



# Washington County Issues of Poverty 2020





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

**Washington County is a rapidly growing community.** Our cities, neighborhoods, businesses, and economy have experienced significant growth and development over the last several decades. 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. One need not look too far to see signs of community members being left behind. Balancing household budgets on very thin margins leaves families vulnerable to experiencing conditions of poverty as a result of normal fluctuations in the job market or a personal crisis, such as illness, accident, or financial setback. In 2020, our community is facing a pandemic, significant job losses and economic instability, and the impacts of our nation’s history of racism. While the virus does not discriminate, the disparate impact of the virus has shone a light on the pre-existing inequities and financial fragility of our community as growing numbers of families experience conditions of poverty.

Experiencing conditions of poverty negatively impacts the health and well-being of our neighbors. Conditions of poverty themselves create barriers to opportunity. As a community, addressing poverty requires a deeper understanding of the systemic barriers that have historically trapped people who experience those conditions in cycles of instability and have obstructed economic mobility.

As our community works to forge a path forward, we have the opportunity to make choices that secure our future by addressing existing inequities and building systems that ensure basic stability and 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 quantitative terms of how it is measured as well as the more qualitative 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.<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 experience conditions of poverty.

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>

***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. ✿***

<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>

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 2018 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.

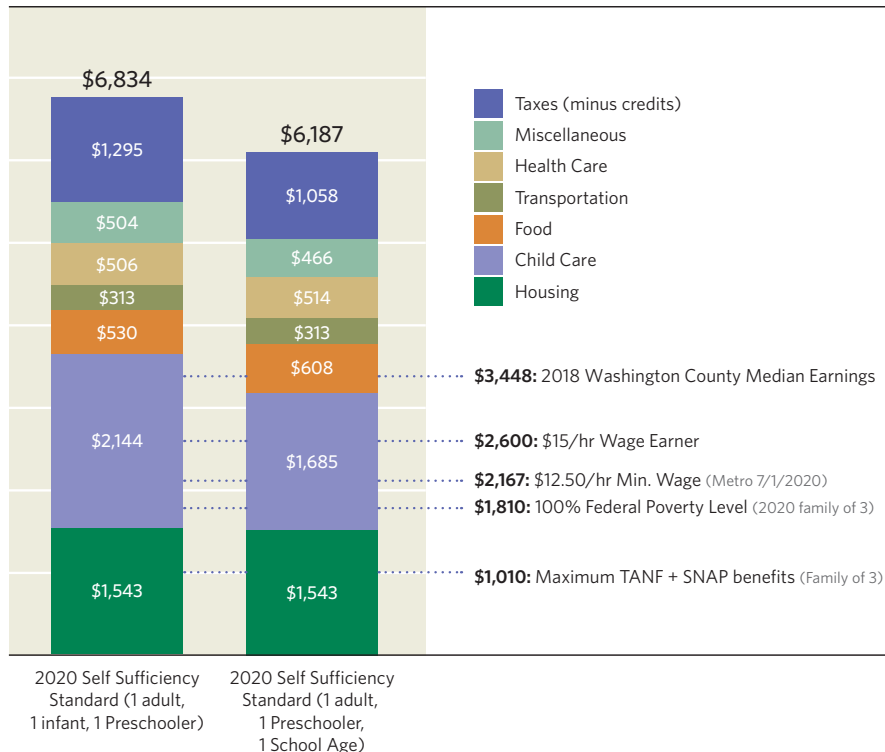
While it seems reasonable to assume that people who are working should be able to afford their family’s basic needs, that is simply not the case for many of our neighbors. Recent increases to the Oregon minimum wage ensure that an individual working full time has income above the FPL for a family of 3. However, having a job does not prevent all people from experiencing conditions of poverty. In fact, in 2019, more than half of individuals in poverty were working at least part-time.<sup>3</sup> 43% of all households seeking Community Action services and nearly 35% of those seeking services to address a housing crisis had employment income<sup>4</sup> at the time of their application for assistance.

**44% of Community Needs Survey respondents reported falling behind paying bills and struggling to save money for emergencies.** 🌸

Further, as evidenced in Figure 1, an income above the FPL does not prevent a family from experiencing conditions of poverty. Even at the 2018 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 2020 Fair Market Rent for a two bedroom apartment alone would consume 43% of the monthly earnings of an individual earning the median wage<sup>5</sup> 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 2020 Community Needs survey, 44% of all respondents reported falling behind paying their monthly bills and struggling to save money for emergencies.

