVS Area Plan 2017-20
³⁵ACS B17024 2017 1 year estimates



Conclusion

In addition to the tangible impacts of poverty on individuals and families, recent research has begun to clearly articulate the importance of the mental and emotional impacts of poverty. A recent report issued by the U.S. Partnership on Mobility from Poverty identifies that *“while economic success is an essential principle, it does not fully capture people’s experiences with poverty and mobility. As important as money are power and autonomy—a sense of control over one’s life and a chance to make choices and craft a future.”*³⁶ This report suggests that individual economic success alone is not adequate to end poverty in our community. The community itself must also change so that all its members are seen and treated as valued contributors and all community members live with the dignity of power and autonomy in their lives.

There is much more to learn about each of the topics presented in this report. Volumes of research have been written about each of these topics and there are still many questions to answer. Our hope is that the information compiled in this report will spark interest in exploring these topics more deeply and engaging in finding solutions. We all want a community in which our neighbors are healthy, stable and contributing.

Together, we can build a community that offers all our members opportunities to reach their full potential by addressing inequities and preventing conditions of poverty from trapping the next generation in a cycle of crisis and instability.

³⁶<https://www.mobilitypartnership.org/restoring-american-dream>



Washington County

Issues of Poverty

2019

Washington County has a total estimated population of 582,714. Located at the west end of the Portland metropolitan region, Washington County is home to 13 independent cities, small sections of 3 additional cities (including Portland), and large swaths of unincorporated, but heavily populated areas. Seven independent school districts serve Washington County students.

The 2017 American Community Survey estimates that 45,881 individuals or 8% of the population live in households with income at or below 100% of the Federal Poverty Guidelines. Approximately 122,507 individuals or 21% of the population live in households that are economically insecure with income below 200% of the Federal Poverty Level.

Approximately 34% of Washington County families rent their home. The 2017 homeowner vacancy rate countywide was 0.9% while the rental vacancy rate was 2.7% compared to 3.1% and 5.1% respectively in 2010 indicating a tight housing market and driving housing costs up. Roughly 36,000 renting households (46%) are considered housing cost burdened paying more than 30% of their income for their housing costs. Over 76% of Washington County's housing stock was built before 2000.

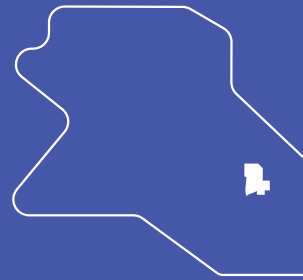
In 2019, Community Action asked individuals accessing services about the conditions of poverty they had experienced in the last year and what resources would be most helpful to their family. Over 1,600 responses were collected. The following charts identify the most common conditions of poverty experienced by people in our community as well as their resource priorities.

TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All	Children under 5	Seniors	Caregivers	Working	Persons of Color	Non-English Speaking
Falling behind on utility bills/no heat	52.0%	47.9%	55.9%	61.7%	49.8%	45.7%	39.9%
Trouble saving money for emergencies	47.3%	45.1%	46.2%	55.0%	49.6%	41.6%	36.4%
Falling behind in your rent or mortgage	30.4%	32.7%		35.4%	32.5%	41.6%	20.3%
Mental health challenges	29.6%	26.1%	15.2%	42.1%	27.3%	23.0%	15.5%
Increase in your rent	29.2%	28.8%	31.7%	35.0%	30.4%	26.4%	24.7%
Unemployment/lack of living wage jobs	28.8%	27.1%	15.9%	34.2%	24.4%	23.9%	
Having trouble paying a credit card balance	22.6%	26.4%	17.9%	23.8%	25.2%	22.2%	17.1%
Diabetes/high blood pressure	22.5%		40.0%	26.7%	18.7%	22.2%	19.0%
Lack of access to dental care	18.9%		27.6%	22.1%		17.1%	18.4%
Asthma/respiratory/lung disease	18.6%		20.0%	26.7%			
Underemployment/not get enough hours					24.7%	17.3%	
Unable to find safe and affordable child care		24.3%					16.5%
Unable to find child care		26.4%			19.0%		14.9%
Lack of needed job skills training or education		18.2%					
Problems related to aging			24.8%				

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All	Children under 5	Seniors	Caregivers	Working	Persons of Color	Non-English Speaking
Affordable utility bills	43.8%	42.6%	52.4%	52.9%	41.0%	37.0%	
Affordable housing	37.7%	40.4%	24.1%	42.5%	40.7%	35.8%	33.5%
Improving my credit	32.2%	36.7%	9.7%	35.0%	37.1%	31.3%	
Learning how to better budget my money	24.1%	28.1%		23.8%	29.0%	26.6%	32.0%
Learning how to save or invest	23.4%	27.5%	8.3%	23.8%	27.6%	25.9%	31.3%
Help with buying a home	22.7%	28.5%	8.3%	24.2%	27.4%	26.0%	32.9%
Training to get a better paying job	22.6%	27.2%		25.8%	25.7%	27.1%	28.8%
Access to dental care	22.1%		33.1%	22.5%		22.1%	32.6%
Help for my children to go to college	21.3%	27.1%			26.6%	27.4%	39.9%
Help getting/keeping a job	20.2%	19.4%	21.1%	22.1%			
Safe & affordable Child Care	16.3%	30.5%			20.1%	20.7%	
Access to Healthy and affordable food	19.0%		11.7%	23.3%			31.6%
Parenting Education or Support							26.3%
Access to Health Care			7.6%				25.9%
Help to repair or maintain my home			17.9%				
More stable work hours					22.7%		

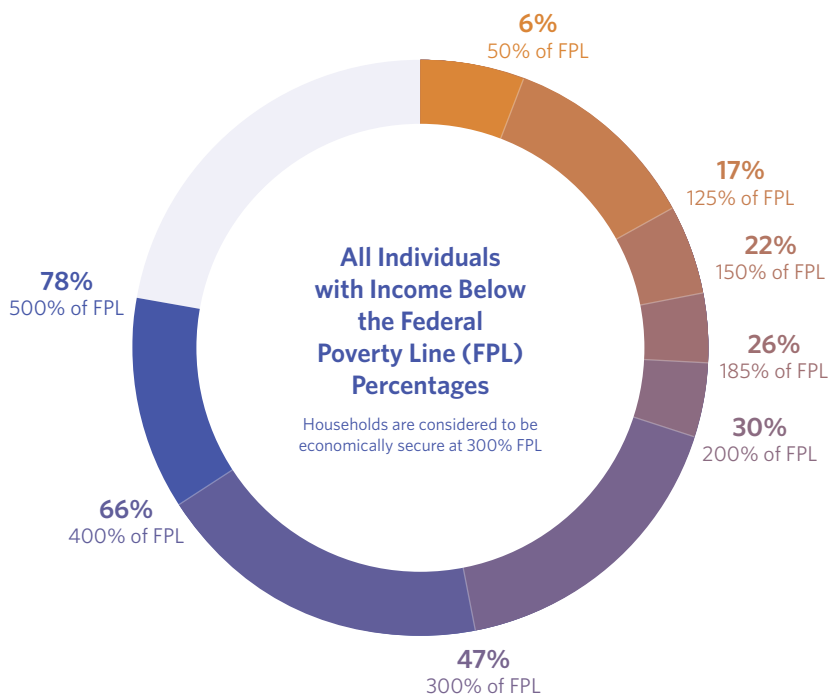


Aloha

Issues of Poverty 2019

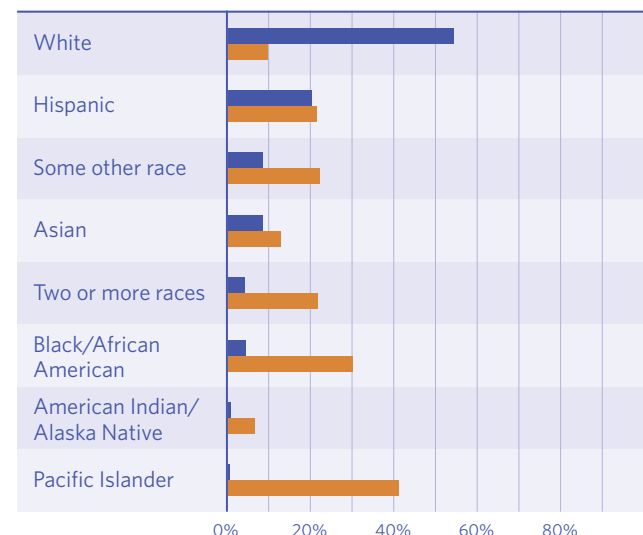
Aloha is a densely populated area in unincorporated Washington County. Located between Hillsboro and Beaverton, Aloha does not have a city government structure and all local government services are provided by Washington County. Aloha is home to approximately 55,000 individuals, 14% of whom live in households with income below 100% federal poverty level and 30% below 200% FPL.

Just under 6,000(31%) households in Aloha rent their homes, 50% of whom pay more than 30% of their income for their housing costs. More than 1 in 5 Aloha renters pay half their income to remain housed. Aloha's estimated vacancy rate for home owners is 1% while the rental vacancy rate is 3 %. 79% of Aloha's housing stock was built before 2000. Since 2010, the median earnings for Aloha residents have increased 8% while median rents have increased 27% placing further strain on household budgets.

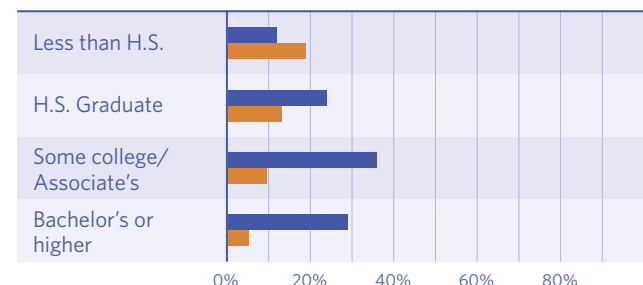


Poverty Rate	14%
Children under 5 in Poverty	20%
All Children in Poverty	21%
Seniors in Poverty	6%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line

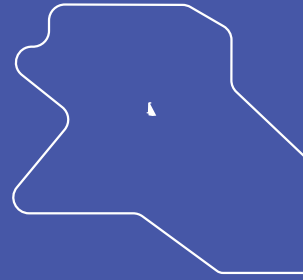


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	59.7%	70.8%	65.6%	43.8%
Trouble saving money for emergencies	55.6%	54.2%	62.3%	43.8%
Unemployment/lack of living wage jobs	45.8%	37.5%	50.8%	43.8%
Falling behind in your rent or mortgage payment	40.3%	41.7%	42.6%	18.8%
Mental health challenges	38.9%	37.5%	41.0%	25.0%
Increase in your rent	27.8%	33.3%	29.5%	
Being unable to find safe and affordable childcare	20.8%	33.3%	23.0%	
Having trouble paying a credit card balance	20.8%		24.6%	
Lack of needed job skills training or education	20.8%		23.0%	25.0%
Underemployment/not enough hours	20.8%		23.0%	43.8%
Difficulty managing children's behavior		37.5%		12.5%
Lack of affordable afterschool activities for kids		29.2%		
Fines or court fees you couldn't pay		29.2%		
Asthma/repiratory/Lung disease				18.8%
Denied home loan due to negative credit				12.5%

