



**Washington  
County  
Issues of  
Poverty  
2018**



**Community Action**

*Helping people. Changing lives.*



**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.

Our community is strongest when everyone thrives. Despite our relative good fortune, the population of families and individuals struggling to make ends meet has grown significantly faster than the overall population. 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 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 defined 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.<sup>1</sup>

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 despite not meeting the technical definition of “poverty” or being included in official counts of the poverty population.

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.<sup>2</sup>

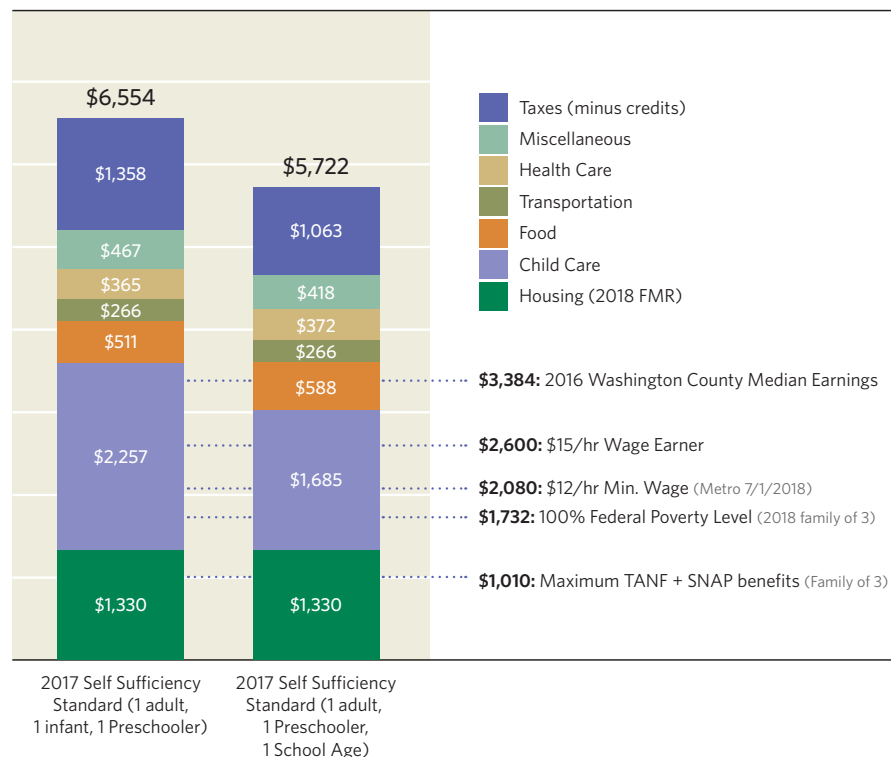
<sup>1</sup><https://aspe.hhs.gov/frequently-asked-questions-related-poverty-guidelines-and-poverty>  
<sup>2</sup><http://selfsufficiencystandard.org/sites/default/files/selfsuff/docs/OR2017.pdf>

**Martin is a 26 year old warehouse worker and single father to his nine-year old son. He has been renting an apartment for the last two years for \$1054. He was laid off from his job in September and was living on his small amount of savings while looking for another job. Before he received his last paycheck of \$1369 from his old job, he received a 72-hour eviction notice for non-payment of October's rent. After paying rent and late fees, Martin has about \$500 between his pay and small savings to support himself and his son until his first check from his new job arrives.**

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. 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 2016, more than 1 in 5 individuals in poverty were working at least part-time<sup>3</sup>, nearly half of all households seeking Community Action services and nearly 40% of those seeking services to address a housing crisis had employment income<sup>4</sup> 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 2016 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 2018 Fair Market Rent for a two bedroom apartment alone would consume nearly 40% of the monthly income of an individual earning the median wage.<sup>5</sup> 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 2018 survey, 56% of all respondents reported falling behind on paying their monthly bills and 42% of all respondents indicated that they struggled to save money for emergencies.

**FIGURE 1**  
**SELF-SUFFICIENCY STANDARD VS. INCOME LEVELS (Families)**



<sup>3</sup>American Community Survey 2016: B17005 1 Year Estimates – Individuals over 16

<sup>4</sup>Community Action service statistics 2017

<sup>5</sup>2016 Median Earning = \$40,603/year (ACS K202002) 2018 Washington County FMR = \$1,330/month for 2BD

**Nearly one in three Hispanic children (29%) under 18 in Washington County lives in poverty compared to one in 16 (6%) of their white classmates despite higher than average rates of Hispanic adult participation in the labor force.**

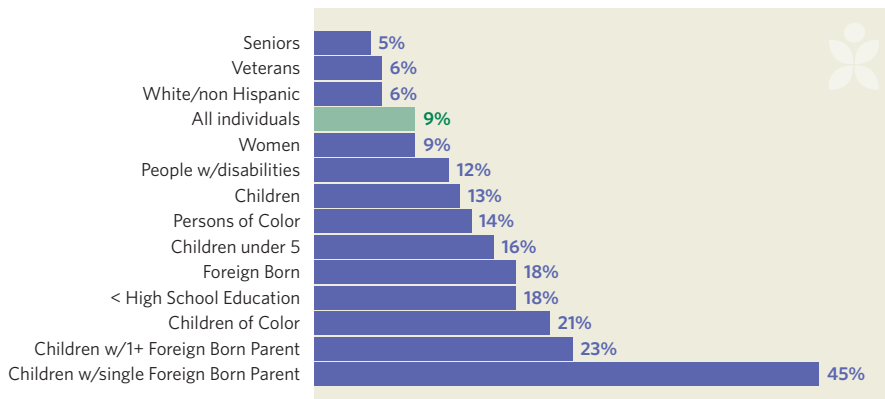
### Who experiences poverty?

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 7 times faster than the United States and more than 3 times faster than Oregon.<sup>6</sup> According to the American Community Survey, nearly 1 in 10 (9%) Washington County Residents (52,590 individuals) lives in a household with income below the Federal Poverty Level.<sup>7</sup>

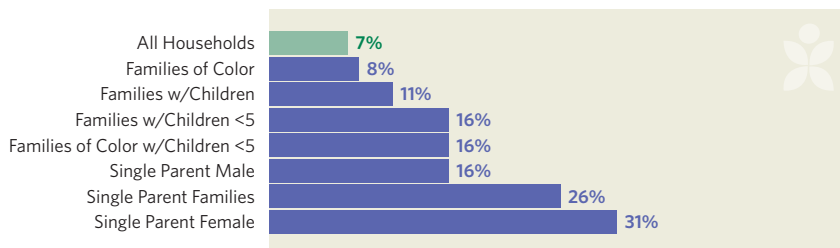
The burden of poverty is disproportionately shouldered by families with children, people of color, people with disabilities, and adults with less than a high school education. Figure 2 compares different rates of poverty for individuals in different sub-groups within the community. Poverty rates are higher for individuals with disabilities, children and children of color, foreign born individuals and children of foreign born individuals. Figure 4 compares poverty rates of different household types within the community. While 7% 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 three Hispanic children (29%) under 18 in Washington County lives in poverty compared to one in 16 (6%) of their white classmates.<sup>8</sup>

**FIGURE 2**  
**POVERTY RATE BY POPULATION (Individuals)**



**FIGURE 3**  
**POVERTY RATE BY POPULATION (Families)**

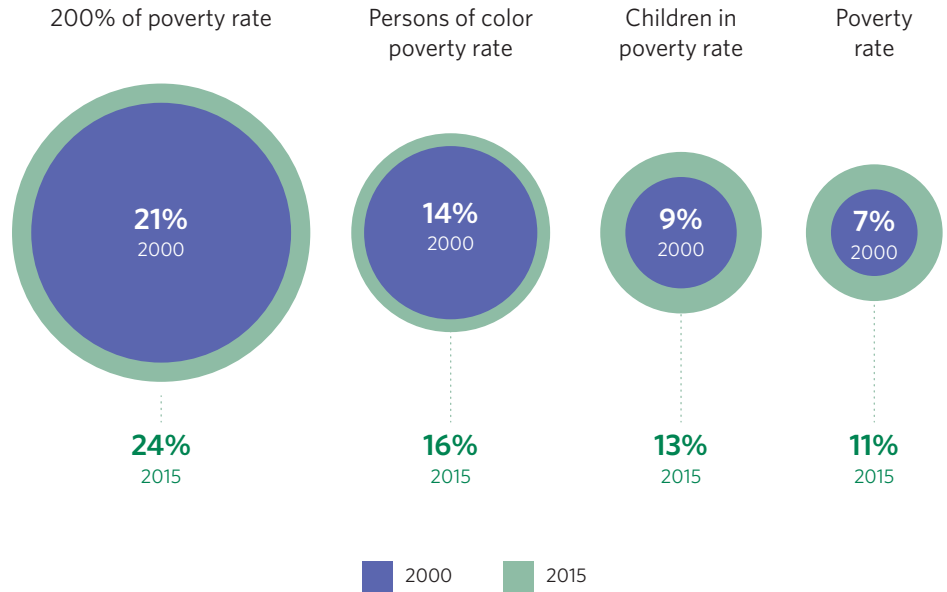


<sup>6</sup>Census.gov: Poverty Rates by County 1960 to 2010  
<sup>7</sup>American Community Survey 2016:B17001 1 Year Estimates  
<sup>8</sup>American Community Survey 2016:B17001 1 Year Estimates

The recently published report 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 Latino 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 high rates of labor force participation.<sup>9</sup>

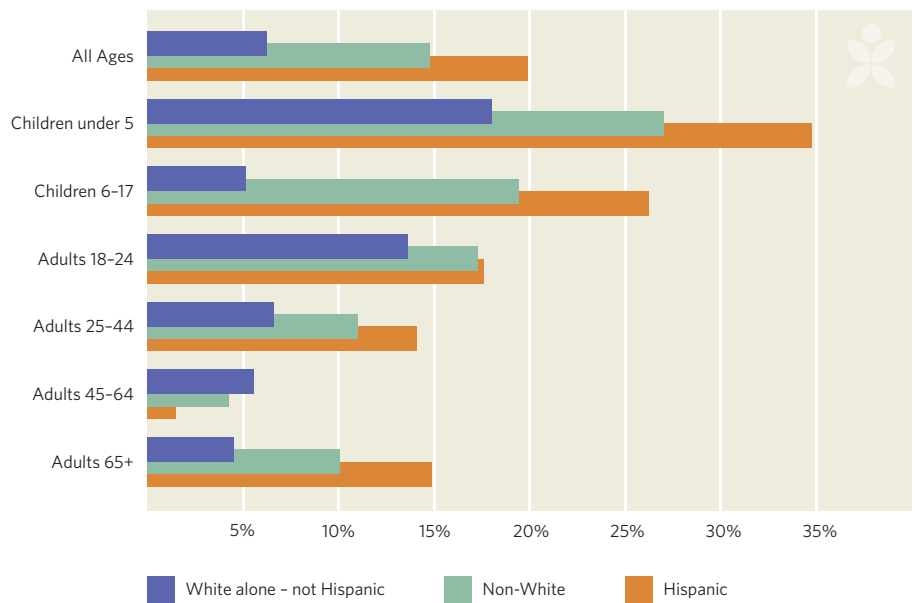
**FIGURE 4**

**TRENDS**



**FIGURE 5**

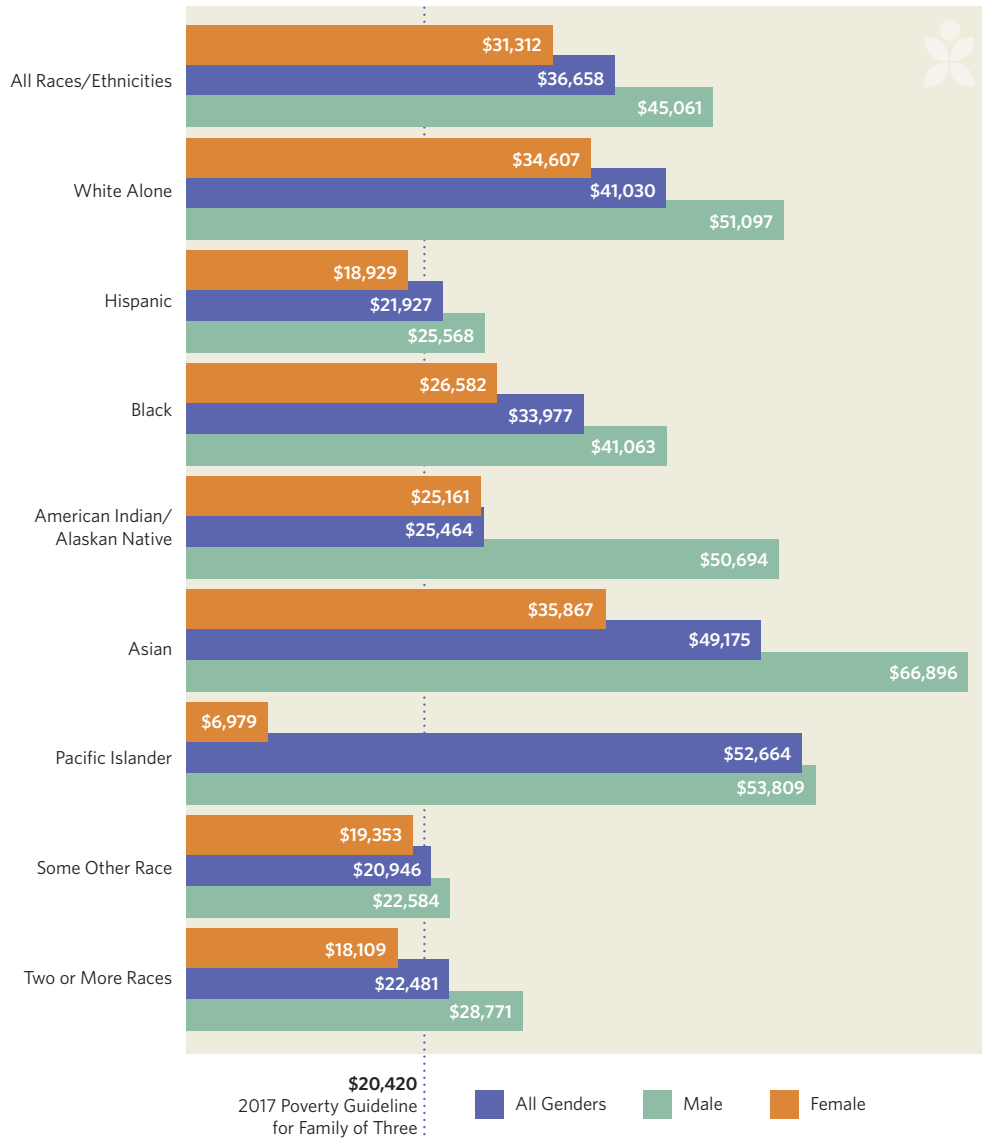
**POVERTY BY RACE AND AGE**



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

**FIGURE 6**

**MEDIAN EARNINGS BY RACE/ETHNICITY**



# Health, happiness and economic stability are intrinsically linked.

## HEALTH

In Washington County and across the state of Oregon, good physical and mental health is strongly correlated with income. 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.