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



<sup>3</sup>American Community Survey 2017: B17005 1 Year Estimates – Individuals over 16

<sup>4</sup>Community Action service statistics 2018

<sup>5</sup>2018 Median Earnings = \$41,376/year (ACS K202002) 2020 Washington County FMR = \$1,495 for 2BD

## Who experiences poverty?

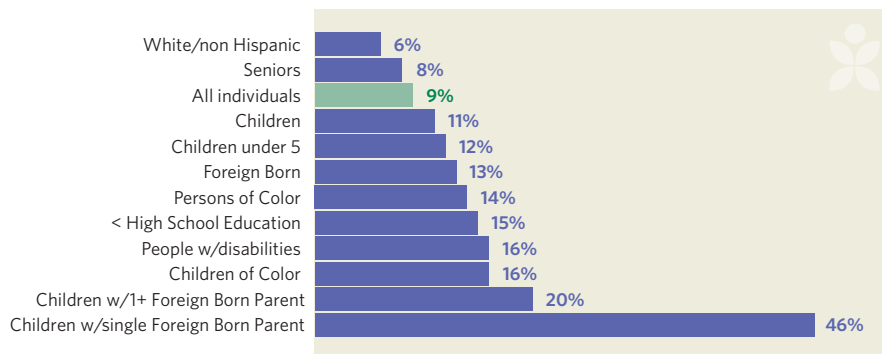
Washington County has experienced significant growth and change. Our thriving economy and relative affordability compared to other west coast cities has drawn thousands of people to the Portland Metro area over the last several decades. From 1970 to 2010, the total population more than tripled—growing 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.<sup>6</sup> According to the American Community Survey, 9% of Washington County residents (nearly 53,000 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 continue to be 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 four Hispanic children (24%) under 18 in Washington County lives in poverty compared to one in 12 (8%) of their white classmates.<sup>8</sup>

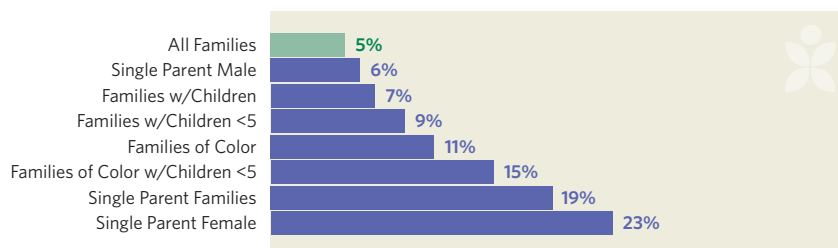
**FIGURE 2**

### POVERTY RATE BY POPULATION (Individuals)



**FIGURE 3**

### POVERTY RATE BY POPULATION (Families)



<sup>6</sup>Census.gov: Poverty Rates by County 1960 to 2010

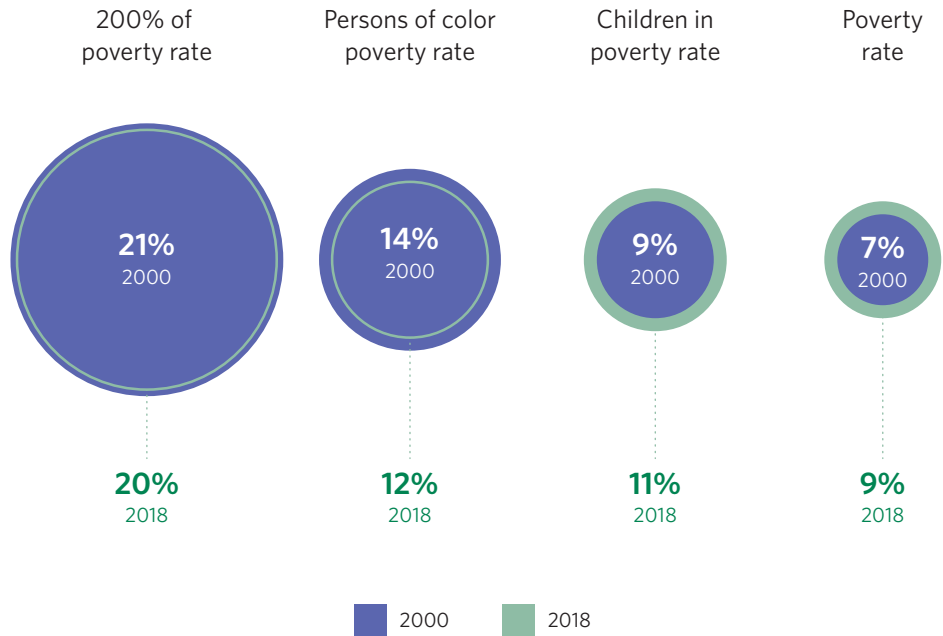
<sup>7</sup>American Community Survey 2018:B17001 1 Year Estimates