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	56.9%	50.0%	62.5%	25.0%
Improving my credit	43.1%	45.8%	12.5%	50.0%
Affordable housing	30.6%	33.3%	37.5%	37.5%
Learning how to save or invest	25.0%	20.8%		12.5%
Help with buying a home	22.2%	25.0%		25.0%
Learning how to better budget my money	22.2%			18.8%
Access to Healthy and affordable food	22.2%		25.0%	18.8%
Training to get a better paying job	20.8%	20.8%		18.8%
Help getting/keeping a job	20.8%		12.5%	6.3%
Access to dental care	20.8%		37.5%	
Learning how to save or invest		20.8%		
Parenting Education or support		20.8%		
Help Improving my relationships		16.7%		
Safe and affordable child care		29.2%		
Help to repair or maintain my home			50.0%	
Access to Health Care			25.0%	
Access to Transportation			13.0%	
Access to Mental Health Care			13.0%	



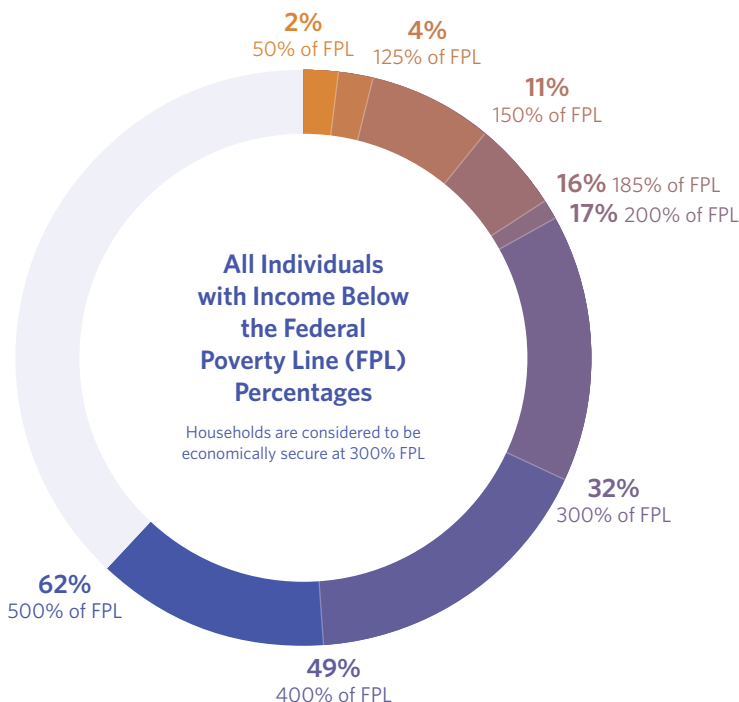
Banks

Issues of Poverty 2019

The City of Banks is home to approximately 1,700 people. Located on the western end of Washington County outside of the Urban Growth Boundary, it is small community with agricultural roots. Approximately 3% of Banks residents live in households with income below the federal poverty level and 17% live in households with income below 200% FPL. Banks has not experienced the growth of other Washington County communities and in fact has lost about 16% of its population since 2010.

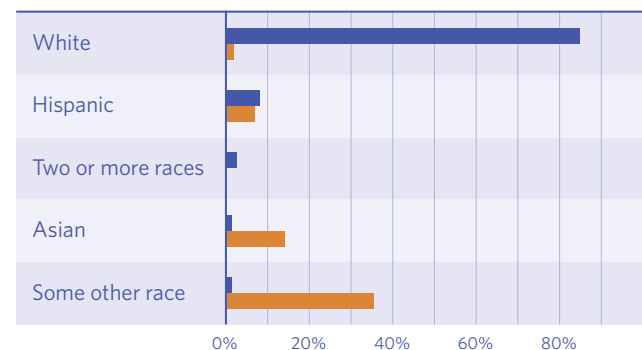
Banks has a small rental market of just over 100 homes. 38% of renters in Banks pay more than 30% of their income for their housing costs and 12% of renters pay more than half their income for housing. Banks had vacancy rates of 2% and 5% for homeowners and renters respectively. 76% of the homes in Banks were built before 2000. Since 2010, the median earnings for Banks residents has increased 4% while rent costs have increased 49%.

Approximately 1% of children in Banks live in households with income below FPL and 17% are economically insecure with household income below 200% FPL.

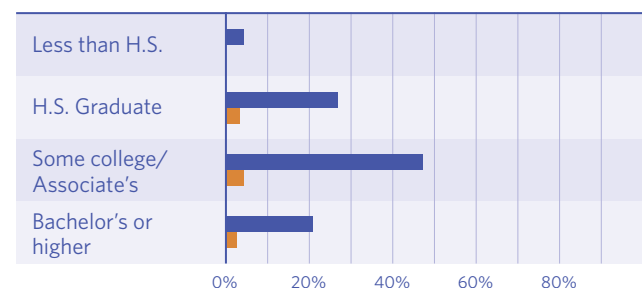


Poverty Rate	3%
Children under 5 in Poverty	0%
All Children in Poverty	1%
Seniors in Poverty	6%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line

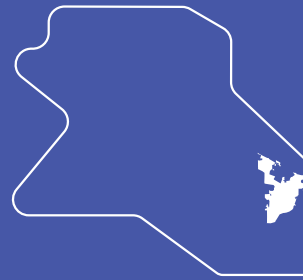


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills/no heat	58.3%	70.0%	75.0%
Lack of access to dental care	50.0%	50.0%	50.0%
Falling behind in your rent or mortgage payment	41.7%	40.0%	50.0%
Unemployment/lack of living wage jobs	41.7%	40.0%	50.0%
Mental health challenges	33.3%	40.0%	
Asthma/respiratory/lung disease	25.0%	20.0%	25.0%
Feeling isolated	25.0%	30.0%	25.0%
Trouble saving money for emergencies	25.0%	20.0%	
Underemployment/not enough hours	25.0%	30.0%	
Lack of access to mental health care	16.7%	20.0%	
Victim of crime			25%
Difficulty managing children's behavior			25%
Unable to pay fine or court fees			25%
Trouble paying a credit card balance			25%

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable utility bills	50.0%	50.0%	25.0%
Help getting/keeping a job	33.3%	30.0%	25.0%
Access to dental care	25.0%	30.0%	25.0%
Access to health care	25.0%	30.0%	25.0%
Help to repair or maintain my home	25.0%	30.0%	50.0%
Learning how to better budget my money	25.0%	20.0%	
Access to Healthy and affordable food	16.7%	20.0%	25.0%
Access to Mental health care	16.7%	20.0%	
Affordable housing	16.7%	20.0%	25.0%
Help with legal fines or court fees	16.7%	20.0%	25.0%
counseling for my children			25.0%
Help for my children to go to college			25.0%



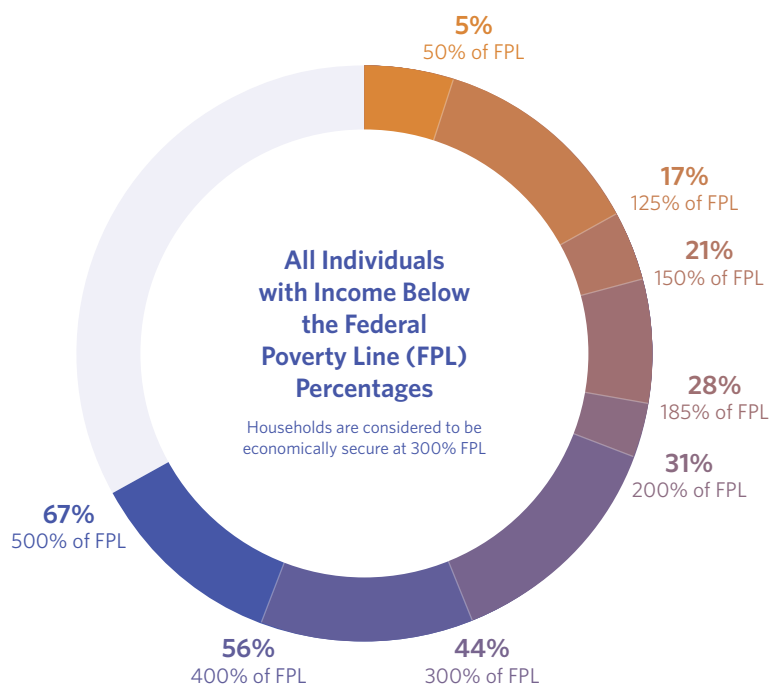
Beaverton

Issues of Poverty 2019

The City of Beaverton is home to over 95,000 people and is the second largest incorporated city in Washington County. Approximately 13% of Beaverton residents live in households with income below the federal poverty level and 31% live in households with income below 200% FPL. A relatively diverse community just west of Portland, the population of Beaverton has grown 7% since 2010.

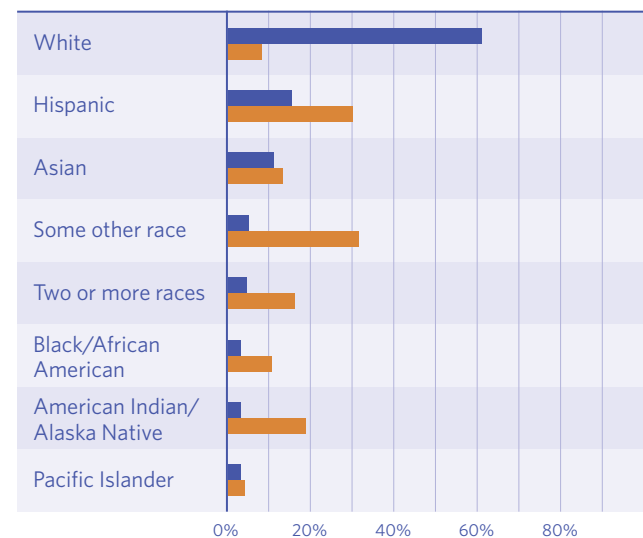
More than 20,000 of Beaverton households (52.1%) are renters, 46% of whom pay more than 30% of their income to rent. 1 in 5 households spend half their income for their housing costs. 80% of Beaverton's housing stock was built prior to 2000. Beaverton's homeowner vacancy rate in 2017 was 1% while the rental vacancy rate was 2%. Since 2010, the median earnings for Beaverton residents has increased 9% while median gross rent has increased 34% further straining household budgets.

More than 1 in 5 children under the age of 6 within the City of Beaverton live in poverty. 29% of students enrolled in Beaverton schools are eligible for free or reduced lunch. Eligibility for Free and Reduced Lunch is 185% Federal Poverty Level.