*Elisa, age 66 is retired and shares a rental unit in Forest Grove with her two adult sons Jaire and Ralph and two young grandchildren. Their household income is normally sufficient to pay for their rent, but both Jaire and Ralph lost some hours of work after Elisa became ill and accrued late fees at the beginning of the year. In March they got caught up with February rent but were facing another eviction notice for March.*

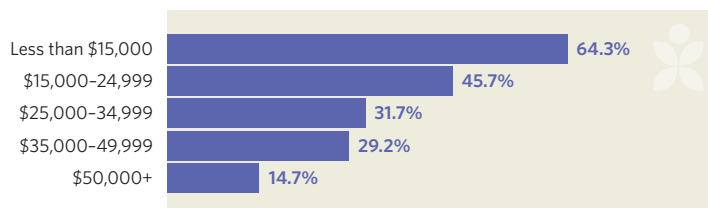
### Chronic Stress

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.<sup>10</sup> Chronic stressors associated with health disparities include perceived discrimination, neighborhood stress, daily stress, family stress, acculturative stress, environmental stress, and maternal stress.<sup>11</sup> The 2016 Community Health Needs Assessment published by the Healthy Columbia Willamette Collaborative identified that 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.<sup>12</sup> In Community Action's 2018 Community Needs Survey, 31% of respondents experienced mental health challenges in the previous year including depression, hopelessness, anxiety, Post-Traumatic Stress Disorder or Bipolar Disorder.

### 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.<sup>13</sup> 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.<sup>14</sup> In a survey of individuals accessing Community Action services in 2018, 24% of respondents identified access to dental care as an important resource to help stabilize their family.

**FIGURE 7**  
ADULTS AGES 18+ WHO HAVE LOST 6 OR MORE TEETH DUE TO TOOTH DECAY/GUM DISEASE



<sup>10</sup>American Psychological Association 2011

<sup>11</sup>Djuric et al, 2010; NIH, 2011

<sup>12</sup><http://www.q-corp.org/sites/qcorp/files/HWCWC%202016%20Community%20Health%20Needs%20Assessment.pdf>

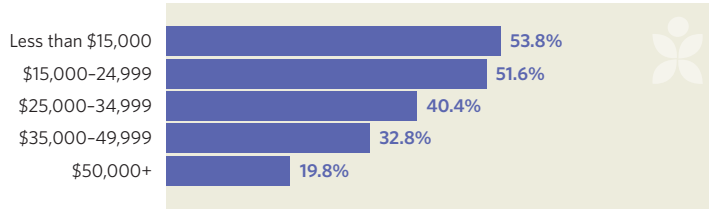
<sup>13</sup>Oral Health in America: A Report of the Surgeon General, September 2000

<sup>14</sup>Oregon 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**

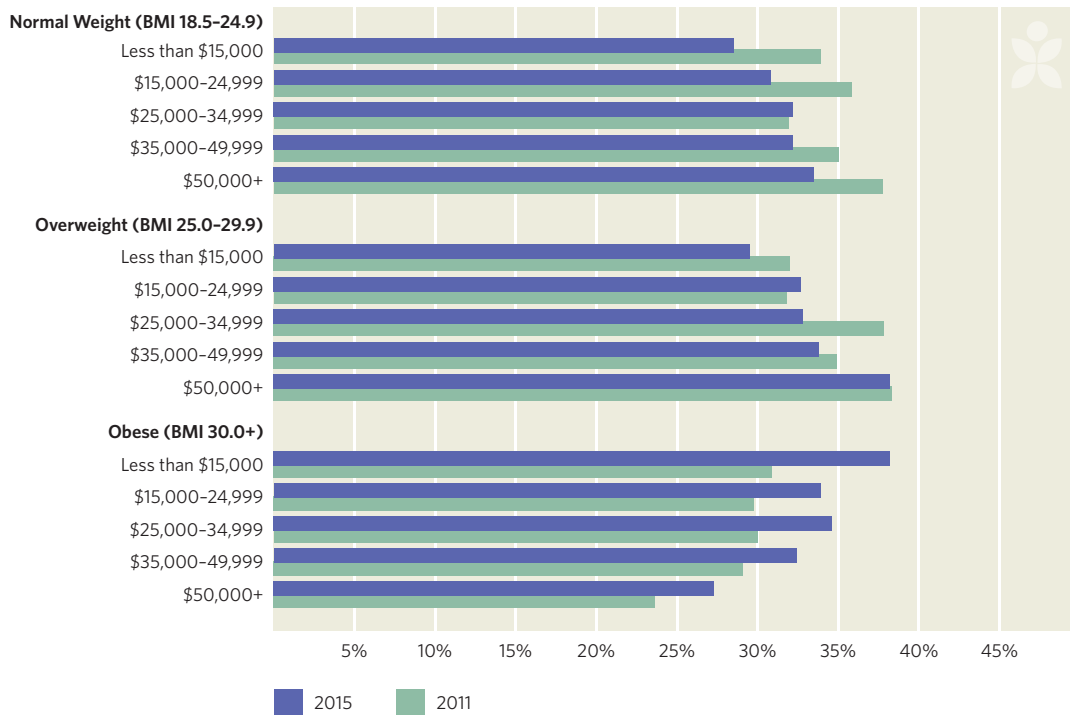


**Obesity**

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.<sup>15</sup>

<sup>15</sup>Office on Women's Health, US Department of Health and Human Services

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

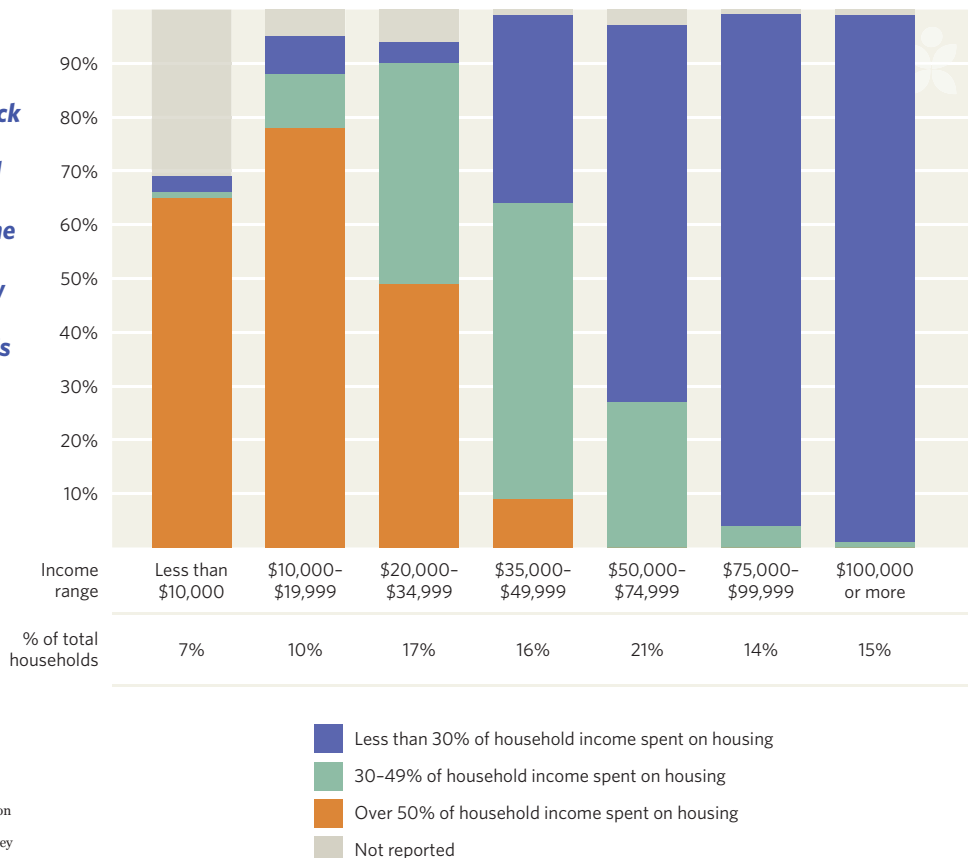
## HOUSING

**Bradley and Christine and their 10-year old son had been living in their car for some time, as their income had been insufficient to maintain stable housing. During his ten years, their son Eric has lived in nine different rental units and attended four different schools. Bradley's work hours have fluctuated and have not been predictable enough in the past to guarantee being able to pay rent on time, resulting in late fees, evictions, and back rent owed. Because his rental history has negative marks, he had a hard time finding a new landlord to rent to him and his family.**

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 2017, 4,158 individuals in Washington County, nearly half of whom were children, sought services through Community Connect—the coordinated entry point for housing services—because their family was facing a housing crisis.<sup>16</sup>

From 2010 to 2016, the median rent cost in Washington County has increased 38% from an estimated \$903 to \$1,250.<sup>17</sup> Over the same timeframe, median earnings increased 14% making housing increasingly unaffordable for a growing number of families. In Community Action's 2018 Community Needs Assessment Survey of individuals accessing resources, 32% of respondents reported a rent increase in the last year.<sup>18</sup> While 45% 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 shows 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, of these 85% are housing cost burdened. This indicates a significant need for more housing that is affordable to households at lower income levels. During the 2018 Point in Time Count, the community's annual count of people experiencing homelessness, 32% of households interviewed identified unaffordable housing as the primary cause of their homelessness.

**FIGURE 10**  
**HOUSING COST BURDEN BY HOUSEHOLD INCOME**



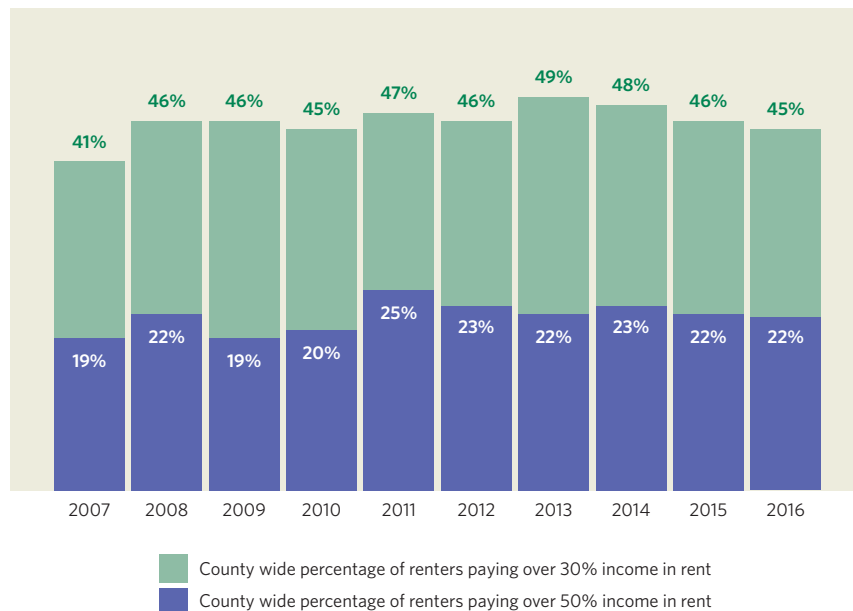
<sup>16</sup>2017 Community Connect data compiled by Community Action  
<sup>17</sup>2016 ACS B25064  
<sup>18</sup>Community Action 2018 Community Needs Assessment Survey

Based on data collected in the annual Point in Time count, an estimated 359 individuals are homeless and unsheltered in Washington County on a given night.<sup>19</sup> Washington County and individual cities within the county have 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 rates of homelessness overall since their peak in 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.