<sup>8</sup>American Community Survey 2018: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 Latino community, from building wealth and sharing in the income gains experienced by white workers despite having been important contributors to the community’s economic development.<sup>9</sup>

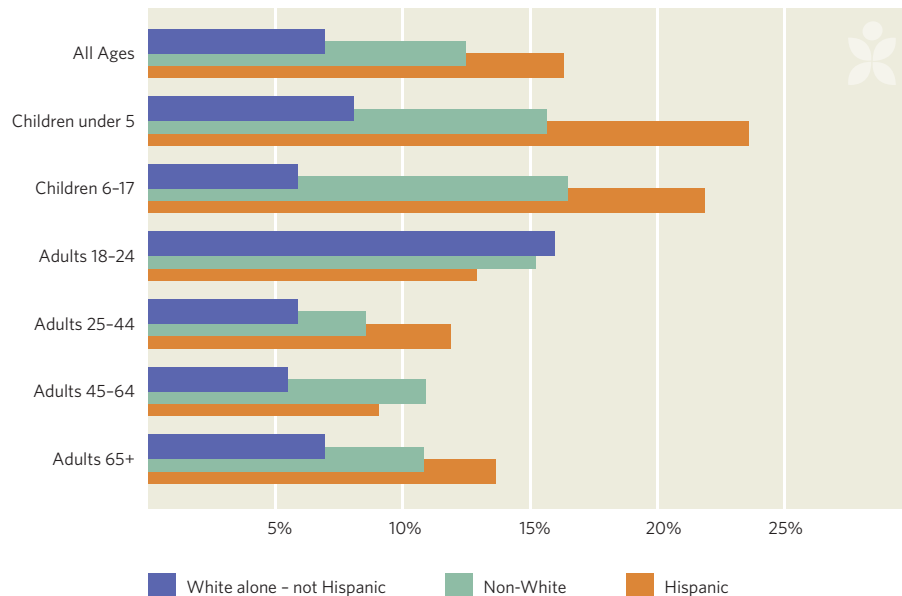
**FIGURE 4**

**TRENDS**



**FIGURE 5**

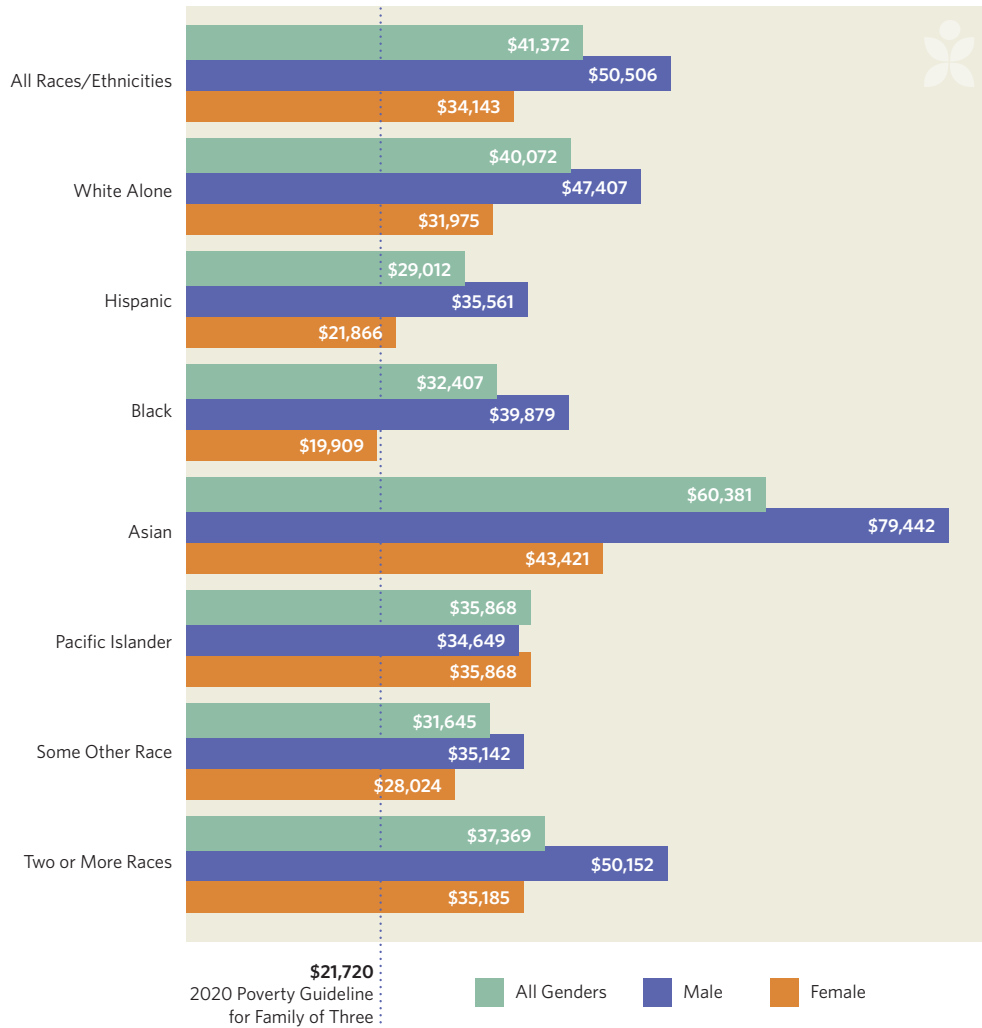
**POVERTY BY RACE AND AGE**



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

**FIGURE 6**

**MEDIAN EARNINGS BY RACE/ETHNICITY**



The 2020 Community Needs Assessment conducted by Community Action show that the most commonly experienced conditions of poverty in Washington County are falling behind on utility bills, trouble saving money, mental health challenges including anxiety and depression, and falling behind on rent. The most commonly identified resource priorities were affordable utility bills, affordable housing, assistance improving credit, job training, and affordable car repair. The survey also found a fair amount of variability in both experiences of poverty and resource priorities among households of different compositions, by race and ethnicity, and by primary language. Figures 7 and 8 show the results of the survey by different subgroups.