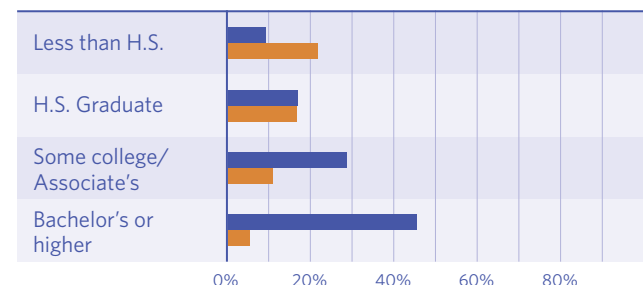


Poverty Rate	13%
Children under 5 in Poverty	21%
All Children in Poverty	18%
Seniors in Poverty	8%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line



TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	51.5%	44.2%	50.0%	48.4%
Trouble saving money for emergencies	44.6%	42.7%	47.2%	46.2%
Falling behind in your rent or mortgage	32.0%	33.2%		34.4%
Increase in your rent	32.0%	30.2%	36.1%	31.7%
Unemployment/lack of living wage jobs	30.0%	26.6%	16.7%	24.7%
Mental health challenges	28.5%	28.1%	16.7%	29.0%
Having trouble paying a credit card balance	21.4%	20.1%	16.7%	23.7%
Diabetes/high blood pressure	20.7%		38.9%	
Lack of access to dental care	18.5%		27.8%	
Underemployment/not enough hours	17.9%			22.0%
Unable to find child care		25.6%		18.8%
Unable to find safe and affordable child care		26.6%		19.9%
Lack of needed job skills training or education		19.1%		
Feeling Isolated			22.2%	
Problems related to aging			19.4%	

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	43.3%	38.7%	58.3%	41.9%
Affordable housing	38.6%	40.7%	27.8%	41.4%
Improving my credit	32.4%	36.2%	13.9%	35.5%
Help with buying a home	22.8%	25.6%	11.1%	28.5%
Learning how to better budget my money	22.6%	25.1%		28.0%
Training to get a better paying job	22.4%	26.6%		26.9%
Access to dental care	22.2%		33.3%	
Learning how to save or invest	21.4%	22.6%	16.7%	23.7%
Help getting/keeping a job	19.5%		13.9%	
Access to Healthy and affordable food	18.7%		13.9%	
More Stable work hours				25.3%
Help for my children to go to college		24.1%		24.2%
Safe affordable child care		33.2%		22.6%
Help to repair or maintain my home			11.1%	
Helo with legal fines or court fees			8.3%	
Parenting Education or support		19.1%		



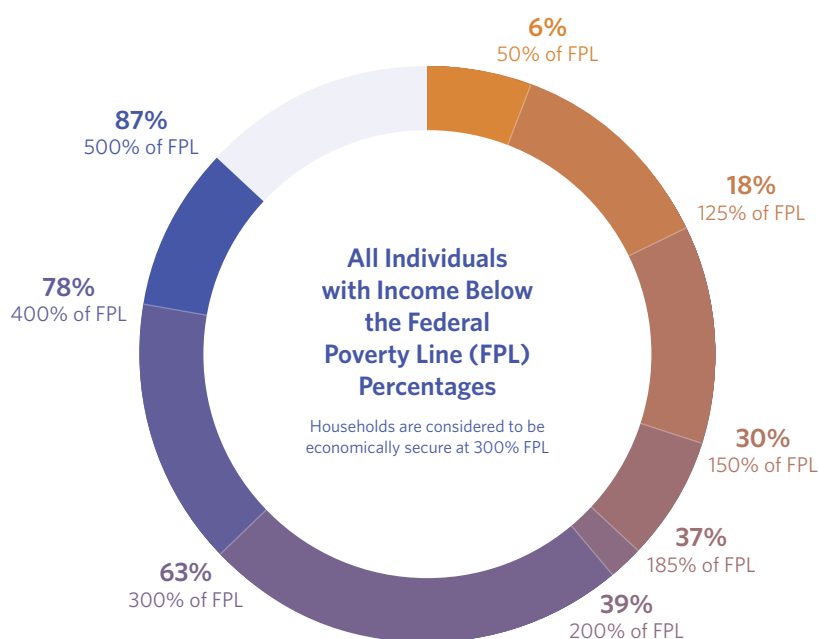
Cornelius

Issues of Poverty 2019

The City of Cornelius is home to more than 12,000 people. Located on the western end of the county between the Cities of Hillsboro and Forest Grove, the population of Cornelius has increased roughly 5% since 2010. Approximately 11% of Cornelius residents live in households with income below the Federal Poverty Level and roughly 39% live in households with income below 200% FPL.

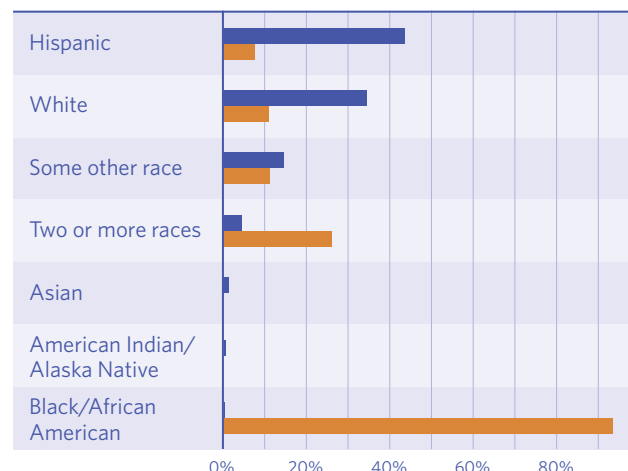
Just under 1,000 Cornelius households are renters, nearly half of whom pay more than 30% of their income for their rent. Cornelius's estimated vacancy rates in 2017 were 0.4% for homeowners and 0% for renters indicating an extremely tight market and very little movement. Median earnings and median rents for Cornelius residents have remained flat since 2010. 86% of Cornelius' housing stock was built before 2000.

While 10% of all children living in Cornelius live in poverty, 81% of children attending elementary schools serving Cornelius families, Cornelius Elementary School (a Forest Grove School District school) and Free Orchards Elementary School (a Hillsboro School District school) are eligible for Free or Reduced Lunch. Eligibility for Free and Reduced Lunch is 185% federal poverty level.

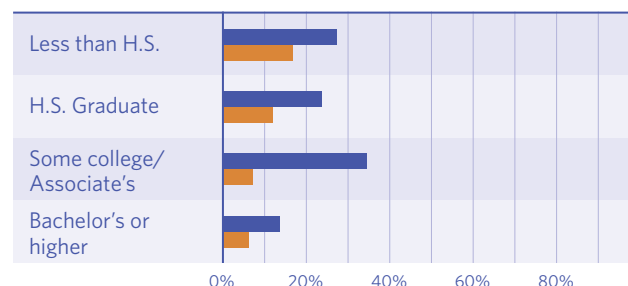


Poverty Rate	11%
Children under 5 in Poverty	14%
All Children in Poverty	10%
Seniors in Poverty	15%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line



TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	53.1%	51.5%	75.0%	36.7%
Trouble saving money for emergencies	44.4%	45.5%	50.0%	43.3%
Increase in your rent	32.1%	39.4%	50.0%	36.7%
Falling behind in your rent or mortgage payment	30.9%	42.4%		40.0%
Diabetes/high blood pressure	25.9%		25.0%	23.3%
Asthma/respiratory/lung disease	23.5%	27.3%	16.7%	
Having trouble paying a credit card balance	23.5%	27.3%	25.0%	23.3%
Underemployment/not enough hours	21.0%	33.3%		30.0%
Being unable to find child care	19.8%	36.4%		33.3%
Lack of needed job skills training or education	18.5%			23.3%
Lack of affordable afterschool activities for kids		30.3%		23.3%
Fines or court fees you couldn't pay		24.2%		
Lack of access to dental care			25.0%	
Homeless/lack of safe and affordable housing			16.7%	
Denied a home loan			16.7%	
Problems related to aging			16.7%	

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	37.0%	51.5%	50.0%	23.3%
Affordable housing	27.2%		25.0%	30.0%
Improving my credit	25.9%	30.3%	16.7%	
Training to get a better paying job	23.5%	30.3%		30.0%
Help with buying a home	22.2%	33.3%	8.3%	30.0%
Access to dental care	22.2%		25.0%	26.7%
Help for my children to go to college	21.0%	30.3%		23.3%
Learning how to better budget my money	21.0%	27.3%	16.7%	23.3%
Help getting/keeping a job	18.5%	24.2%		
Access to health care	17.3%			26.7%
Safe and affordable child care		27.3%		
Learning to how to save or invest		24.2%		
More stable work hours		24.2%		23.3%
Access to healthy and affordable food			8.3%	
Help improving my relationships			8.3%	
Support from my family and friends			8.3%	
Parenting education or support				26.7%



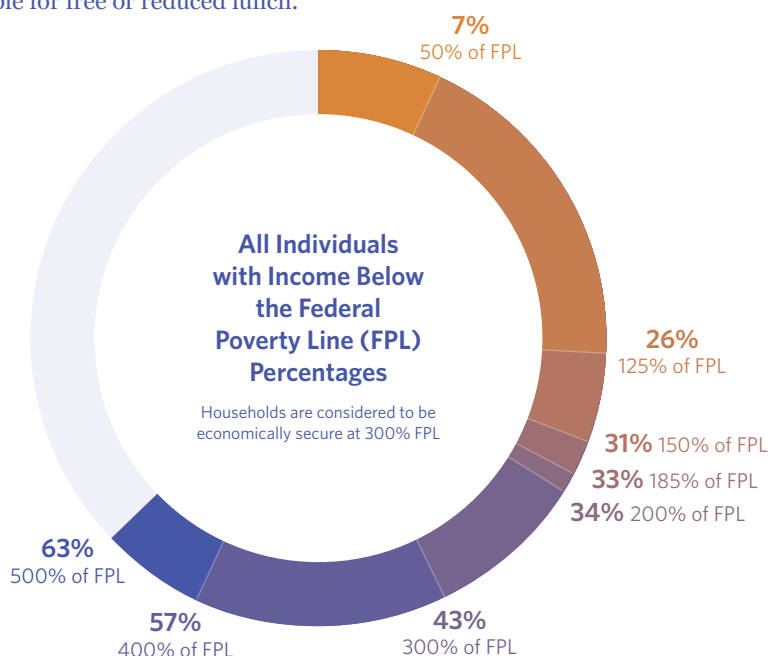
Durham

Issues of Poverty 2019

The City of Durham is home to more than 1,500 people and lies between Tigard and Tualatin. The population of Durham has increased 18% since 2010. Approximately 25% of Durham residents live in households with income below the Federal Poverty Level and more than 1 in 3 have income below 200% FPL.

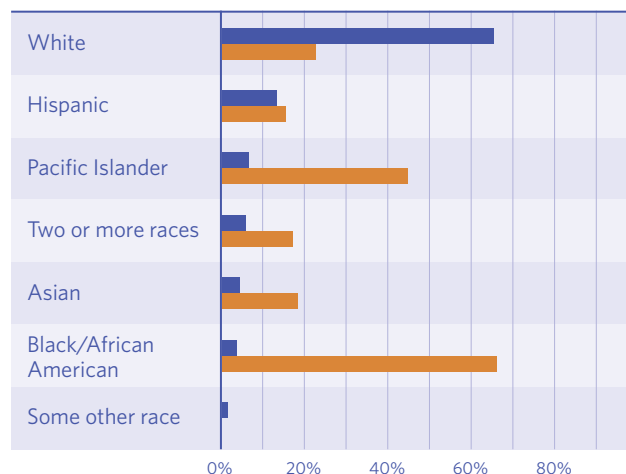
Nearly 316 Durham residents rent their homes and 53% of renters pay more than 30% of their income for their housing. 35% of Durham renters dedicate half their income to remaining housed. Durham had a 0% vacancy rate for homeownership and a 3% rental vacancy rate. Median earnings for Durham residents have decreased 16% since 2010 while median rents have increased 29%. While at \$834 median rents in Durham are among the most affordable in the County, when coupled with the reduced earnings and income, it is clear to see why such a large percentage of households are struggling to afford their homes. 88% of Durham's existing housing stock was built before 2000.

While the number of children under 6 years of age in Durham is estimated at around 100, 49% of them and 43% of all children live in households with income below the Federal Poverty Level. More than 1 in 4 children in Durham Elementary School (a Tigard-Tualatin School District school) are eligible for free or reduced lunch.