**An individual is considered chronically homeless when they 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 2018 Fair Market Rent a household would need a total monthly income of \$3,990 per month or \$47,880 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**



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

## Higher levels of education provide access to higher wages.

### EDUCATION AND EMPLOYMENT

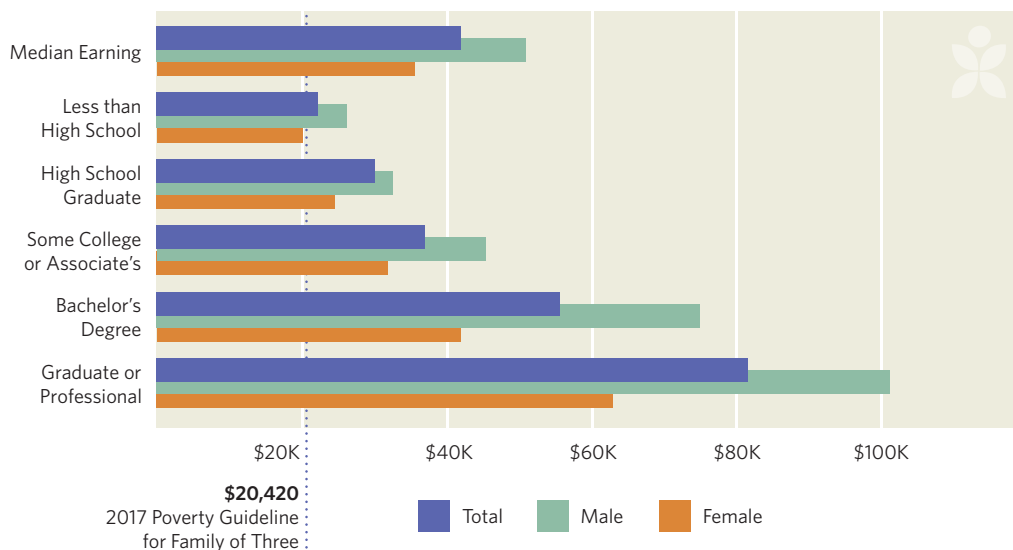
**25% of working families responding to Community Action's 2018 Community Needs Assessment Survey identified employment training as a resource priority.**

Figure 12 shows the income levels of men and women 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 for Oregon's Public Universities and Community Colleges increased 28% between the 2005-06 and 2015-16 school years<sup>20</sup> compared to 15% median earnings growth statewide during the same time period.<sup>21</sup> In Community Action's 2018 Community Needs Assessment Survey of individuals seeking services, 23% 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 2017 seasonally adjusted unemployment rate was 3.5% compared to 4.1% 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, trade, transportation and utilities, manufacturing, and education and health services industries combine to provide 65% of all employment opportunities.<sup>22</sup> Across all industries and occupations, 62% of jobs are in occupations with an average wage that is adequate to afford a 2 bedroom apartment at the 2018 Fair Market Rent.

**FIGURE 12**

#### EARN AND LEARN



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

<sup>21</sup>ACS B20004 – 2005 and 2015 1 Year Estimates

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

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

### FAMILIES AS SYSTEMS

*Jerry and Charlene both work, but fell behind on their rent when Charlene took time off from her job as a nurse's aid to give birth to their son, James. Charlene would have liked to have more time to bond with her infant son, but didn't feel like that was an option because they needed her income to make ends meet.*

The causes and conditions of poverty are complex, interrelated, and interdependent. 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 parents ability to work as well as the child's school attendance and performance which impact educational outcomes and future economic success. Adult health effects employment and earnings which impact housing stability. In the 2018 Community Action Community Needs Assessment Survey, respondents identified an average of 9 conditions of poverty experienced and 4 service priorities. Conditions of poverty have a compounding impact on each individual in a family and on the family as a whole. Furthermore, conditions of poverty are experienced differently at different stages of life. In recognition of these realities, there is a need for increased emphasis on service integration that can address the needs of a family experiencing conditions of poverty holistically to improve outcomes for the parents, children and the family.

#### ***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.<sup>23</sup> 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.

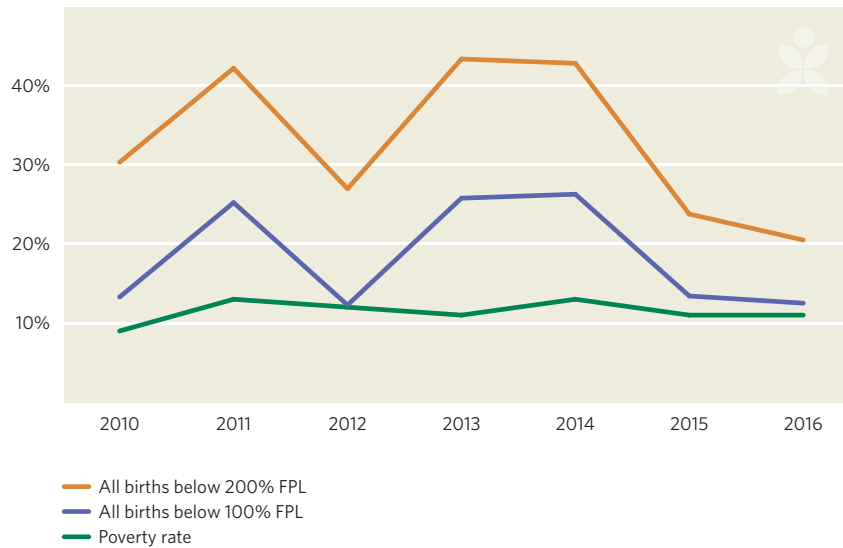
Maternal stress has a significant impact on long-term health outcomes for babies. Maternal stress has been associated with increased rates of infant mortality, low birth weight and preterm birth, all of which may have long term consequences for health and development throughout childhood to adulthood.<sup>24</sup>

Nearly one in ten babies born in Washington County goes home to a family with income below the Federal Poverty Level.<sup>25</sup> More than 1/3 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.

<sup>23</sup>Office on Women's Health, US Department of Health and Human Services  
<sup>24</sup>March of Dimes: Stress and Pregnancy Issue Brief, January 2015  
<sup>25</sup>American Community Survey 2016 5 Year Estimates: B13010

**FIGURE 13**

**BIRTHS BY PERCENTAGE OF POVERTY**



### ***Early Childhood***

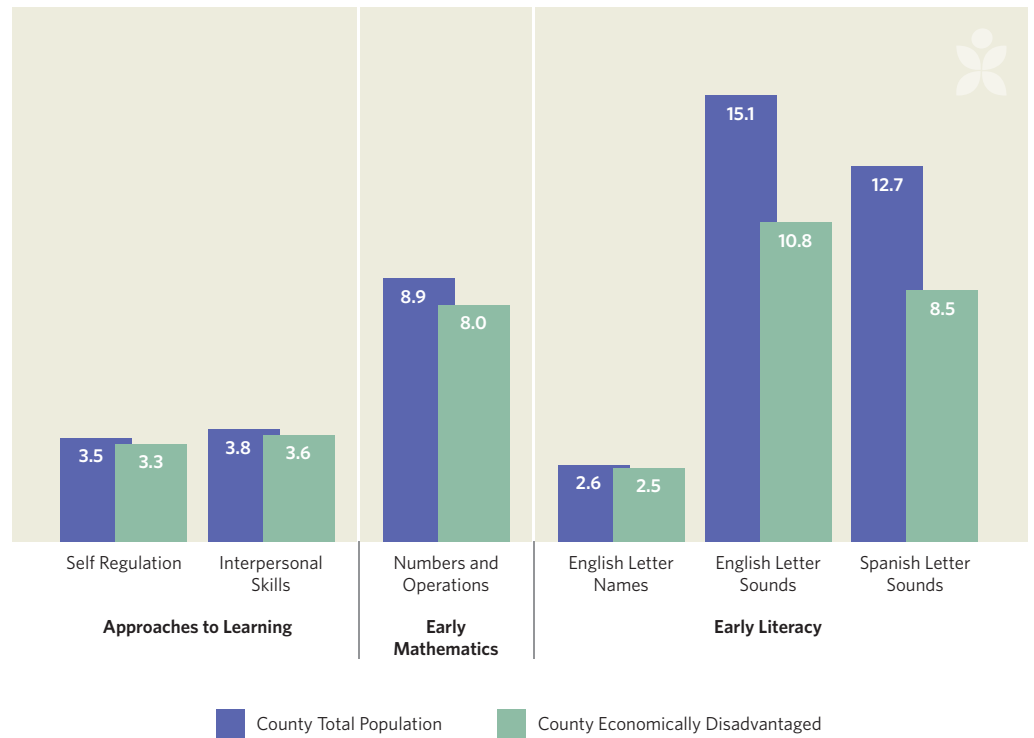
We secure our future when our youngest community members are well cared for and prepared for school success. Early childhood experiences have long term impacts on children’s educational success. A safe, stable, stimulating and nurturing environment is essential to fostering healthy child development. 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.<sup>26</sup>

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 the total population in all categories and significantly lower on early math and English letter names and sounds.<sup>27</sup>

<sup>26</sup>American Community Survey 2016 1 Year Estimates: B23008 – 57% of children under 6 live in households where all adults work outside the home  
<sup>27</sup>Oregon Department of Education: 2017-18 Oregon Kindergarten Assessment

*Riley is entering the 3rd grade next year. We talked about how she has liked school so far. "I've gone to a new school every year." When asked if that was hard, Riley replied, "To make friends it is. Some schools are better than others though."*

**FIGURE 14**  
**KINDERGARTEN READINESS**



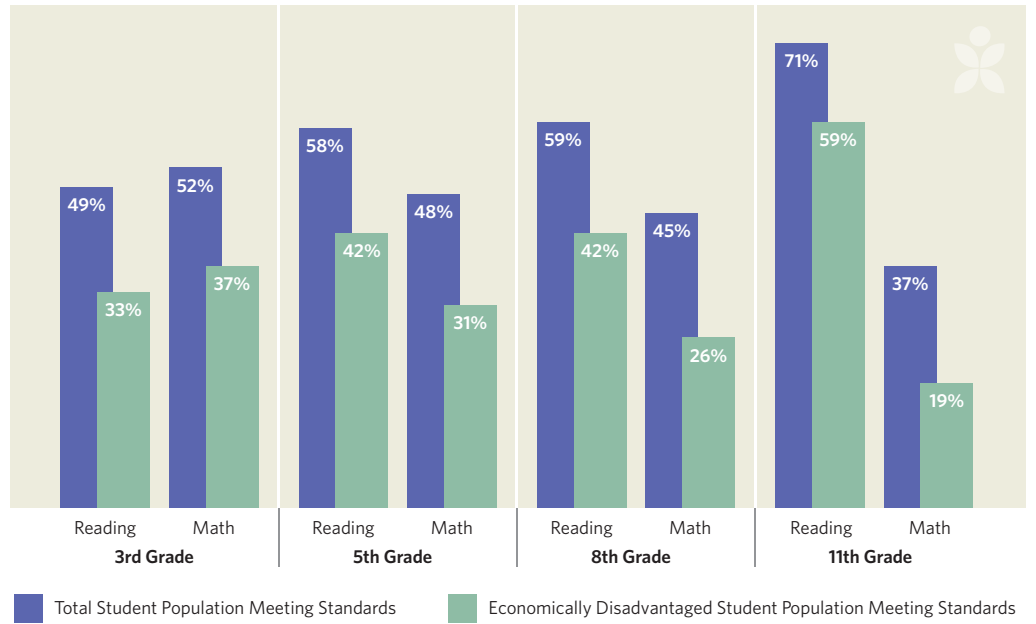
**School Age**

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 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 and Reduced Lunch. In 40 schools across the County, more than half of the students qualify for free or reduced lunch.<sup>28</sup> 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.<sup>29</sup>

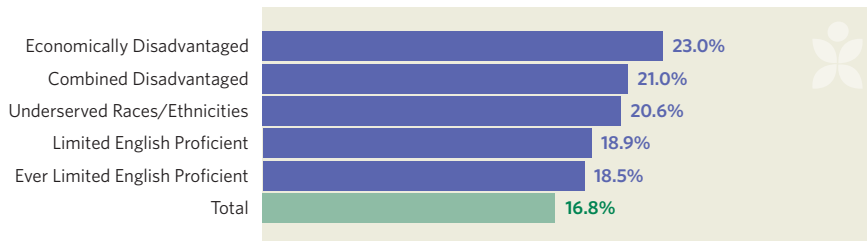
<sup>28</sup>Oregon Department of Education: 17-18 Students Eligible for Free/Reduced Lunch  
<sup>29</sup>Oregon Department of Education: 16-17 Attendance Report

*Jordan is 10 years old and has had some health issues. He worries that whenever he gets sick or hurt, it is hard on the rest of his family because they all have to go to the hospital. He said sometimes it's all just too hard. When asked what his counselors have him do when that's the case he said they take deep breaths first.*

**FIGURE 15**  
**MEETING ACADEMIC STANDARDS**



**FIGURE 16**  
**CHRONIC ABSENTEE PERCENTAGE**





### Teen and Young Adult

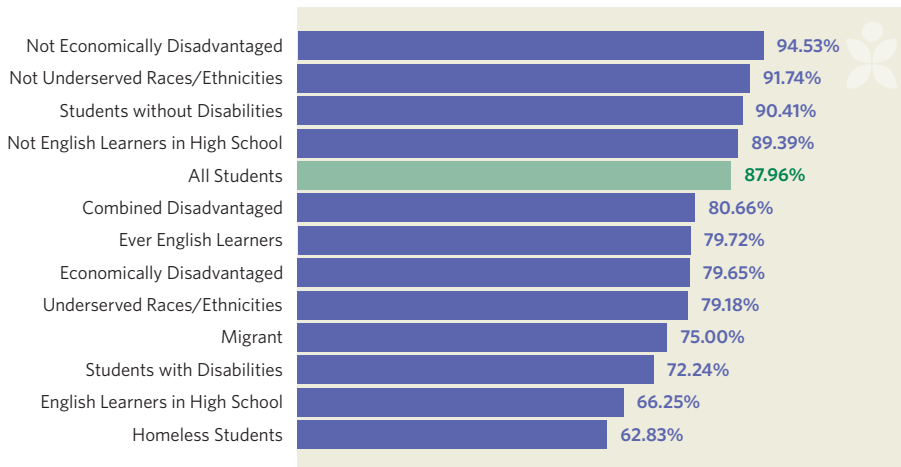
Our community is better prepared for the future when our youth and young adults have the tools they need to succeed. Young adults of all races and genders experience poverty at a higher rate than the general population. As teens transition out of school and into adulthood, their school experiences and 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.<sup>30</sup>

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, in 2017 10% of adults accessing Community Connect, the County's coordinated entry system for homeless and at-risk individuals, in foster care as minors. Of those, 61% reported having exited foster care during their teen years.<sup>31</sup>

FIGURE 17

#### HIGH SCHOOL COMPLETION



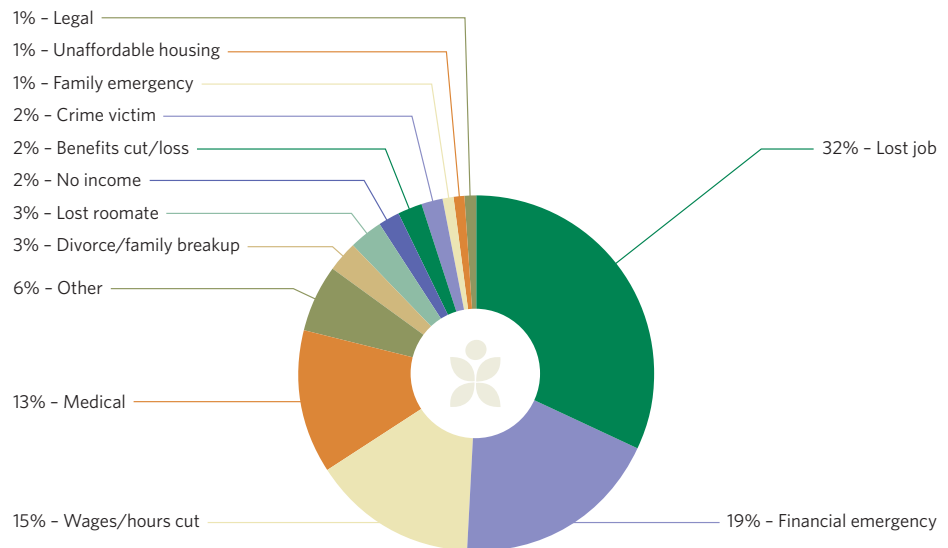
<sup>30</sup>Oregon Department of Education: 16-17 Four Year Cohort Graduation Rates  
<sup>31</sup>Community Action Program Data

### 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 18 shows the primary factors contributing to households' receipt of a 72 hour eviction notice for non-payment of rent in 2017.