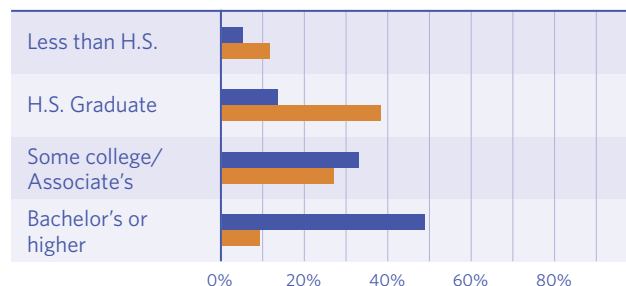


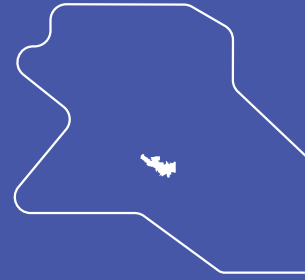
Poverty Rate	25%
Children under 5 in Poverty	49%
All Children in Poverty	43%
Seniors in Poverty	10%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line





Forest Grove

Issues of Poverty 2019

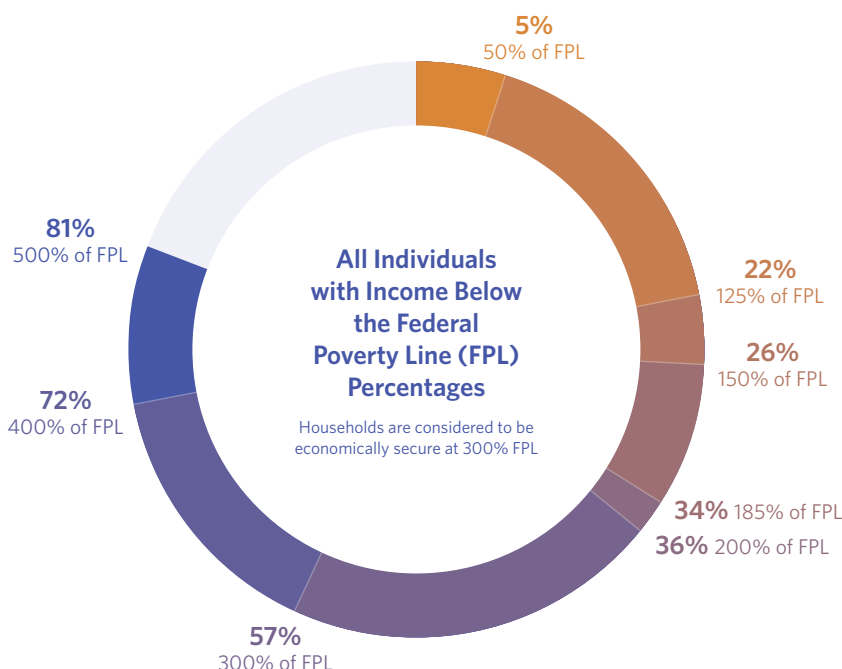
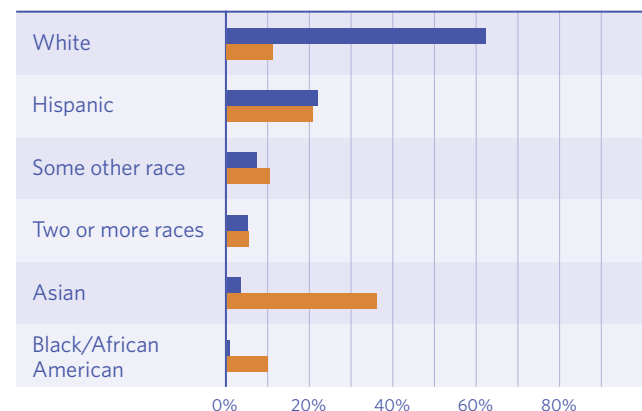
The City of Forest Grove is home to more than 22,000 people. The western most city within the Urban Growth Boundary, the population of Forest Grove has increased 9% since 2010. Approximately 14% of Forest Grove residents live in households with income below the federal poverty level and 36% live in households with income below 200% FPL.

Over 3,000 Forest Grove households rent their home, nearly half of whom pay more than 30% of their income toward their housing costs. One in 3 Forest Grove households dedicates half their monthly income to maintaining their housing. Forest Grove's estimated vacancy rates in 2017 were 1% for homeowners and 7% for renters indicating an extremely tight market and very little movement. Median earnings for Forest Grove residents have increased 6% since 2010 while median rents have increased 20% further straining household budgets. 80% of Forest Grove's housing stock was built before 2000.

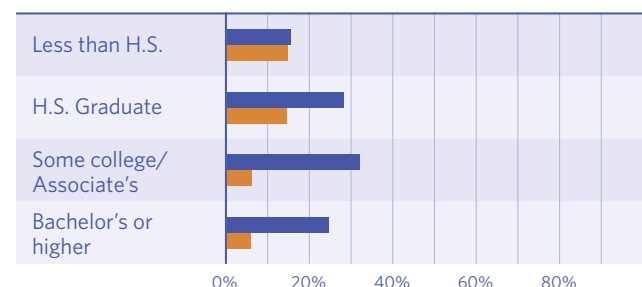
While 18% of all children living in Forest Grove live in households with income below the Federal Poverty Level, 50% of children attending Forest Grove schools are eligible for Free or Reduced Lunch. Eligibility for Free and Reduced Lunch is set at 185% Federal Poverty Level.

Poverty Rate	14%
Children under 5 in Poverty	15%
All Children in Poverty	18%
Seniors in Poverty	10%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line

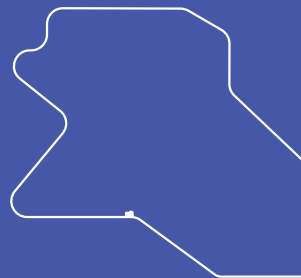


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Trouble saving money for emergencies	44.0%	46.4%	54.5%	41.7%
Falling behind on utility bills/no heat	43.1%	32.1%		33.3%
Mental health challenges	32.1%	17.9%	9.1%	19.4%
Diabetes/high Blood pressure	26.6%	21.4%		27.8%
Increase in your rent	26.6%	35.7%	18.2%	27.8%
Falling behind in your rent or mortgage	22.9%	17.9%	18.2%	22.2%
Homeless/lack of safe affordable housing	22.9%	17.9%	18.2%	19.4%
Lack of access to dental care	22.9%	17.9%	27.3%	
Unemployment/lack of living wage jobs	21.1%	28.6%		19.4%
Problems related to aging	17.4%		27.3%	
Unable to find safe and affordable childcare		28.6%		
Unable to find childcare		25.0%		
Lack of needed job skills training or education		25.0%	18.2%	19.4%
Having trouble paying a credit card balance				19.4%

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable housing	38.5%	35.7%	9.1%	38.9%
Affordable utility bills	32.1%	21.4%	45.5%	30.6%
Access to dental care	24.8%	21.4%	18.2%	
Learning how to save or invest	23.9%	35.7%		33.3%
Improving my credit	21.1%			27.8%
Learning how to better budget my money	21.1%	21.4%		22.2%
Access to Healthy and affordable food	20.2%			
Help for my children to go to college	20.2%	21.4%	9.1%	30.6%
Help with buying a home	20.2%	32.1%	18.2%	30.6%
Training to get a better paying job	19.3%	28.6%	18.2%	27.8%
Help getting/keeping a job		28.6%		
Safe and affordable child care		28.6%		
More stable work hours		25.0%	9.1%	
Help to repair or maintain my home			18.2%	
Access to health care			9.1%	
Access to transportation			9.1%	
Accessing services in our language				25.0%
Parenting education or support				19.4%



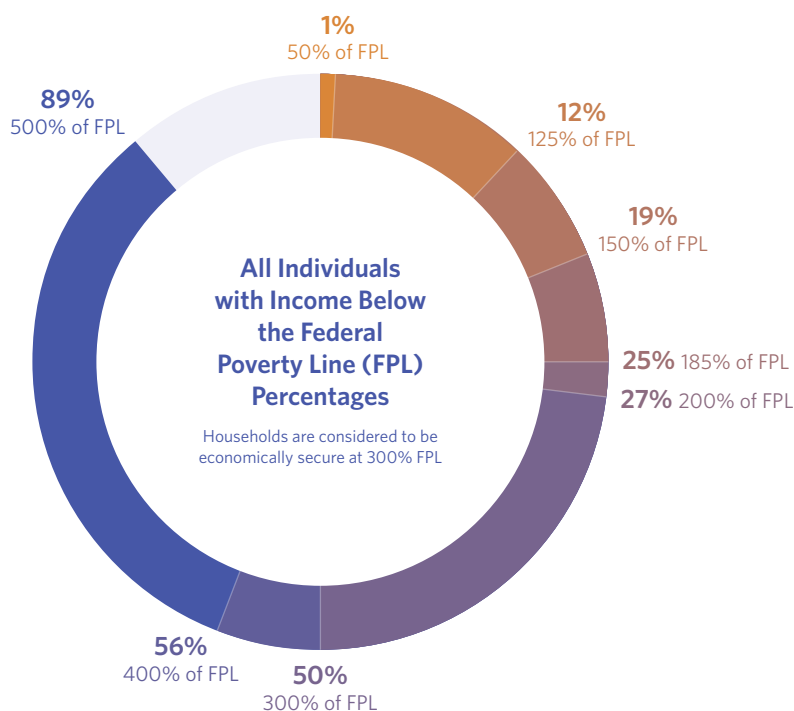
Gaston

Issues of Poverty 2019

The City of Gaston is home to roughly 550 people. Situated on the western end of the county, the population of Gaston has decreased 17% since 2010. Approximately 12% of Gaston residents live in households with income below the Federal Poverty Level and more than 1 in 4 live in households with income below 200% FPL.

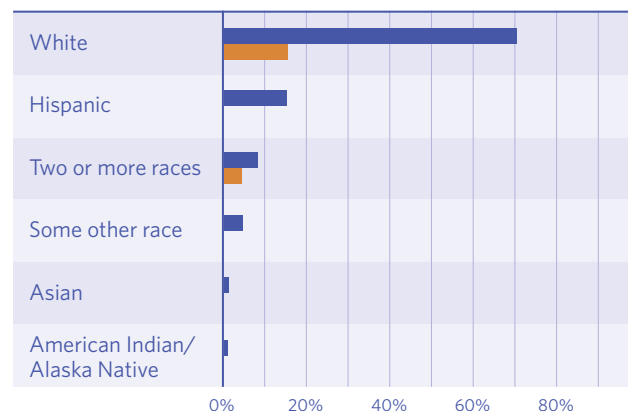
Gaston has a very small rental market of approximately 70 homes. Nearly half of Gaston renters pay more than 30% of their income for their rent while more than 1 in 5 spend half their income to maintain housing. Gaston's estimated vacancy rates in 2017 were close to 0% for both renters and home owners indicating an extremely tight market. Median earnings for Gaston residents have decreased 17% since 2010 while median rents have increased 65% further straining household budgets. 83% of Gaston's housing stock was built before 2000.

Nearly 30% of children living in Gaston live in poverty and 38% of children enrolled in Gaston schools eligible for Free or Reduced Lunch. Eligibility for Free and Reduced Lunch is set at 185% Federal Poverty Level.

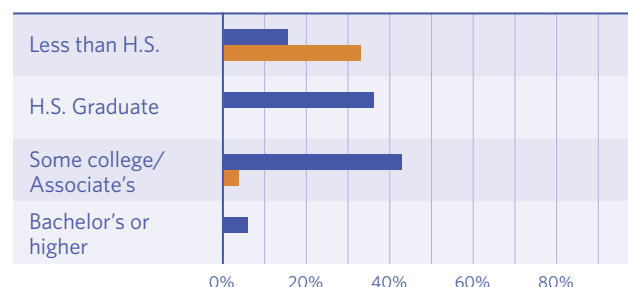


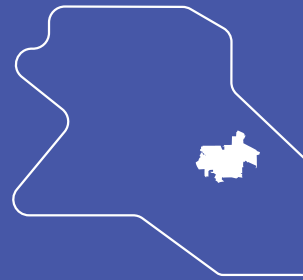
Poverty Rate	12%
Children under 5 in Poverty	33%
All Children in Poverty	28%
Seniors in Poverty	2%

Total Population by Race
Percentage below Poverty Line



Total Population by Education Attainment
Percentage below Poverty Line





Hillsboro

Issues of Poverty 2019

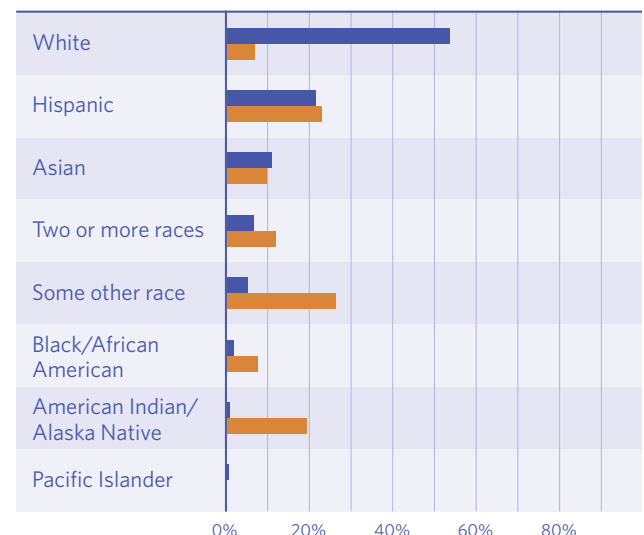
The City of Hillsboro is home to just over 100,000 people. The largest incorporated city in Washington County, Hillsboro is also the county seat. Approximately 11% of Hillsboro's residents live in households with income below the federal poverty level and 26% live in households with income below 200% FPL. A relatively diverse community situated in the heart of the county, the population of Hillsboro has increased 12% since 2010.

Nearly 18,000 Hillsboro households (47%) rent their homes, 43% of whom pay more than 30% of their income for their housing costs and 19% spend half their monthly income to remain housed. 89% of Hillsboro's housing stock was built before 2000. Hillsboro's homeowner vacancy rate in 2017 was 1% while the rental vacancy rate was 3%. Since 2010, median household earnings for Hillsboro residents have increased 12% while median gross rent has increased 24% further straining household budgets.

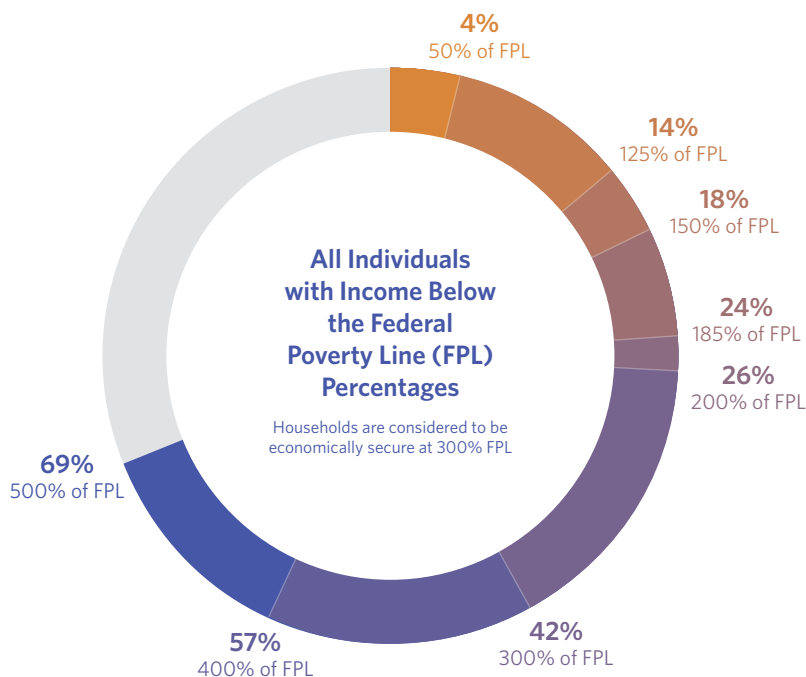
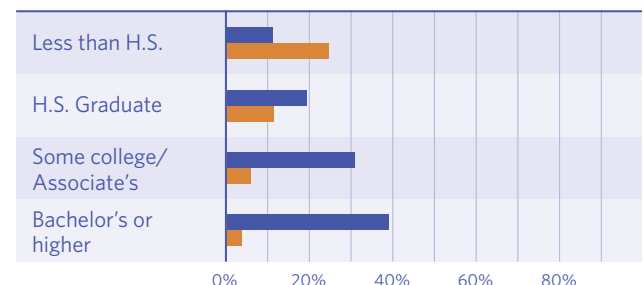
1 in 5 children under 6 within the City of Hillsboro live in households with income below the Federal Poverty Level and 38% of students enrolled in Hillsboro Schools are eligible for free or reduced lunch.

Poverty Rate	11%
Children under 5 in Poverty	20%
All Children in Poverty	16%
Seniors in Poverty	8%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line



TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	49.7%	47.9%	65.2%	50.6%
Trouble saving money for emergencies	47.7%	43.8%	43.5%	52.8%
Mental health challenges	29.8%	21.9%	19.6%	26.1%
Falling behind in your rent or mortgage	27.5%	30.8%		32.2%
Increase in your rent	26.8%	25.4%	32.6%	26.7%
Diabetes/high blood pressure	24.6%		39.1%	17.2%
Unemployment/lack of living wage jobs	24.6%	27.2%		22.2%
Asthma/respiratory/lung disease	21.4%	18.9%	26.1%	18.9%
Having trouble paying a credit card balance	20.3%	24.3%	13.0%	22.2%
Lack of access to dental care	19.2%		21.7%	
Being unable to find child care		26.6%		
Underemployment/not enough hours		20.1%	15.2%	23.9%
Problems related to aging			32.6%	

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	42.3%	41.4%	45.7%	40.0%
Affordable housing	38.3%	42.0%	19.6%	38.3%
Improving my credit	30.9%	35.5%	8.7%	35.6%
Learning how to better budget my money	26.4%	29.6%		32.8%
Learning how to save or invest	23.7%	24.3%		28.9%
Training to get a better paying job	22.2%	24.3%		24.4%
Access to dental care	21.1%	12.4%	23.9%	18.3%
Help getting/keeping a job	21.1%	19.5%	8.7%	15.6%
Help with buying a home	20.7%	23.7%	6.5%	22.2%
Help for my children to go to college	19.2%	21.9%		23.9%
Help to repair or maintain my home			15.2%	
Access to healthy and affordable food			13.0%	
Access to health care			8.7%	
Access to mental health care			6.5%	
More stable work hours				25.0%

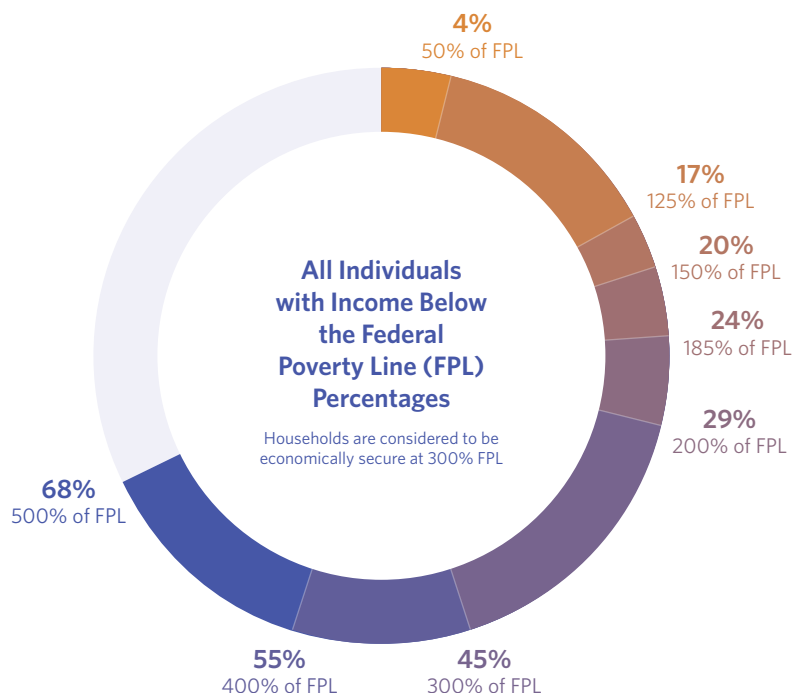


King City

Issues of Poverty 2019

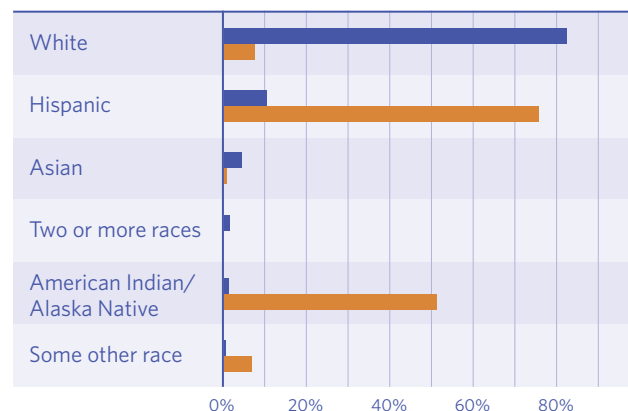
King City is home more than 3,000 people. Located north east of Tigard, the population of King City has increased 18% since 2010. Approximately 15% of King City's residents live in households with income below the federal poverty level and nearly 30% live in households with income below 200% FPL.

Approximately 350 King City households rent their homes, 51% of whom pay more than 30% of their income for their housing costs and 17% spend half their monthly income to remain housed. Nearly 80% of King City's housing stock was built before 2000. King City's estimated vacancy rates in 2017 were close to 0% for both renters and home owners indicating an extremely tight market and very little movement. Since 2010, median household earnings for King City's residents have increased 77% while median gross rent has increased 19% making King City one of the County's most affordable communities.