In Community Action's 2018 Community Needs Assessment 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 at all income levels are more likely to be without health insurance coverage than either children under 18 or seniors over 65. In Washington County, 18% of adults between the ages of 18 and 65 with income below 200% FPL have no health insurance coverage.<sup>32</sup>

**FIGURE 18**  
**REASONS FOR RENT ASSISTANCE**



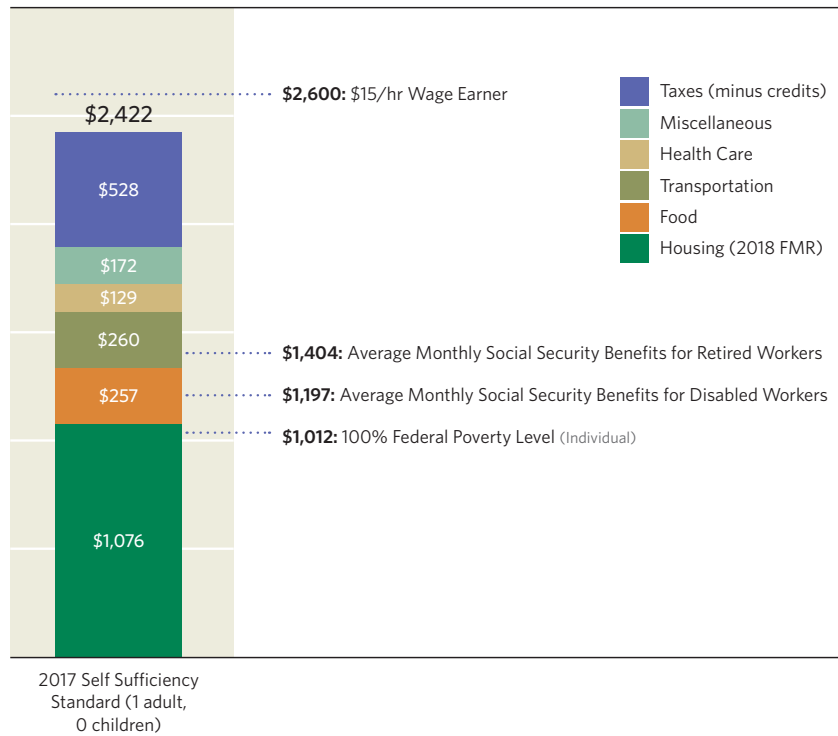
<sup>32</sup>ACS C27016 2016 1 year estimates

**40% of Community Action's 2018 Community Needs Assessment Survey respondents over the age of 65 reported having trouble saving for emergencies or for the future.**

**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.<sup>33</sup> From 2015 to 2017, Community Connect—the County’s coordinated entry system for homeless and at-risk households—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.<sup>34</sup> Figure 19 compares the Self Sufficiency standard for a single adult to average Social Security benefits for retired and disabled workers.

**FIGURE 19**  
**SELF-SUFFICIENCY STANDARD VS. INCOME LEVELS (Individuals)**



<sup>33</sup>Washington County DAVS Area Plan 2017-20  
<sup>34</sup>ACS B17024 2016 1 year estimates

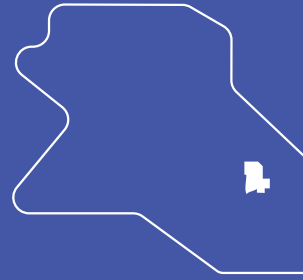


### ***Conclusion***

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 US 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.”<sup>35</sup> 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 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.

<sup>35</sup><https://www.mobilitypartnership.org/restoring-american-dream>



# Aloha

## Issues of Poverty

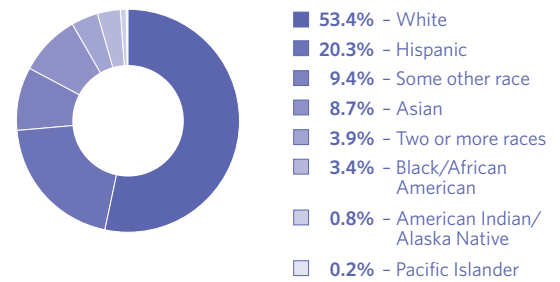
### 2018

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, 15% of whom live in households with income below 100% Federal Poverty Level and 32% below 200% FPL.

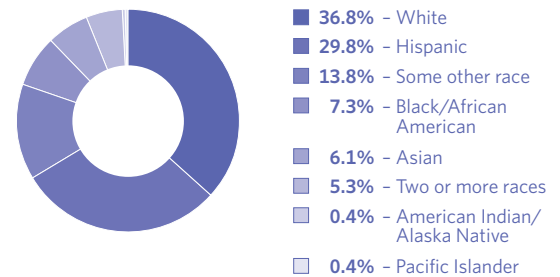
Just under 6,000(34%) households in Aloha rent their homes, 53% of whom pay more than 30% of their income for their housing costs. Nearly 1 in 4 Aloha renters pays half their income to remain housed. Aloha's estimated vacancy rate for home owners is 3.2% while the rental vacancy rate is 0.8%. 65% of Aloha's housing stock was built before 1990. Since 2010 the median earnings for Aloha residents has increased 4% while median rents have increased 21% placing further strain on household budgets.

Poverty Rate .....	15%
Children under 6 in Poverty .....	21%
All Children in Poverty.....	22%
Seniors in Poverty .....	7%

#### TOTAL POPULATION BY RACE

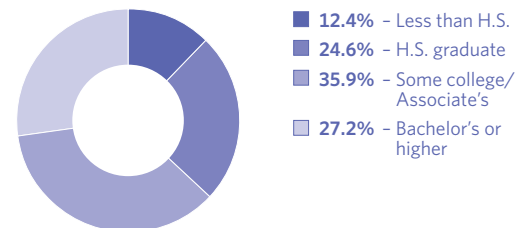


#### POVERTY POPULATION BY RACE



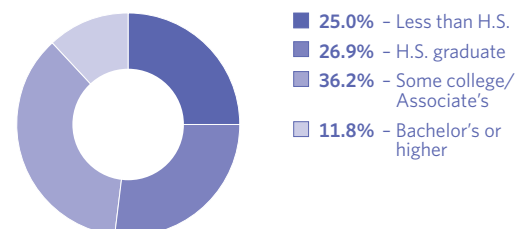
#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT

Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT

Population 25 years and over

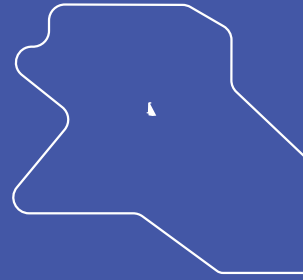


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills/no heat	55.4	66.7	31.6
Trouble saving money for emergencies	50.0	40.0	42.1
Unemployment/lack of living wage jobs	39.3	53.3	31.6
Increase in rent	21.4		21.1
Mental health challenges	32.1	33.3	15.8
Falling behind on rent or mortgage	25.0	20.0	21.1
Diabetes/high blood pressure	23.2		26.3
Lack of access to dental care	26.8	26.7	15.8
Trouble paying credit card balance	19.6	20.0	
Unable to find child care	19.6	53.3	21.1
Under employment/unstable schedule			15.8
Hunger/lack of healthy affordable food		26.7	
Stuck in unsafe living situation		20.0	

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable utility bills	41.1	33.3	31.6
Affordable housing		33.3	21.1
Improving credit	37.5	26.7	42.1
Access to dental care	21.4		21.1
Training to get better paying job	19.6		
Learning how to better budget money	21.4	40	26.3
Help with buying a home	28.6	33.3	26.3
Help getting/keeping job	21.4	40	15.8
Learning how to save or invest	21.4	33.3	21.1
Help for children to go to college	19.6	26.7	21.1
Safe and affordable child care		40	
More stable work hours	17.9		31.6
Parenting education or support		53.3	



# Banks

## Issues of Poverty

### 2018

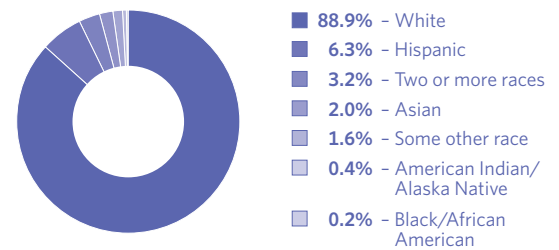
The City of Banks is home to approximately 1,700 people. Located on the western end of Washington County outside of the Urban Growth Boundary, it is small community with agricultural roots. Approximately 3% of Banks residents live in households with income below the Federal Poverty Level and 18% live 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. 34% of renters in Banks pay more than 30% of their income for their housing costs and fewer than one in 5 pay more than half their income for housing. Banks had vacancy rates of 4% and 2% for homeowners and renters respectively. 28% of the homes in Banks were built before 1990. Between 1990 and 1999, 254 homes were built representing 47% of Banks' current housing stock. Since 2010, the median earnings for Banks residents has increased 19% while rent costs have increased 21%.

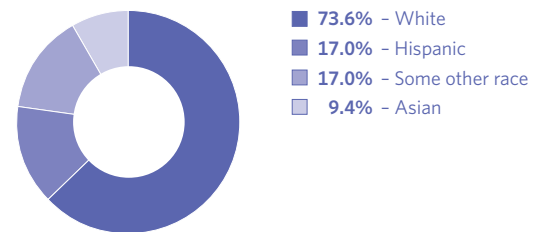
Approximately 2% of children in Banks live in households with income below FPL while 26% of children in Banks schools are eligible for the free or reduced lunch program indicating that 26% of children in Banks schools live in households with income below 185% FPL.

Poverty Rate .....	3%
Children under 6 in Poverty .....	0%
All Children in Poverty .....	2%
Seniors in Poverty .....	3%

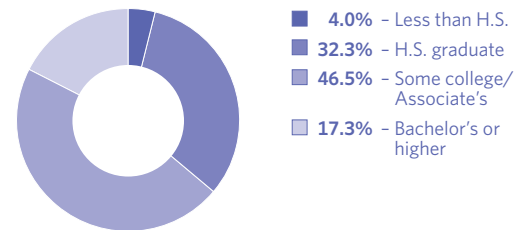
#### TOTAL POPULATION BY RACE



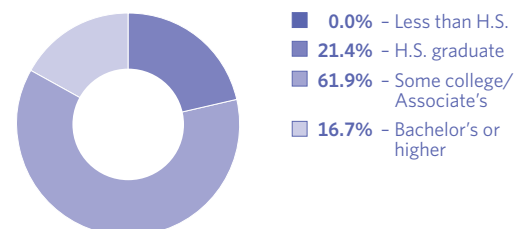
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



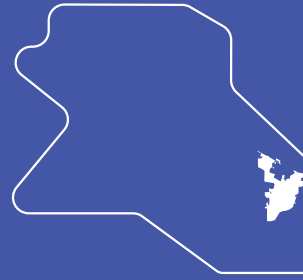
## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents
Falling behind on utility bills/no heat	87.5
Trouble saving money for emergencies	75.0
Unemployment/lack of living wage jobs	62.5
Falling behind on rent or mortgage	37.5
Diabetes/high blood pressure	37.5
Lack of access to dental care	37.5
Trouble paying credit card balance	37.5
Under employment/unstable schedule	25
Hunger/lack of healthy affordable food	37.5

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents
Affordable utility bills	62.5
Improving credit	50.0
Access to dental care	25.0
Training to get better paying job	25.0
Learning how to better budget money	25.0
Learning how to save or invest	25.0
Help for children to go to college	37.5
Safe and affordable child care	25.0
Help to repair or maintain home	50.0
More stable work hours	37.5





# Beaverton

## Issues of Poverty

### 2018

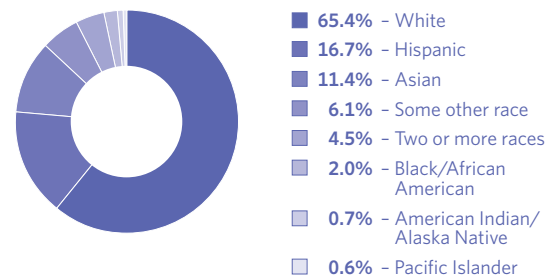
The City of Beaverton is home to over 97,000 people and is the second largest incorporated city in Washington County. Approximately 10% of Beaverton residents live in households with income below the federal poverty level and 30% live in households with income below 200% FPL. A relatively diverse community just west of Portland, the population of Beaverton has increased 9% since 2010.