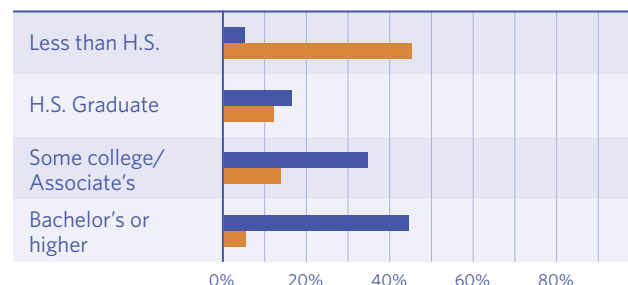


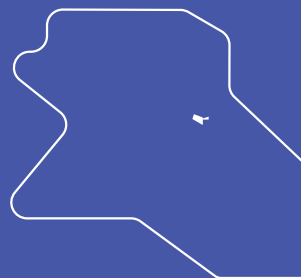
Poverty Rate	15%
Children under 5 in Poverty	40%
All Children in Poverty	33%
Seniors in Poverty	11%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line





North Plains

Issues of Poverty 2019

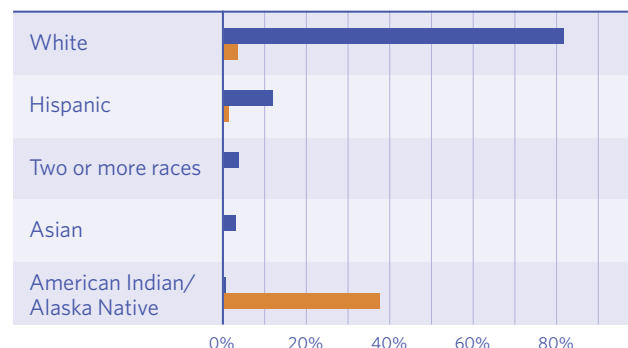
The City of North Plains is home to roughly 2,000 people. Located just north of the west end of Hillsboro, the community has grown 8% since 2010. Approximately 3% of the population of North Plains lives in a household with income below the federal poverty level and 15% in households with income below 200% FPL.

About 150 North Plains residents rent their homes and 58% of them pay more than 30% of their income for their housing costs. More than 1 in 5 renting households in North Plains spends half their income to remain housed. North Plains' estimated vacancy rates for 2017 were 2% for home ownership and 0% for rental opportunities indicating tight market. Median earnings and rents for residents of North Plains have both increased 8% since 2010. 70% of North Plains existing housing stock was built prior to 2000.

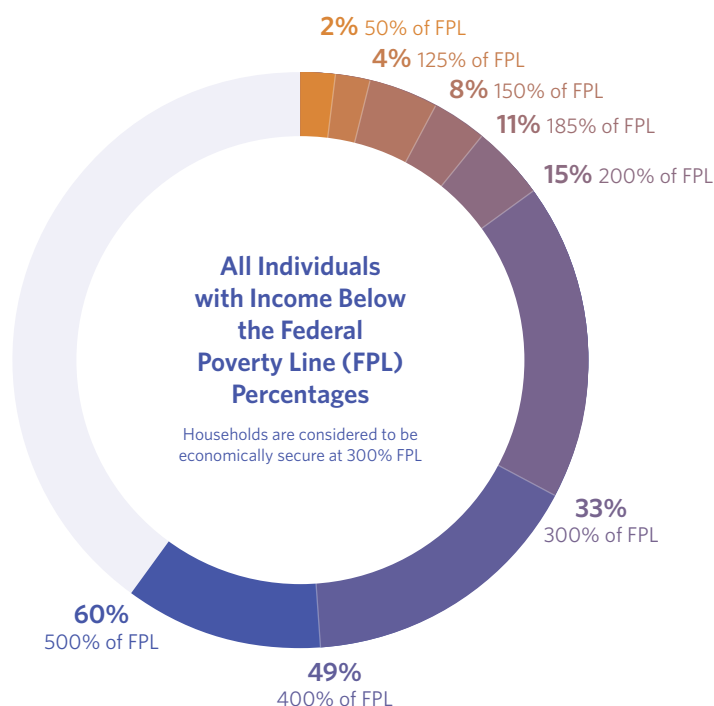
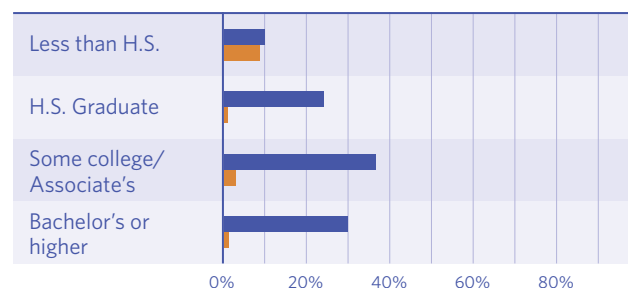
While only 8% of children living in North Plains live in households with income below the Federal Poverty Level, 23% of children enrolled in North Plains Elementary School are eligible for Free or Reduced Lunch. Eligibility for Free and Reduced Lunch is set at 185% Federal Poverty Level.

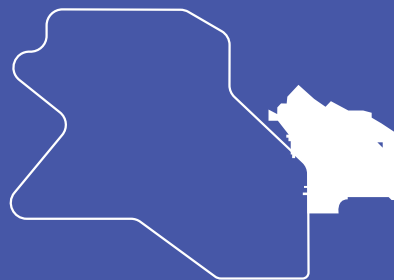
Poverty Rate	3%
Children under 5 in Poverty	8%
All Children in Poverty	6%
Seniors in Poverty	1%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line





Portland

Issues of Poverty 2019

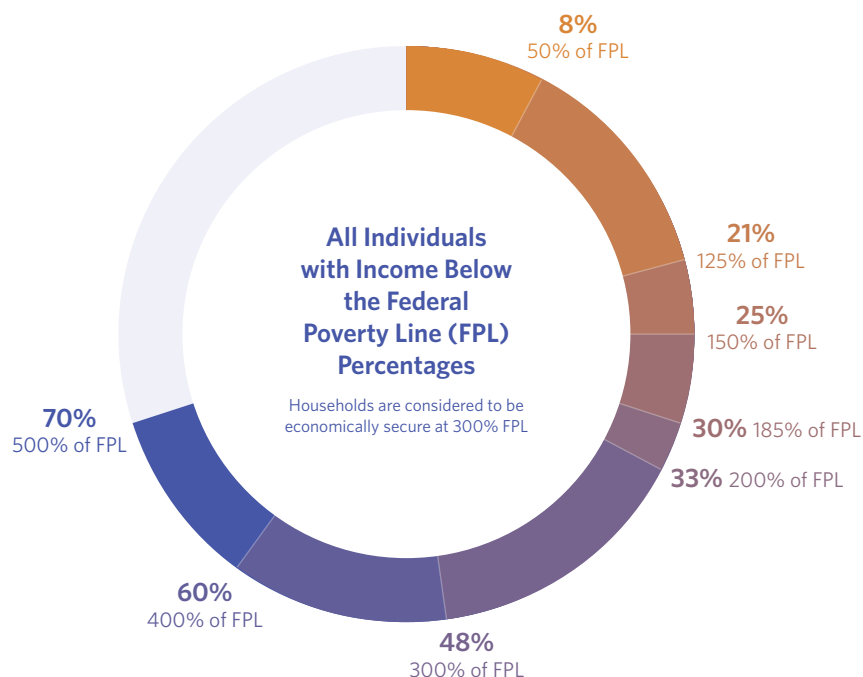
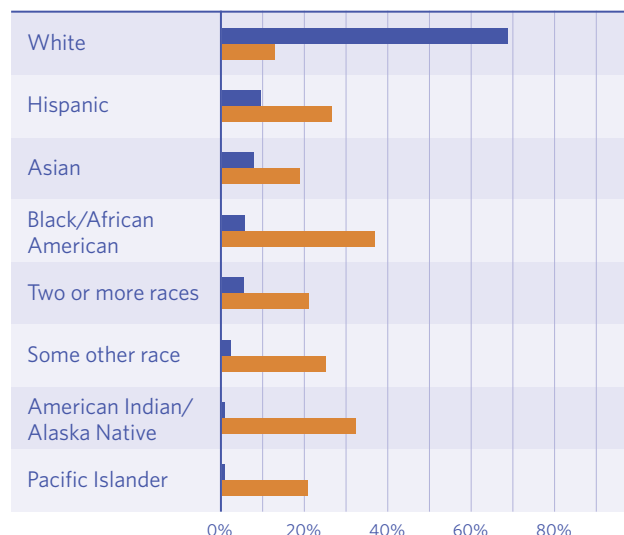
The bulk of the City of Portland lies in Multnomah County. However, a small portion of the City of Portland lies within Washington County. The total population of Portland is 617,117 and has increased 8% since 2010. 16% of Portland residents live in households with income below Federal Poverty Level and 33% in households with income below 200% FPL.

Median earnings for Portland residents have increased 16% while median rents have increased 36%. 50% of Portland renters pay more than 30% of their income for their homes while 27% pay more than half their income to remain housed.

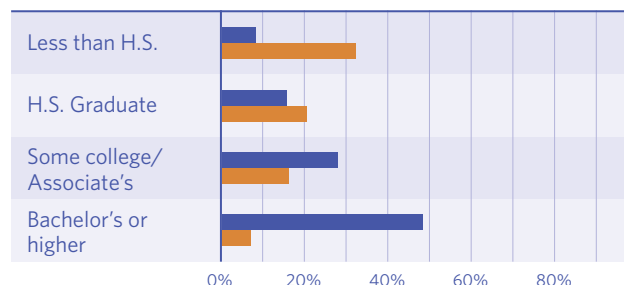
The charts on the following page are the conditions of poverty and resource priorities reported by individuals accessing services in Washington County that identified themselves as Portland residents.

Poverty Rate	16%
Children under 5 in Poverty	18%
All Children in Poverty	19%
Seniors in Poverty	13%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line

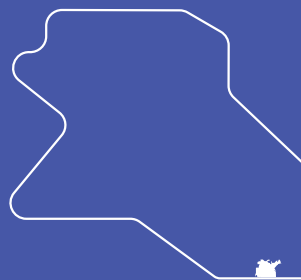


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills/no heat	62.0%	60.6%	71.9%
Trouble saving money for emergencies	57.0%	63.6%	68.8%
Unemployment/lack of living wage jobs	43.0%	42.4%	37.5%
Mental health challenges	38.0%	42.4%	43.8%
Having trouble paying a credit card balance	36.7%	60.6%	50.0%
Increase in your rent	35.4%	30.3%	43.8%
Falling behind in your rent or mortgage	34.2%	39.4%	37.5%
Bullying/verbal abuse	22.8%	27.3%	
Diabetes/high blood pressure	21.5%		28.1%
Feeling isolated	21.5%		
Lack of needed job skills training or education		33.3%	
Being unable to find safe and affordable childcare		30.3%	
Underemployment/not enough hours			34.4%
Being unable to find child care			28.1%

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable utility bills	50.6%	54.5%	46.9%
Affordable housing	41.8%	45.5%	53.1%
Improving my credit	30.4%	39.4%	40.6%
Training to get a better paying job	25.3%	36.4%	18.8%
Help getting/keeping a job	22.8%	24.2%	
Help with buying a home	21.5%	36.4%	28.1%
Learning how to better budget my money	20.3%	27.3%	21.9%
Safe and affordable child care	20.3%	30.3%	25.0%
Access to dental care	17.7%		18.8%
Learning how to save or invest	16.5%	27.3%	18.8%
Help for my children to go to college		21.2%	21.9%
More stable work hours			18.8%



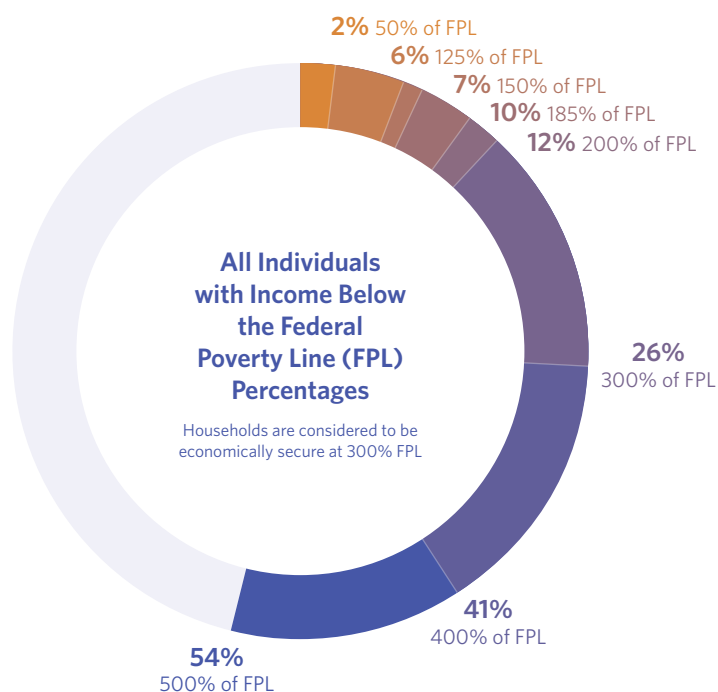
Sherwood

Issues of Poverty 2019

The City of Sherwood is home to nearly 19,000 people. Approximately 4% of Sherwood's residents live in households with income below the federal poverty level and 12% live in households with income below 200% FPL. Located on the south eastern end of the county, the population of Sherwood has increased 11% since 2010.

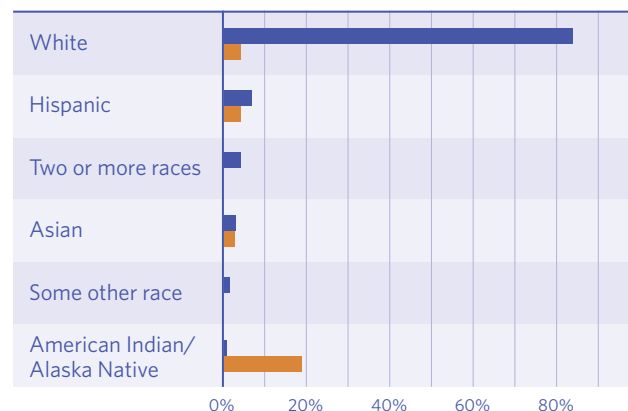
More than 1,700 Sherwood households rent their homes, 43% of whom pay more than 30% of their income for their housing costs and 17% spend half their monthly income to remain housed. Nearly 40% of Sherwood's housing stock has been built since 2000. Sherwood's 2017 homeowner vacancy rate was 0% while renter vacancies were roughly 1% indicating a tight housing market. Since 2010, median earnings for Sherwood residents have increased 7% while median gross rent has increased nearly 30% further straining household budgets.

While only 4% of children living within the City of Sherwood live in households with income below the Federal Poverty Level and 11% of students enrolled in Sherwood Schools are eligible for free or reduced lunch. Eligibility for Free and Reduced Lunch is set at 185% federal poverty level.

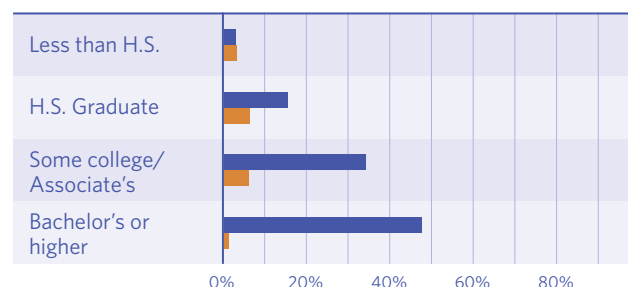


Poverty Rate	4%
Children under 5 in Poverty	1%
All Children in Poverty	4%
Seniors in Poverty	4%

Total Population by Race
Percentage below Poverty Line



Total Population by Education Attainment
Percentage below Poverty Line

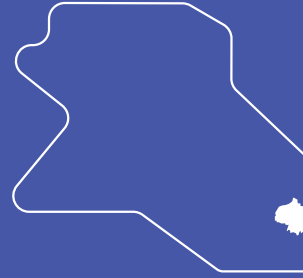


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills/no heat	61.9%	58.3%	83.3%
Unemployment/lack of living wage jobs	57.1%	50.0%	58.3%
Trouble saving money for emergencies	52.4%	33.3%	58.3%
Falling behind in your rent or mortgage	42.9%	33.3%	50.0%
Difficulty managing childrens behavior	38.1%	41.7%	50.0%
Increase in your rent	38.1%	33.3%	41.7%
Lack of needed job skills training or education	38.1%	41.7%	50.0%
Having trouble paying a credit card balance	33.3%	33.3%	
Underemployment/not enough hours	33.3%	25.0%	50.0%
Mental health challenges	28.6%	25.0%	41.7%
Being unable to find safe and affordable child care		33.3%	
Lack of affordable afterschool activities for kids			33.3%

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable utility bills	76.2%	66.7%	91.7%
Improving my credit	47.6%	33.3%	50.0%
Learning how to save or invest	42.9%	50.0%	50.0%
Parenting education or support	38.1%	50.0%	50.0%
Training to get a better paying job	38.1%	50.0%	41.7%
Affordable housing	33.3%	33.3%	33.3%
Help for my children to go to college	33.3%	33.3%	33.3%
Learning how to better budget my money	33.3%	33.3%	41.7%
More stable work hours	28.6%		33.3%
Safe and affordable child care	28.6%	33.3%	
Counseling for my children		33.3%	33.3%
Help with buying a home			41.7%



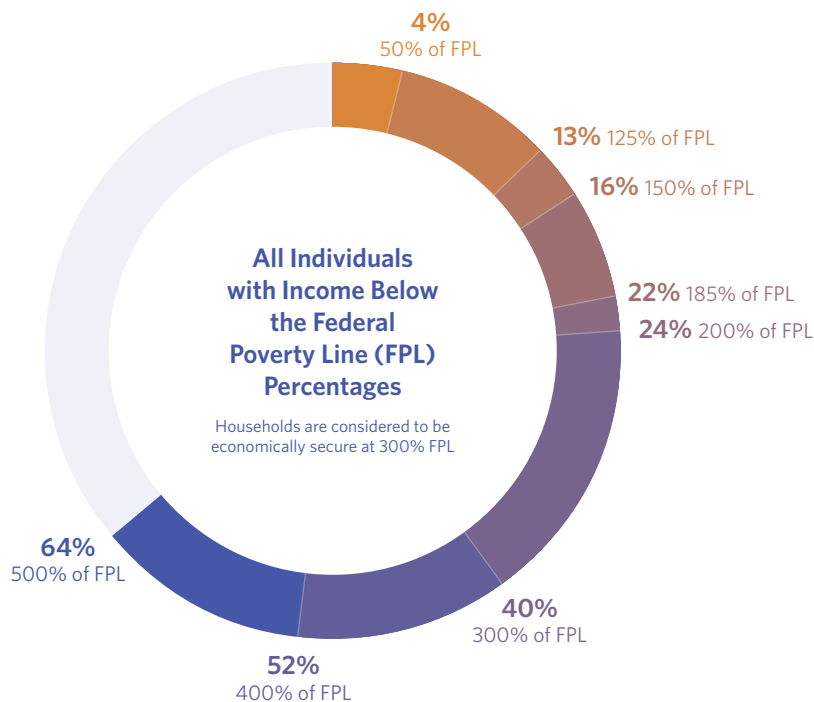
Tigard

Issues of Poverty 2019

The City of Tigard is home to just over 51,000 people. Approximately 10% of Tigard's residents live in households with income below the federal poverty level and 24% live in households with income below 200% FPL. Located on the south eastern end of the county, the population of Tigard has increased 8% since 2010.

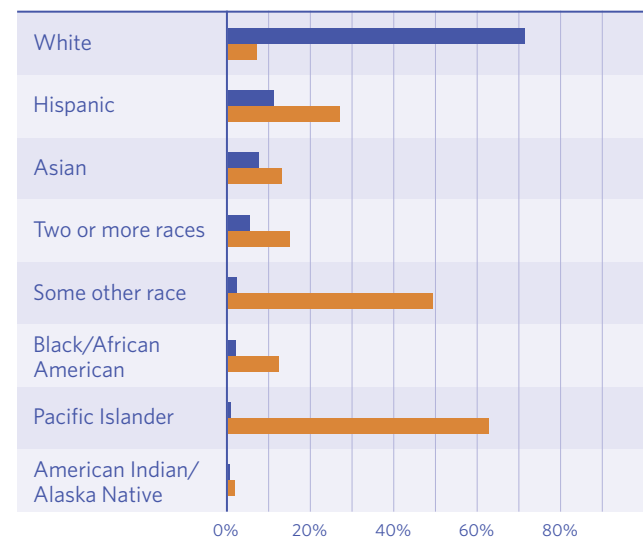
More than 8,000 Tigard households rent their homes, 53% of whom pay more than 30% of their income for their housing costs and 28% spend half their monthly income to remain housed. 84% of Tigard's housing stock was built before 2000. Tigard's homeowner and rental vacancy rates in 2017 were 0 % and 1% respectively, indicating a tight housing market. Since 2010, median earnings for Tigard residents have increased 8% while median gross rent has increased 29% further straining household budgets.

13% of children living within the City of Tigard live in households with income below the Federal Poverty Level and 24% of students enrolled in Tigard-Tualatin schools are eligible for free or reduced lunch. Eligibility for Free and Reduced Lunch is set at 185% Federal Poverty Level.

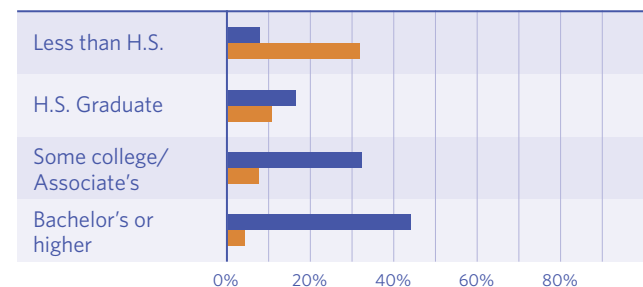


Poverty Rate	11%
Children under 5 in Poverty	12%
All Children in Poverty	13%
Seniors in Poverty	5%

Total Population by Race
Percentage below Poverty Line



Total Population by Education Attainment
Percentage below Poverty Line

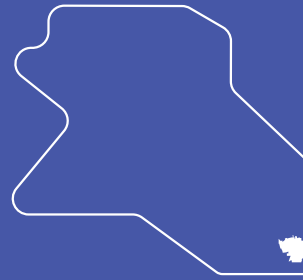


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills/no heat	55.1%	47.9%	50.0%
Trouble saving money for emergencies	54.4%	46.5%	48.6%
Falling behind in your rent or mortgage	33.3%	29.6%	31.4%
Mental health challenges depression	32.7%	22.5%	28.6%
Unemployment/lack of living wage jobs	32.7%	21.1%	25.7%
Having trouble paying a credit card balance	28.6%	35.2%	30.0%
Increase in your rent	25.2%	21.1%	28.6%
Underemployment/not enough hours	20.4%		25.7%
Asthma/respiratory/lung disease	19.7%		12.9%
Feeling isolated	19.7%	15.5%	15.7%
Being unable to find child care		26.8%	24.3%
Being unable to find safe and affordable child care		23.9%	20.0%
Lack of access to dental care		15.5%	