More than 20,000 Beaverton households (50.4%) are renters, 48% of whom pay more than 30% of their income for their housing costs. More than 1 in 5 Beaverton households spends half their income on rental costs. Nearly 65% of Beaverton's Housing stock was built between 1970 and 1999. Beaverton's homeowner vacancy rate in 2016 was 2.5% while the rental vacancy rate was 2.6%. Since 2010, the median earnings for Beaverton residents has increased 5% while median gross rent has increased 25% further straining household budgets.

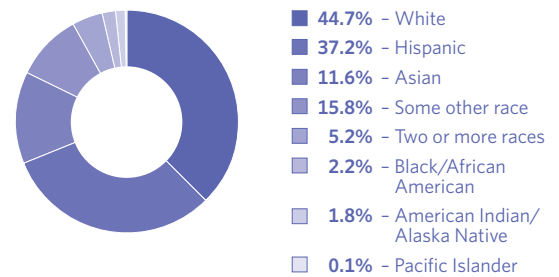
More than 1 in 5 children under 5 within the City of Beaverton live in poverty and 36% of students enrolled in Beaverton Schools are eligible for free or reduced lunch.

Poverty Rate .....	10%
Children under 6 in Poverty .....	29%
All Children in Poverty .....	15%
Seniors in Poverty .....	9%

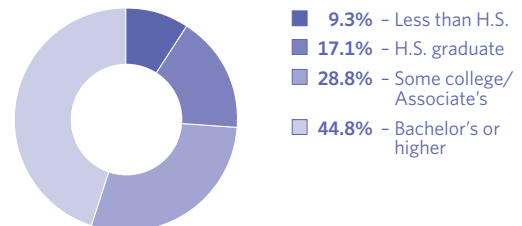
#### TOTAL POPULATION BY RACE



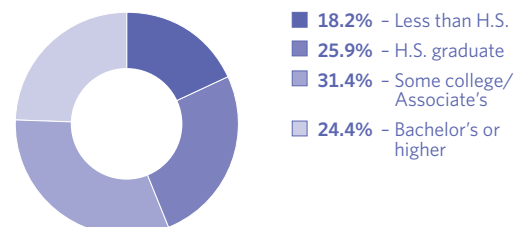
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

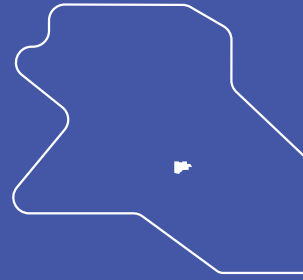


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	56.7	49.7	50.8	56.2
Trouble saving money for emergencies	44.9	40.1	34.4	46.1
Unemployment/lack of living wage jobs	35.0	31.2	14.8	29.2
Increase in rent	33.9	31.8	42.6	38.8
Mental health challenges	31.1	23.6	18.0	26.4
Falling behind on rent or mortgage	29.7	35.0	16.4	33.1
Diabetes/high blood pressure	25.2		39.3	21.9
Asthma/respiratory/lung disease	20.9	17.2	24.6	
Lack of access to dental care	22.2	15.9	42.6	19.1
Trouble paying credit card balance	24.4	22.9		29.2
Unable to find child care		24.8		
Problems related to aging			31.1	
Under employment/unstable schedule				23.6

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	45.5	35.7	62.3	38.2
Affordable housing	39.0	49.0	32.8	37.1
Improving credit	33.7	38.9	19.7	35.4
Access to dental care	24.4		41.0	19.7
Training to get better paying job	23.8	28.0		25.3
Learning how to better budget money	22.8	27.4		33.1
Help with buying a home	21.5	28.7	11.5	21.9
Help getting/keeping job	18.9	19.7	11.5	
Learning how to save or invest	19.9	20.4		37.0
Help for children to go to college	18.5	20.4		22.5
Safe and affordable child care		28.7		
Help to repair or maintain home			14.8	
Access to healthy and affordable food			8.2	
Access to health care			11.5	
More stable work hours				21.3
Access to mental health care			8.2	



# Cornelius

## Issues of Poverty

### 2018

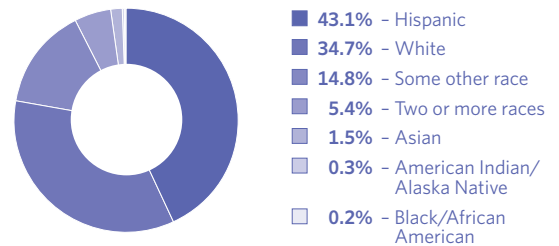
The City of Cornelius is home to more than 12,000 people. Located on the western end of the county between the Cities of Hillsboro and Forest Grove, the population of Cornelius has increased roughly 5% since 2010. Approximately 10% of Cornelius residents live in households with income below the Federal Poverty Level and roughly 37% live in households with income below 200% FPL.

Just under 1,000 (76%) Cornelius households are renters, nearly half of whom pay more than 30% of their income for their rent. Cornelius's estimated vacancy rates in 2016 were 0.4% for homeowners and 0% for renters indicating an extremely tight market. Median earnings for Cornelius residents have decreased 9% since 2010 while median rents have decreased 6%. 62% of Cornelius' housing stock was built before 1990.

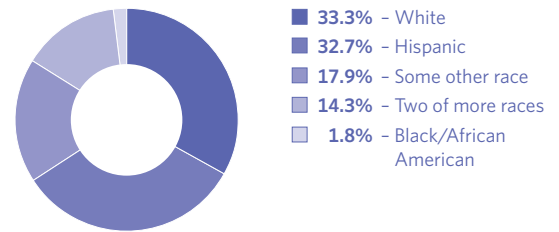
While 10% of all children living in Cornelius live in poverty, 64% of children attending elementary schools serving Cornelius families, Cornelius Elementary School (a Forest Grove School District School) and Free Orchards Elementary School (a Hillsboro School District School) are eligible for Free or Reduced lunch. The eligibility threshold for Free & Reduced Lunch is 185% of the Federal Poverty Level.

Poverty Rate .....	10%
Children under 6 in Poverty .....	15%
All Children in Poverty .....	10%
Seniors in Poverty .....	11%

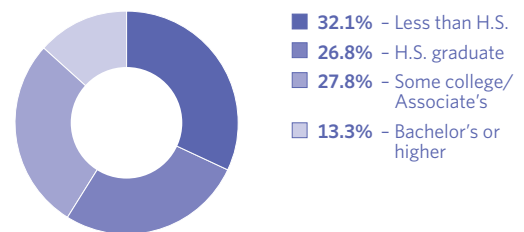
#### TOTAL POPULATION BY RACE



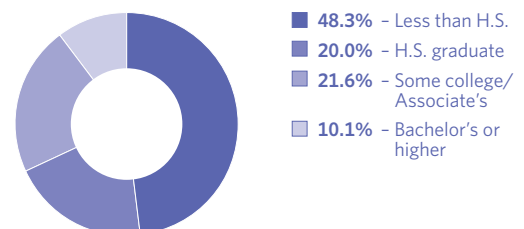
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

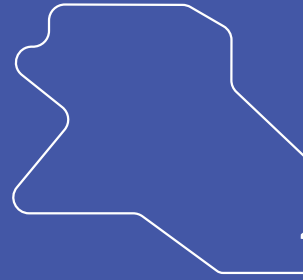


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	61.3	57.1	60.0	51.4
Trouble saving money for emergencies	40.0	17.9	50.0	34.3
Unemployment/lack of living wage jobs	25.3	21.4		28.6
Increase in rent	32.0	21.4	30.0	34.3
Mental health challenges	24.0	10.7	30.0	14.3
Falling behind on rent or mortgage	26.7	32.1	20.0	28.6
Diabetes/high blood pressure	29.3		20.0	22.9
Asthma/respiratory/lung disease	30.7	32.1	30.0	28.6
Lack of access to dental care	21.3		40.0	
Trouble paying credit card balance		10.7	20.0	17.1
Unable to find child care		17.9		
Problems related to aging				14.3
Under employment/unstable schedule	16.0			
Hunger/lack of healthy affordable food			20.0	
Lack of job skills, training, education		10.7		

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	37.3	32.1	60.0	25.7
Affordable housing	28.0	35.7	20.0	31.4
Improving credit				22.9
Access to dental care	29.3	25.0	50.0	
Training to get better paying job	22.7	21.4		25.7
Learning how to better budget money	29.3	25.0		31.4
Help with buying a home	18.7			22.9
Help getting/keeping job			10.0	
Learning how to save or invest				22.9
Help for children to go to college	20.0	25.0		20.0
Safe and affordable child care	16.0	25.0		
Help to repair or maintain home	30.7	21.4	40.0	25.7
Access to healthy and affordable food	21.3		10.0	20.0
Parenting education or support		17.9		
Access to mental health care			10.0	
Counseling for my children		21.4		
Access to transportation			10.0	
Help with legal or court fees			10.0	



# Durham

## Issues of Poverty

### 2018

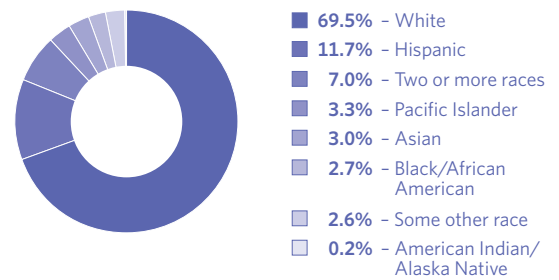
The City of Durham is home to more than 1,400 people and lies between the cities of Tigard and Tualatin. The population of Durham has increased 5% since 2010. Approximately 21% of Durham residents live in households with income below the Federal Poverty Level and nearly 1 in 3 have income below 200% FPL.

Nearly 250 (95%) Durham households rent their homes and 65% of renters pay more than 30% of their income for their housing. 44% of Durham renters dedicate half their income to remaining housed. In 2016, Durham had a 4% vacancy rate for homeownership and a 0% rental vacancy rate. Median earnings for Durham residents have decreased nearly 30% since 2010 and median household income has decreased 4% while median rents have increased 7%. While a 7% increase in median rents is significantly lower than the increases in all other cities within the Urban Growth Boundary, and at \$896 is 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. 64% of Durham's existing housing stock was built before 1990.

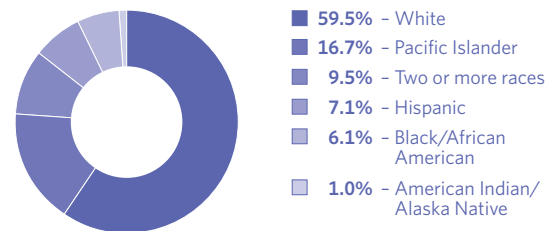
While the number of children under 6 years of age in Durham is estimated at around 100, 41% of them and 36% of all children live in households with income below the Federal Poverty Level. One in 3 children in Durham Elementary school (a Tigard-Tualatin School District school) are eligible for free or reduced lunch.

Poverty Rate .....	21%
Children under 6 in Poverty .....	41%
All Children in Poverty.....	34%
Seniors in Poverty .....	7%

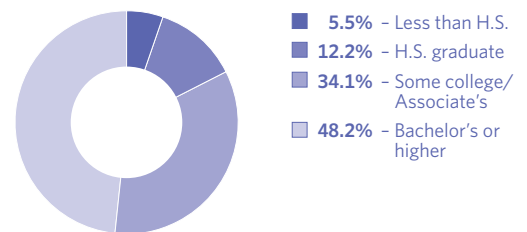
#### TOTAL POPULATION BY RACE



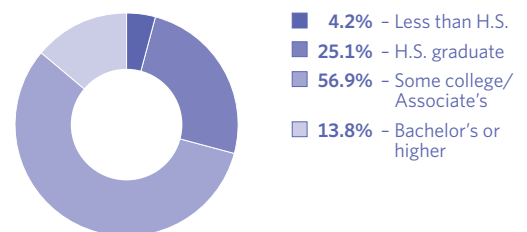
#### POVERTY POPULATION BY RACE

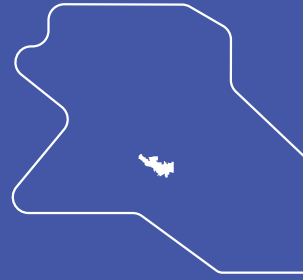


#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over





# Forest Grove

## Issues of Poverty

### 2018

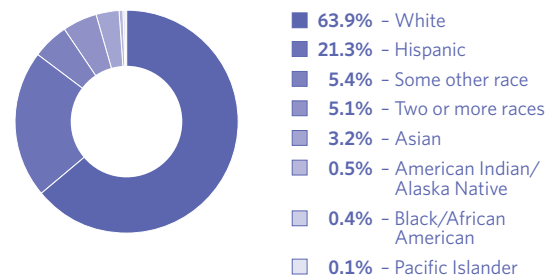
The City of Forest Grove is home to more than 22,000 people. The western most city within the Urban Growth Boundary, the population of Forest Grove has increased 7% since 2010. Approximately 15% of Forest Grove residents live in households with income below the Federal Poverty Level and nearly 40% live in households with income below 200% FPL.

Over 3,100 (40%) Forest Grove households rent their home and more than half of pay more than 30% of their income for their rent. One in 3 Forest Grove households dedicates half their monthly income to maintaining their housing. Forest Grove's estimated vacancy rates in 2016 were 0.5% for homeowners and 7% for renters indicating an extremely tight rental market. Median earnings for Forest Grove residents have increased 7% since 2010 while median rents have increased 12% further straining household budgets. 62% of Forest Grove's housing stock was built before 1990.