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable utility bills	48.3%	49.3%	48.6%
Affordable housing	44.2%	40.8%	45.7%
Improving my credit	42.2%	45.1%	45.7%
Help for my children to go to college	34.7%	42.3%	34.3%
Help with buying a home	34.0%	43.7%	41.4%
Learning how to save or invest	31.3%	36.6%	37.1%
Learning how to better budget my money	29.9%	32.4%	34.3%
Training to get a better paying job	26.5%	25.4%	28.6%
Help getting/keeping a job	23.1%		12.9%
Safe and affordable child care	23.1%	35.2%	25.7%
Access to healthy and affordable food		22.5%	
More stable work hours			24.3%



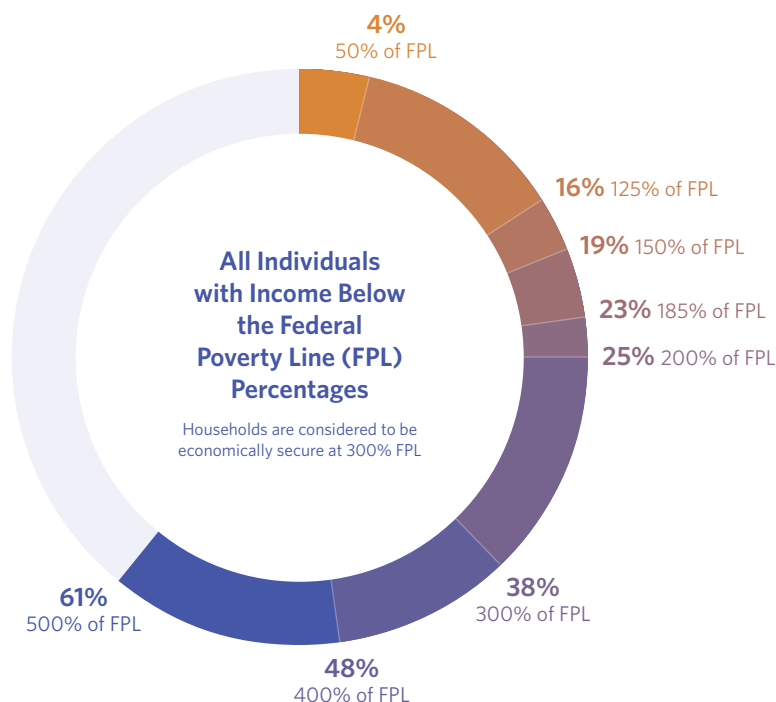
Tualatin

Issues of Poverty 2019

The City of Tualatin is home to just over 27,000 people. Approximately 11% of Tualatin residents live in households with income below the federal poverty level and 25% live in households with income below 200% FPL. Located on the south eastern end of the county, the population of Tualatin has increased 6% since 2010.

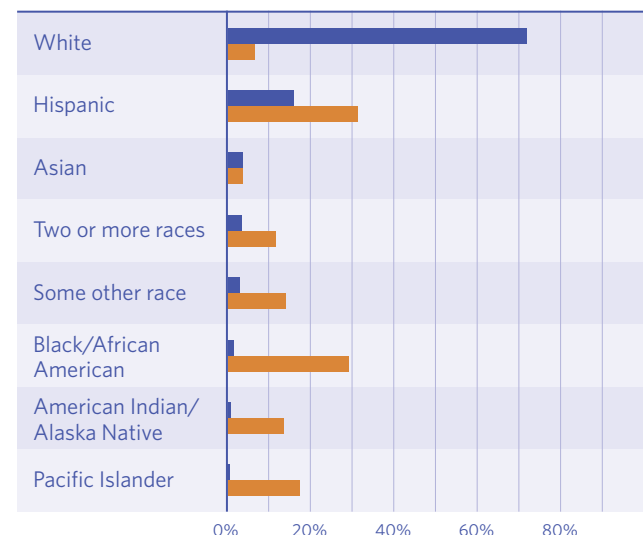
Nearly 5,000 Tualatin households rent their homes, 55% of whom pay more than 30% of their income for their housing costs and 26% spend half their monthly income. 84% of Tualatin's housing stock was built before 2000. Tualatin's homeowner and rental vacancy rates in 2017 were 1% and 4% respectively. Since 2010, median earnings for Tualatin residents have increased 19% while median gross rent has increased 31% further straining household budgets.

17% of children living within the City of Tualatin live in households with income below the Federal Poverty Level and 24% of students enrolled in Tigard-Tualatin schools are eligible for free or reduced lunch. Eligibility for Free and Reduced Lunch is set at 185% Federal Poverty Level.

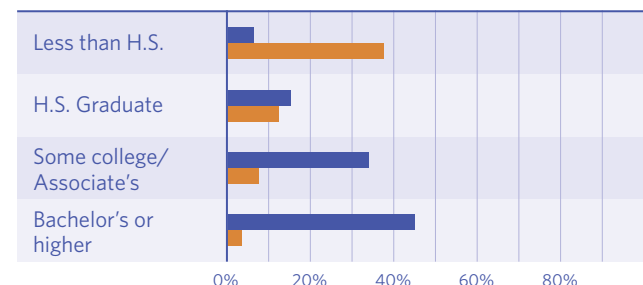


Poverty Rate	11%
Children under 5 in Poverty	14%
All Children in Poverty	17%
Seniors in Poverty	5%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Line

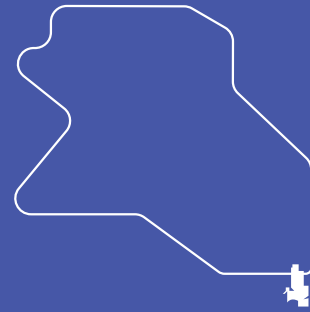


TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Trouble saving money for emergencies	47.7%	57.1%	55.2%
Falling behind on utility bills/no heat	41.5%	34.3%	55.2%
Increase in your rent	36.9%	34.3%	44.8%
Mental health challenges	32.3%	37.1%	34.5%
Falling behind in your rent or mortgage payment	29.2%	34.3%	37.9%
Diabetes/high blood pressure	26.2%		24.1%
Having trouble paying a credit card balance	24.6%	37.1%	41.4%
Unemployment/lack of living wage jobs	21.5%		
Hunger/lack of healthy affordable food	18.5%	20.0%	
Lack of access to dental care	16.9%	20.0%	24.1%
Being unable to find child care		25.7%	
Being unable to find safe and affordable child care		22.9%	
Underemployment/not enough hours		20.0%	27.6%
Feeling isolated			20.7%

TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable housing	44.6%	45.7%	48.3%
Affordable utility bills	43.1%	42.9%	41.4%
Improving my credit	30.8%	42.9%	44.8%
Learning how to save or invest	29.2%	45.7%	37.9%
Help for my children to go to college	27.7%	45.7%	37.9%
Access to dental care	26.2%	28.6%	24.1%
Learning how to better budget my money	26.2%	40.0%	37.9%
Access to Healthy and affordable food	24.6%	28.6%	24.1%
Help with buying a home	20.0%	31.4%	27.6%
Training to get a better paying job	20.0%	28.6%	24.1%



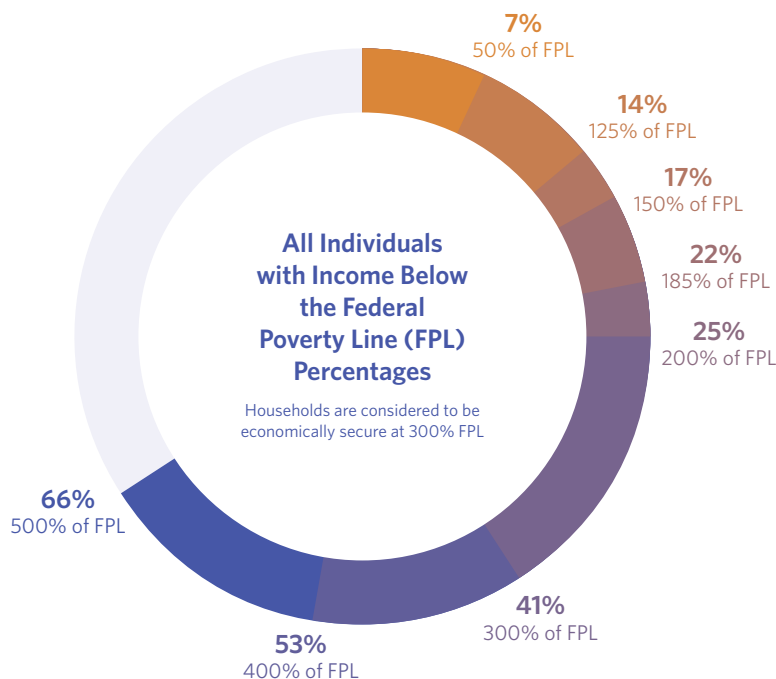
Wilsonville

Issues of Poverty 2019

The City of Wilsonville is home to more than 21,000 people. Approximately 12% of Wilsonville's residents live in households with income below the federal poverty level and 25% live in households with income below 200% FPL. Located on the south eastern end of the county, the population of Wilsonville has increased 22% since 2010.

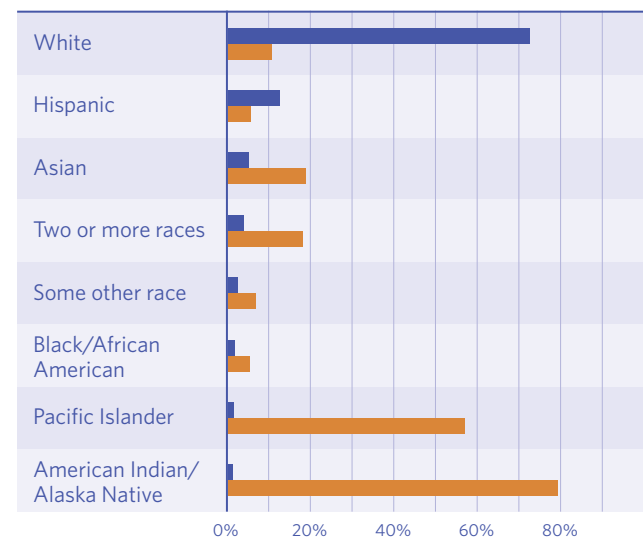
More than 5,000 Wilsonville households rent their homes, 42% of whom pay more than 30% of their income for their housing and 17% spend half their monthly income to remain housed. Only 62% of Wilsonville's housing stock was built before 2000. Wilsonville's homeowner and rental vacancy rates in 2017 were 1% and 3% respectively, indicating a tight housing market. Since 2010, median earnings for Wilsonville residents have increased 14% while median gross rent has increased 38% further straining household budgets.

15% of children living within the City of Wilsonville live in households with income below the Federal Poverty Level.

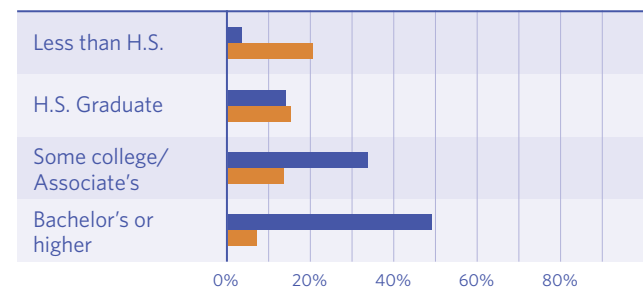


Poverty Rate	12%
Children under 5 in Poverty	19%
All Children in Poverty	15%
Seniors in Poverty	8%

Total Population by Race Percentage below Poverty Line



Total Population by Education Attainment Percentage below Poverty Level





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This publication was produced by Community Action, 1001 SW Baseline, St Hillsboro, OR 97123

To learn more about Community Action and our programs and services, please visit our website at www.caowash.org

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