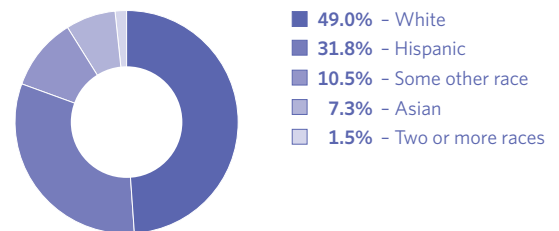
While 18% of all children living in Forest Grove live in households with income below the Federal Poverty Level, 54% of children attending Forest Grove Schools are eligible for Free or Reduced lunch. Eligibility for Free and Reduced lunch is set at 185% Federal Poverty Level.

Poverty Rate .....	15%
Children under 6 in Poverty .....	18%
All Children in Poverty.....	18%
Seniors in Poverty .....	11%

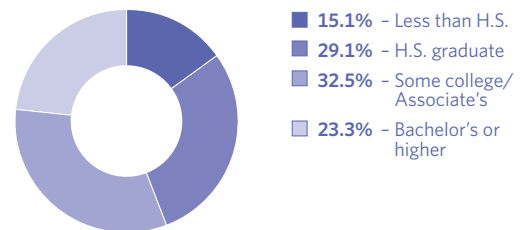
#### TOTAL POPULATION BY RACE



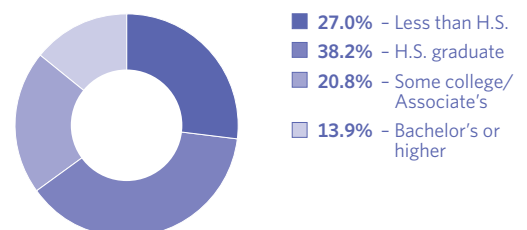
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

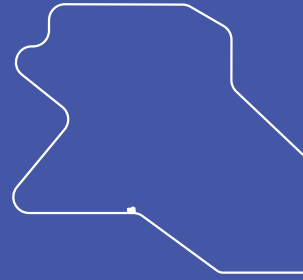


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	61.4	57.6	28.6	68.8
Trouble saving money for emergencies	39.6	33.3	57.1	50.0
Unemployment/lack of living wage jobs	22.8	24.2	14.3	21.9
Increase in rent	30.7	39.4	57.1	43.8
Mental health challenges	27.7	18.2		25.0
Falling behind on rent or mortgage	27.7	21.2	42.9	31.3
Diabetes/high blood pressure	24.8	15.2	14.3	25.0
Asthma/respiratory/lung disease	23.8		28.6	31.3
Lack of access to dental care	22.8	15.2	42.9	
Under employment/unstable schedule	18.8	18.2		25.0
Difficultly managing children's behavior		21.2		21.9
Being a victim of crime			14.3	
Feeling isolated			14.3	

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	30.7		42.9	28.1
Affordable housing	36.6	39.4	28.6	46.9
Improving credit	31.7	39.4	14.3	40.6
Access to dental care	23.8		57.1	25.0
Training to get better paying job	27.7	30.3	14.3	37.5
Learning how to better budget money	19.8	30.3		34.4
Help with buying a home	21.8	27.3		28.1
Help getting/keeping job		24.2	14.3	
Learning how to save or invest		27.3		25.0
Help for children to go to college	19.8	27.3		28.1
Safe and affordable child care		24.2		
Help to repair or maintain home	19.8		28.6	
Access to healthy and affordable food	24.8	24.2		
More stable work hours				31.3



# Gaston

## Issues of Poverty

### 2018

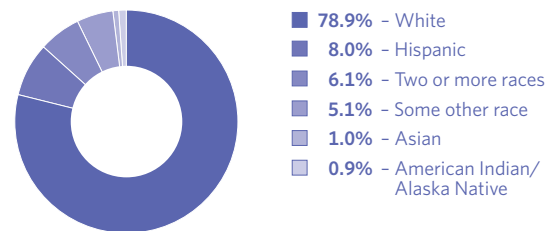
The City of Gaston is home to roughly 550 people. Situated on the south western end of the County, the population of Gaston has decreased 6% since 2010. Approximately 10% of Gaston residents live in households with income below the Federal Poverty Level and nearly 1 in 4 live in households with income below 200% FPL.

Gaston has a very small rental market of approximately 65 homes. 42% of Gaston renters pay more than 30% of their income for their rent while only 9% spend half their income to maintain housing representing the lowest rate of extremely cost burdened households in the County. Gaston's estimated vacancy rates in 2016 were close to 0% for both renters and home owners indicating an extremely tight market. Median earnings for Gaston residents have decreased nearly 30% and total household income has decreased 7% since 2010 while median rents have increased 48% further straining household budgets. 60% of Gaston's housing stock was built before 1990.

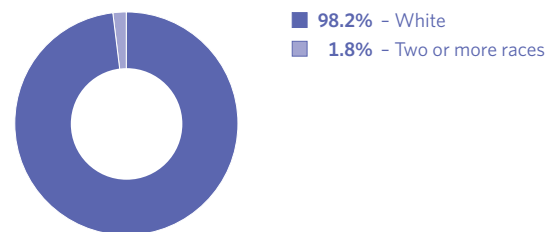
Nearly 30% of children living in Gaston live in poverty and 33% of children enrolled in Gaston schools eligible for Free or Reduced lunch. Eligibility for Free and Reduced lunch is set at 185% Federal Poverty Level.

Poverty Rate .....	10%
Children under 6 in Poverty .....	12%
All Children in Poverty .....	29%
Seniors in Poverty .....	3%

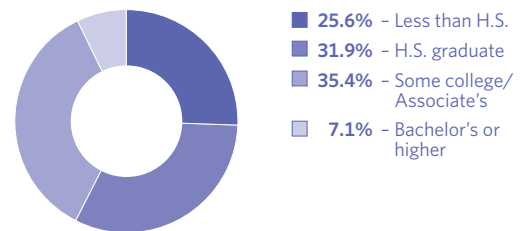
#### TOTAL POPULATION BY RACE



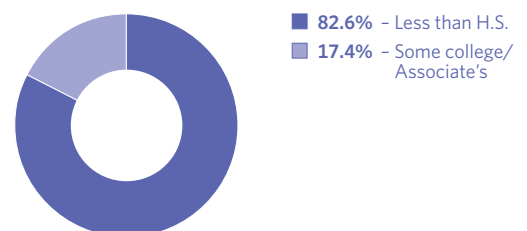
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



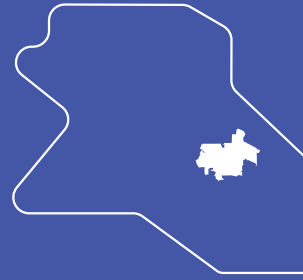


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents
Falling behind on utility bills/no heat	72.7
Trouble saving money for emergencies	27.3
Unemployment/lack of living wage jobs	27.3
Increase in rent	18.2
Falling behind on rent or mortgage	45.5
Diabetes/high blood pressure	36.4
Homeless/lack of affordable housing	27.3
Problems related to aging	27.3
Unsafe/unhealthy home	27.3
Lack of access to transportation	18.2

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents
Affordable utility bills	54.5
Affordable housing	54.5
Improving credit	54.5
Access to dental care	36.4
Training to get better paying job	18.2
Learning how to better budget money	18.2
Help with buying a home	18.2
Help getting/keeping job	27.3
Access to health care	18.2
Access to transportation	27.3



# Hillsboro

## Issues of Poverty

### 2018

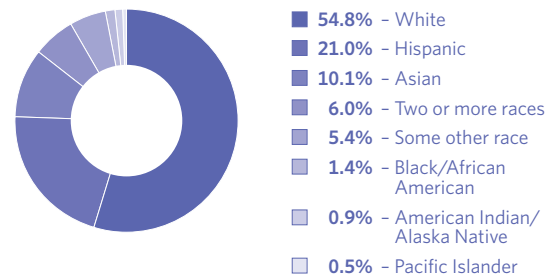
The City of Hillsboro is home to nearly 105,000 people. The largest incorporated city in Washington County, Hillsboro is also the county seat. Approximately 10% of Hillsboro’s residents live in households with income below the federal poverty level and 27% live in households with income below 200% FPL. A relatively diverse community situated in the heart of the County, the population of Hillsboro has increased 15% since 2010.

Nearly 17,000 Hillsboro households (47%) rent their homes, 44% of whom pay more than 30% of their income for their housing costs and 17% spend half their monthly income to remain housed. Nearly 60% of Hillsboro’s Housing stock was built between 1990 and 2009. Hillsboro’s homeowner vacancy rate in 2016 was 0.5% while the rental vacancy rate was 1.9%. Since 2010, median household earnings for Hillsboro residents have increased 18% while median gross rent has increased 24% further straining household budgets.

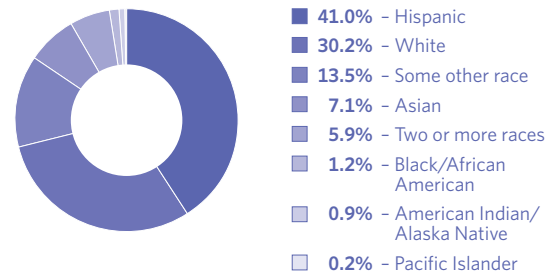
More than 1 in 5 children under 6 within the City of Hillsboro live in households with income below the Federal Poverty Level and 43% of students enrolled in Hillsboro Schools are eligible for free or reduced lunch.

Poverty Rate .....	10%
Children under 6 in Poverty .....	22%
All Children in Poverty .....	15%
Seniors in Poverty .....	5%

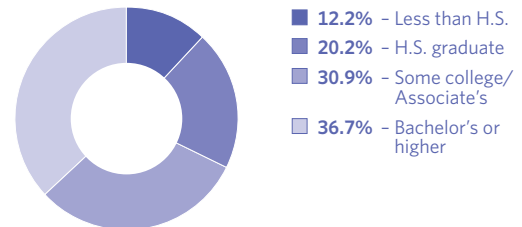
#### TOTAL POPULATION BY RACE



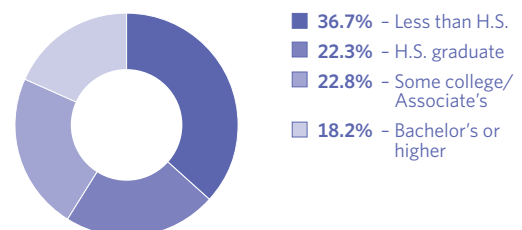
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

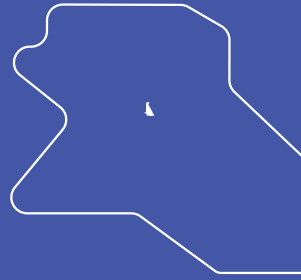


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	57.0	55.8	46.9	56.8
Trouble saving money for emergencies	40.6	36.7	40.6	37.4
Unemployment/lack of living wage jobs	32.0	25.0	25.0	23.0
Increase in rent	34.1	29.2	34.4	33.8
Mental health challenges	32.8	20.0	43.8	28.1
Falling behind on rent or mortgage	28.1	29.2	21.9	30.9
Diabetes/high blood pressure	25.5		34.4	20.1
Asthma/respiratory/lung disease	21.6		25.0	
Lack of access to dental care	20.8	17.5	25.0	18.7
Trouble paying credit card balance		18.3		21.6
Unable to find child care		23.3		
Problems related to aging			37.5	
Under employment/unstable schedule	17.4	17.5		20.1

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	42.7	40.8	46.9	43.2
Affordable housing	33.3	35.0	21.9	31.7
Improving credit	26.3	29.2	9.4	33.1
Access to dental care	24.5	20.8	21.9	23.7
Training to get better paying job	22.7	22.5		25.2
Learning how to better budget money	22.1	24.2	12.5	25.9
Help with buying a home				18.7
Help getting/keeping job	21.4	21.7	15.6	
Learning how to save or invest	17.4	25.0		21.6
Help for children to go to college	17.7	26.7		
Safe and affordable child care		31.7		20.1
Help to repair or maintain home			21.9	
Access to healthy and affordable food	18.2		12.5	
More stable work hours				16.5
Access to mental health care			9.4	
Access to transportation			6.3	



# King City

## Issues of Poverty

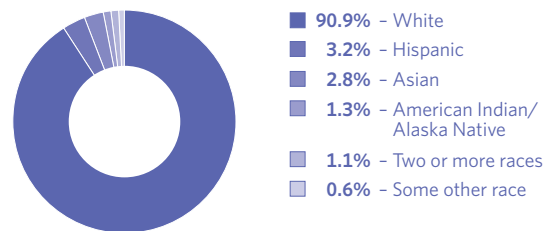
### 2018

King City is home to more than 3,400 people. Located north east of Tigard, the population of King City has increased 13% since 2010. Approximately 9% of King City's residents live in households with income below the federal poverty level and 23% live in households with income below 200% FPL.

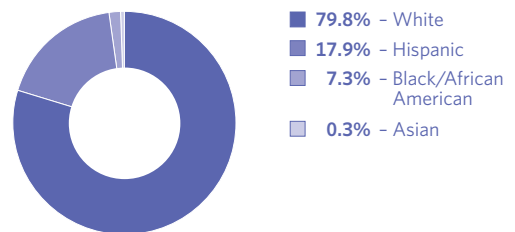
Approximately 425 (22%) King City households rent their homes. Nearly 70% of King City's housing stock was built before 1990. King City's estimated vacancy rates in 2016 were close to 0% for both renters and home owners indicating an extremely tight market and very little movement. Since 2010, median household income for King City's residents has increased 40% and earnings have more than doubled while median gross rent has increased 28%. Despite this incredible income growth, 53% of King City's renting households pay more than 30% of their income for their housing costs and 15% spend half their monthly income to remain housed.

Poverty Rate .....	9%
Children under 6 in Poverty .....	7%
All Children in Poverty .....	7%
Seniors in Poverty .....	9%

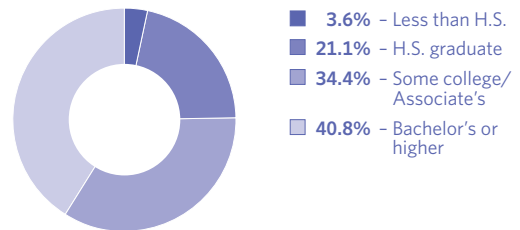
#### TOTAL POPULATION BY RACE



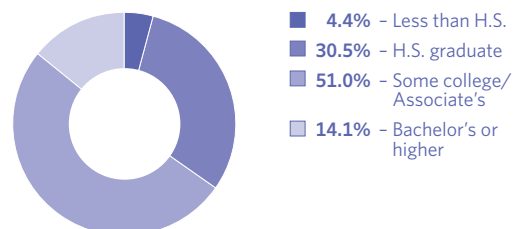
#### POVERTY POPULATION BY RACE

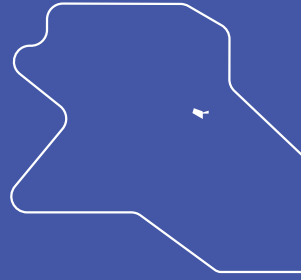


#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over





# North Plains

## Issues of Poverty

### 2018

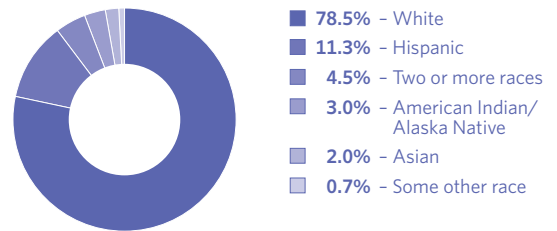
The City of North Plains is home to roughly 2,000 people. Located just north of the west end of Hillsboro, the community has grown 7% since 2010. Approximately 3% of the population of North Plains lives in a household with income below the Federal Poverty Level and 18% in households with income below 200% FPL.

About 170 (22%) North Plains residents rent their homes and 56% 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 2016 were 3% for home ownership and 0% for rental opportunities indicating tight market. Median earnings for residents of North Plains have remained steady since 2010 while median rental costs have decreased 12% likely do to the recent construction of affordable housing units in the community. Only 38% of North Plains existing housing stock was built prior to 1990.

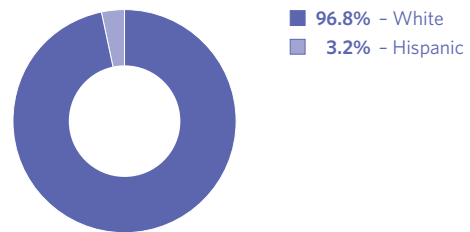
While only 5% of children living in North Plains live in households with income below the Federal Poverty Level, 26% of children enrolled in North Plains Elementary School eligible for Free or Reduced lunch. Eligibility for Free and Reduced lunch is set at 185% Federal Poverty Level.

Poverty Rate .....	3%
Children under 6 in Poverty .....	2%
All Children in Poverty.....	5%
Seniors in Poverty.....	2%

#### TOTAL POPULATION BY RACE

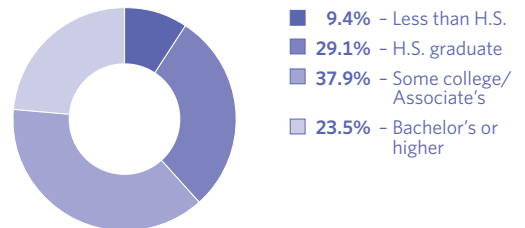


#### POVERTY POPULATION BY RACE



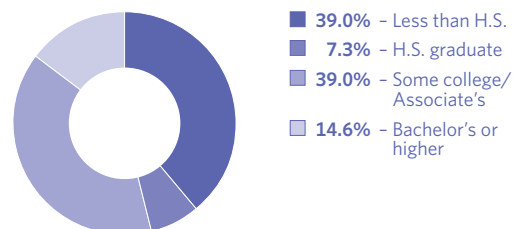
#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT

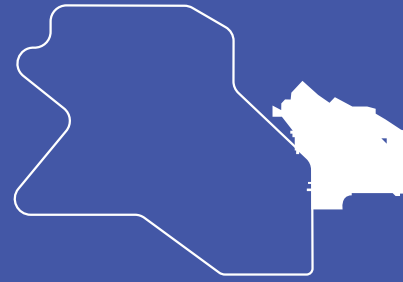
Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT

Population 25 years and over





# Portland

## Issues of Poverty

### 2018

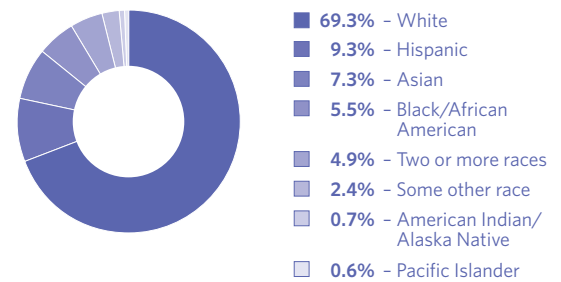
The bulk of the City of Portland lies in Multnomah County. However, a small portion of the City of Portland lies within Washington County. The total population of Portland is 571,033 and has increased 10% since 2010. 15% of Portland residents live in households with income below Federal Poverty Level and 30% in households with income below 200% FPL.

Median Earnings for Portland residents have increased 11% while median rents have increased 26%. 54% of Portland renters pay more than 30% of their income for their homes while 27% pay more than half their income to remain housed.

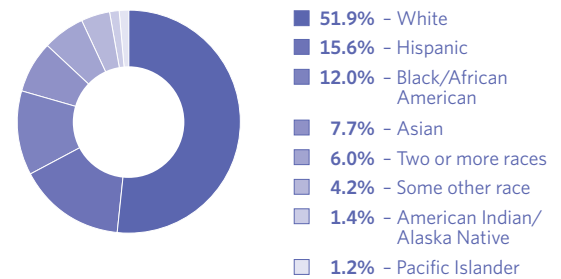
The charts on the following page are the conditions of poverty and resource priorities reported by individuals accessing services in Washington County that identified themselves as Portland residents.

Poverty Rate .....	15%
Children under 6 in Poverty .....	19%
All Children in Poverty.....	19%
Seniors in Poverty .....	12%

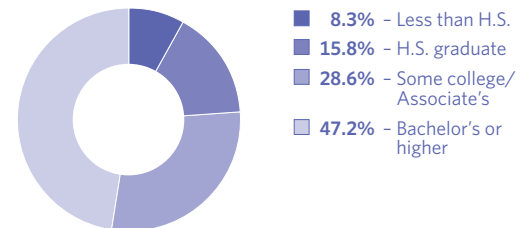
#### TOTAL POPULATION BY RACE



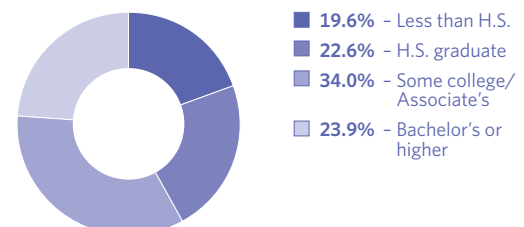
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

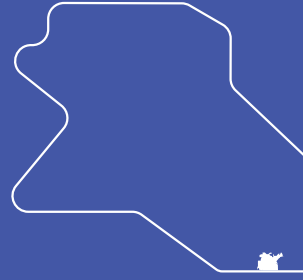


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	58.8	83.3	54.5	55.2
Trouble saving money for emergencies	45.9	50.0	45.5	51.7
Unemployment/lack of living wage jobs	30.6		18.2	24.1
Increase in rent	38.8	50.0	36.4	51.7
Mental health challenges	32.9	44.4		27.6
Falling behind on rent or mortgage	31.8	50.0	27.3	37.9
Diabetes/high blood pressure	23.5		27.3	
Asthma/respiratory/lung disease		27.8		
Lack of access to dental care	21.2		18.2	20.7
Trouble paying credit card balance	20.0			20.7
Unable to find child care		33.3		24.1
Problems related to aging			9.1	
Under employment/unstable schedule	20.0	27.8		24.1
Difficultly managing children's behavior		22.2		
Being a victim of crime			9.1	
Feeling isolated		16.7		
Unsafe/unhealthy home			9.1	

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	49.4	61.1	54.5	58.6
Affordable housing	41.2	61.1	9.1	48.3
Improving credit	38.8	66.7	18.2	48.3
Access to dental care	23.5		9.1	27.6
Training to get better paying job	20.0	33.3	9.1	24.1
Learning how to better budget money	14.1	38.9		24.1
Help with buying a home	27.1	50.0		27.6
Learning how to save or invest	18.8	33.3	18.2	
Safe and affordable child care		33.3		17.2
Help to repair or maintain home			9.1	
Access to healthy and affordable food	15.3			
More stable work hours		27.8		24.1
Access to mental health care	14.1			17.2
Counseling for my children		27.8		
Services for crime victims			9.1	
Support from family or friends			9.1	



# Sherwood

## Issues of Poverty

### 2018

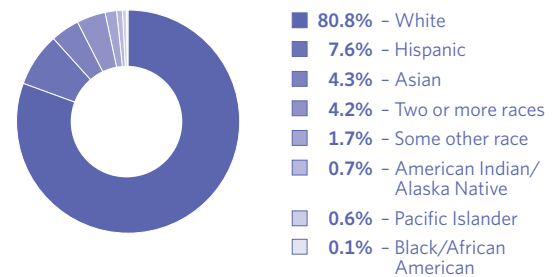
The City of Sherwood is home to nearly 19,000 people. Approximately 5% of Sherwood’s residents live in households with income below the federal poverty level and 13% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Sherwood has increased 10% since 2010.

Nearly 1,700 (25%) Sherwood households rent their homes, 46% of whom pay more than 30% of their income for their housing costs and 21% spend half their monthly income to remain housed. Less than 20% of Sherwood’s housing stock was built before 1990. Sherwood’s homeowner and rental vacancy rates in 2016 were roughly 1% indicating a tight housing market. Since 2010, median earnings for Sherwood residents have remained steady while median gross rent has increased 20% further straining household budgets.

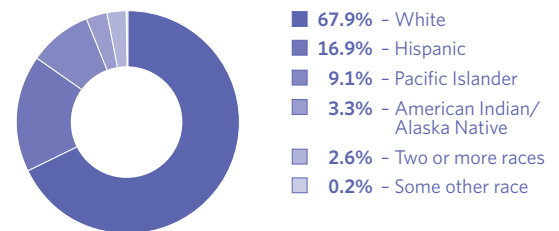
While only 5% of children living within the City of Sherwood live in households with income below the Federal Poverty Level and 15% of students enrolled in Sherwood Schools are eligible for free or reduced lunch. Eligibility for Free and Reduced lunch is set at 185% Federal Poverty Level.

Poverty Rate .....	5%
Children under 6 in Poverty .....	3%
All Children in Poverty.....	5%
Seniors in Poverty .....	6%

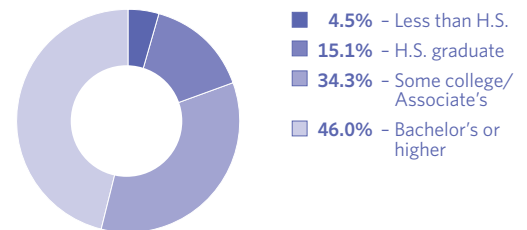
#### TOTAL POPULATION BY RACE



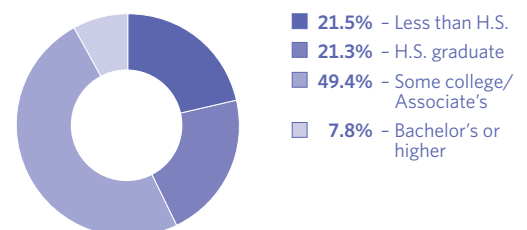
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



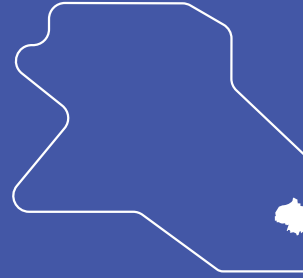


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents
Falling behind on utility bills/no heat	65.0
Trouble saving money for emergencies	35.0
Unemployment/lack of living wage jobs	45.0
Increase in rent	25.0
Mental health challenges	30.0
Falling behind on rent or mortgage	35.0
Asthma/respiratory/lung disease	20.0
Trouble paying credit card balance	40.0
Under employment/unstable schedule	30.0
Divorce or separation	20.0

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents
Affordable utility bills	65.0
Affordable housing	45.0
Learning how to better budget money	30.0
Help getting/keeping job	20.0
Help for children to go to college	25.0
Safe and affordable child care	15.0
More stable work hours	20.0



# Tigard

## Issues of Poverty

### 2018

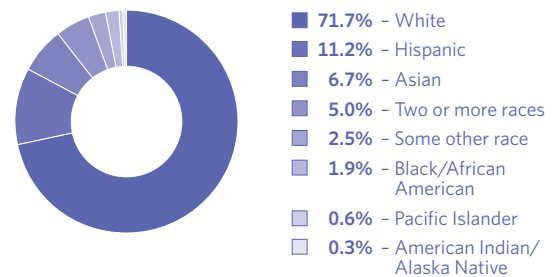
The City of Tigard is home to just under 51,000 people. Approximately 12% of Sherwood's residents live in households with income below the federal poverty level and 26% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Tigard has increased 7% since 2010.

More than 8,000 (42%) Tigard households rent their homes, 53% of whom pay more than 30% of their income for their housing costs and 27% spend half their monthly income to remain housed. 63% of Tigard's housing stock was built before 1990. Tigard's homeowner and rental vacancy rates in 2016 were 2% and 0.2% respectively, indicating a tight housing market. Since 2010, median earnings for Tigard residents have increased 8% while median gross rent has increased 25% further straining household budgets.

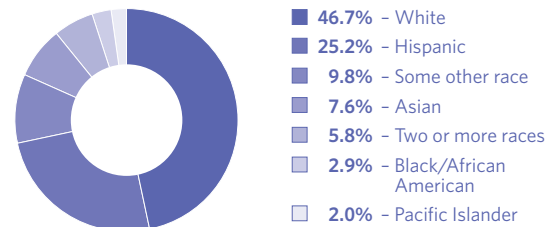
16% of children living within the City of Tigard live in households with income below the Federal Poverty Level and 30% of students enrolled in Tigard-Tualatin Schools are eligible for free or reduced lunch. Eligibility for Free and Reduced lunch is set at 185% Federal Poverty Level.

Poverty Rate .....	12%
Children under 5 in Poverty .....	18%
All Children in Poverty.....	16%
Seniors in Poverty .....	4%

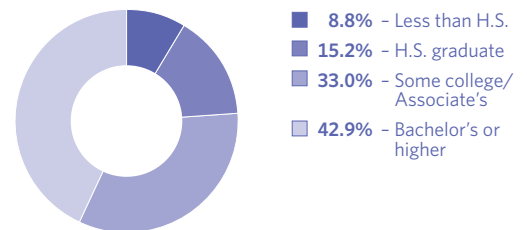
#### TOTAL POPULATION BY RACE



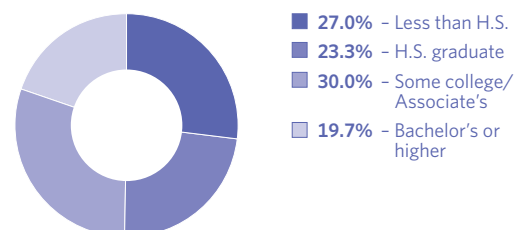
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

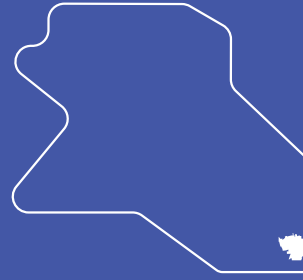


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	53.4	52.1	60.0	52.1
Trouble saving money for emergencies	41.6	56.3	70.0	39.6
Unemployment/lack of living wage jobs	36.6	52.1		25.0
Increase in rent	32.9	31.3	30.0	37.5
Mental health challenges	31.1	25.0	40.0	16.7
Falling behind on rent or mortgage	30.4	41.7	20.0	29.2
Diabetes/high blood pressure			60.0	
Asthma/respiratory/lung disease	23.6	22.9		16.7
Lack of access to dental care	21.1	25.0	50.0	22.9
Trouble paying credit card balance	27.3	33.3	40.0	37.5
Homeless/lack of affordable housing		22.9		
Problems related to aging			40.0	
Under employment/unstable schedule				18.8
Stuck in unsafe living situation			10.0	
Feeling isolated	19.9			

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	42.9	43.8	70.0	37.5
Affordable housing	42.2	47.9	20.0	35.4
Improving credit	38.5	41.7		43.8
Access to dental care	19.3		40.0	18.8
Training to get better paying job	15.5	20.8		27.1
Learning how to better budget money	18.0	22.9	10.0	18.8
Help with buying a home	19.9	29.2	10.0	31.3
Help getting/keeping job	21.1	25.0	20.0	
Learning how to save or invest			10.0	18.8
Help for children to go to college	16.8		10.0	
Safe and affordable child care		31.3		
Help to repair or maintain home			10.0	
Access to healthy and affordable food			20.0	
Access to health care	16.1			25.0
More stable work hours				20.8
Help with legal or court fees		20.8		
Help improving my relationships		18.8		



# Tualatin

## Issues of Poverty

### 2018

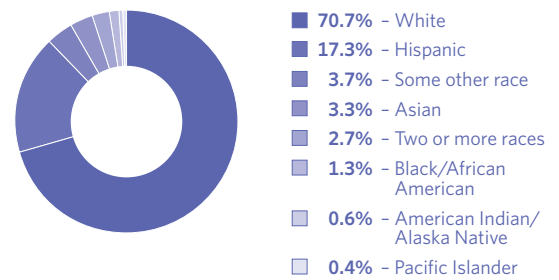
The City of Tualatin is home to just under 27,000 people. Approximately 11% of Tualatin residents live in households with income below the federal poverty level and 25% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Tualatin has increased 5% since 2010.

Nearly 5,000 Tualatin households rent their homes, 52% of whom pay more than 30% of their income for their housing costs and 23% spend half their monthly income to remain housed. 54% of Tualatin's housing stock was built before 1990. Tualatin's homeowner and rental vacancy rates in 2016 were 1.5% and 5% respectively. Since 2010, median earnings for Tualatin residents have increased 16% while median gross rent has increased 22% further straining household budgets.

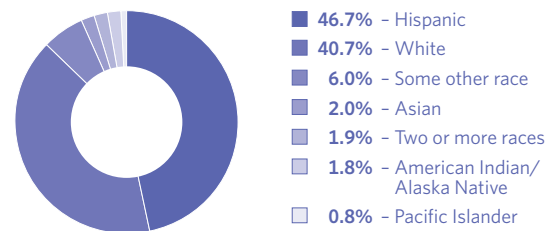
18% of children living within the City of Tualatin live in households with income below the Federal Poverty Level and 30% of students enrolled in Tigard-Tualatin Schools are eligible for free or reduced lunch. Eligibility for Free and Reduced lunch is set at 185% Federal

Poverty Rate .....	11%
Children under 6 in Poverty .....	18%
All Children in Poverty .....	16%
Seniors in Poverty .....	4%

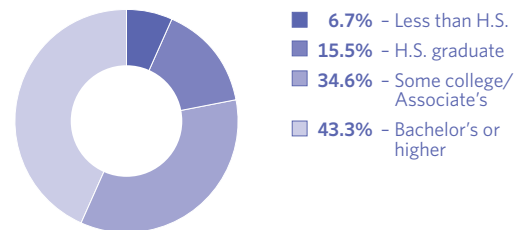
#### TOTAL POPULATION BY RACE



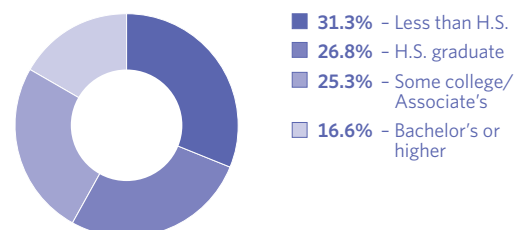
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over

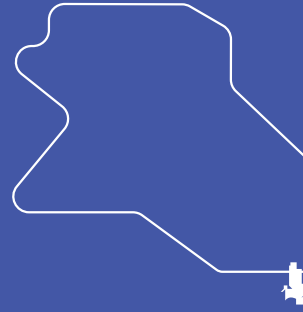


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills/no heat	48.0	47.6	41.2
Trouble saving money for emergencies	48.0	52.4	41.2
Unemployment/lack of living wage jobs	24.0	33.3	
Increase in rent	30.0	28.6	35.3
Mental health challenges	30.0	19	23.5
Falling behind on rent or mortgage		28.6	
Diabetes/high blood pressure	22.0		17.6
Asthma/respiratory/lung disease	18.0		17.6
Lack of access to dental care	22.0	23.8	17.6
Trouble paying credit card balance	20.0	23.8	23.5
Unable to find child care		28.6	29.4
Homeless/lack of affordable housing	20.0	19.0	
Divorce or separation			11.8

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Working
Affordable utility bills	38.0	28.6	47.1
Affordable housing	44.0	42.9	35.3
Improving credit	40.0	47.6	35.3
Access to dental care	24.0		17.6
Training to get better paying job	28.0	33.3	
Learning how to better budget money	26.0	33.3	35.3
Help with buying a home	20.0		23.5
Learning how to save or invest	22.0	23.8	35.3
Help for children to go to college		28.6	35.3
Safe and affordable child care	30.0	47.6	35.3
Access to health care	20.0		23.5
Parenting education or support		28.6	
Access to transportation		23.8	



# Wilsonville

## Issues of Poverty

### 2018

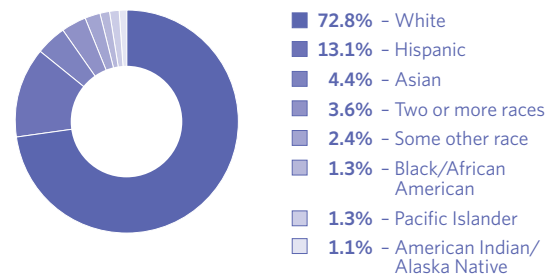
The City of Wilsonville is home to more than 20,000 people. Approximately 10% of Wilsonville’s residents live in households with income below the federal poverty level and 24% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Wilsonville has increased 17% since 2010.

Nearly 5,000 (56%) Wilsonville households rent their homes, 42% of whom pay more than 30% of their income for their housing. Only 36% of Wilsonville’s housing stock was built before 1990. Wilsonville’s homeowner and rental vacancy rates in 2016 were 2.7% and 1.3% respectively, indicating a tight housing market. Since 2010, median earnings for Wilsonville residents have increased 9% while median gross rent has increased 28% further straining household budgets.

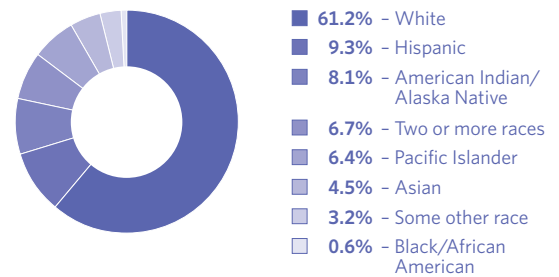
13% of children living within the City of Wilsonville live in households with income below the Federal Poverty Level.

Poverty Rate .....	10%
Children under 5 in Poverty .....	16%
All Children in Poverty.....	13%
Seniors in Poverty .....	7%

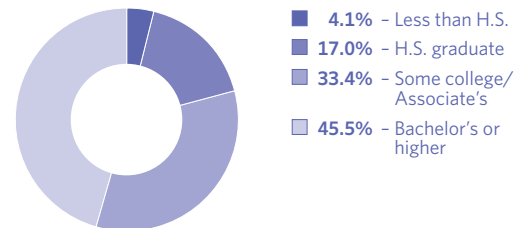
#### TOTAL POPULATION BY RACE



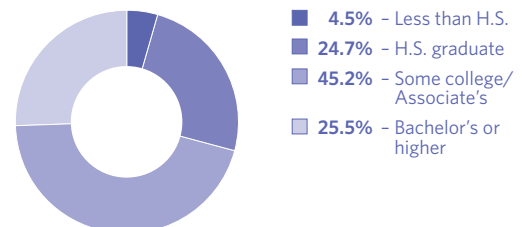
#### POVERTY POPULATION BY RACE



#### TOTAL POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over



#### POVERTY POPULATION BY EDUCATIONAL ATTAINMENT Population 25 years and over





# Washington County

## Issues of Poverty

### 2018

Washington County has a total estimated population of 578,160. 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 2016 American Community Survey estimates that 52,590 individuals or 9% of the population live in households with income at or below 100% of the Federal Poverty Guidelines. Approximately 138,000 individuals or 24% of the population live in households that are economically insecure with income below 200% of the Federal Poverty Level.

Approximately 39% of Washington County families rent their home. The 2016 homeowner vacancy rate county-wide is 1.1% while the rental vacancy rate is 2.5% compared to 3.1% and 5.1% respectively in 2010 indicating a tight housing market and driving housing costs up. Roughly 38,000 renting households (45%) are considered housing cost burdened paying more than 30% of their income for their housing costs. Over 60% of Washington County's Housing stock was built between 1970 and 1999.

In 2017, 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 1,500 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 respondents	Children under 5	Seniors	Working
Falling behind on utility bills/no heat	55.7	52.4	47.2	54.1
Trouble saving money for emergencies	42.3	39.2	40.1	41.3
Unemployment/lack of living wage jobs	33.4	32.1	16.9	26.5
Increase in rent	32.0	29.5	38.7	36.2
Mental health challenges	30.8	22.4	26.1	24.3
Falling behind on rent or mortgage	28.8	31.9	19.0	31.0
Diabetes/high blood pressure	23.7		35.9	19.8
Asthma/respiratory/lung disease	21.2		21.1	
Lack of access to dental care	21.2	16.1	35.2	18.2
Trouble paying credit card balance	20.2	20.9		24.9
Unable to find child care		24.2		
Homeless/lack of affordable housing		16.1		
Problems related to aging			31.0	
Under employment/unstable schedule				21.6

## TOP 10 MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	43.5	37.8	57.7	40.4
Affordable housing	37.7	43.5	27.5	37.1
Improving credit	32.0	35.8	14.8	36.4
Access to dental care	23.7		35.9	21.1
Training to get better paying job	22.8	26.0		25.2
Learning how to better budget money	21.8	27.8	7.0	28.1
Help with buying a home	20.0	25.5	8.5	24.0
Help getting/keeping job	19.4	20.7	11.3	
Learning how to save or invest	18.6	23.4		23.4
Help for children to go to college	18.0	22.6		20.1
Safe and affordable child care		31.7		
Help to repair or maintain home			16.9	
Access to healthy and affordable food			8.5	
Access to health care			7.7	
More stable work hours				19.5