**FIGURE 7****MOST COMMON CONDITIONS OF POVERTY EXPERIENCED**

	2018	2019	2020	Change
Falling behind on utility bills	55.7	52.0	43.8	-11.9
Trouble saving money	42.3	47.3	43.5	1.2
Mental health challenges	30.8	29.6	30.3	-0.5
Falling behind on rent/mortgage	28.8	30.4	30.1	1.3
Unemployment	33.4	28.8	28.4	-5.0
Increase in rent	32.0	29.2	27.2	-4.8
Trouble paying credit balance	20.2	22.6	26.4	6.2
Diabetes	23.7	22.5	24.4	0.7
Weight management problems			21.6	N/A
Asthma/respiratory/lung disease	21.2	18.6	20.7	-0.5
Lack of dental care	21.2	18.9	20.5	-0.7
Lack of afterschool activities			18.6	N/A
Aging problems	13.3	13.4	17.2	3.9
Homeless	14.6	16.2	15.2	0.6
Lack of needed job skills training	14.8	16.0	14.1	-0.7
Underemployment	16.9	28.8	13.5	-3.4
Lack of health insurance	6.2	7.3	13.2	7.0
Unsafe streets	3.8	6.7	12.5	8.7
Unable to find childcare	11.6	13.1	11.8	0.2
Difficulty managing children's behavior	7.3	10.9	11.2	3.9



**FIGURE 8****MOST COMMON RESOURCE PRIORITIES TO FEEL STABLE AND SECURE**

	2018	2019	2020	Change
Affordable utility bills	43.5	43.8	38.6	-4.9
Affordable housing	37.7	37.7	32.6	-5.1
Improving my credit	32.0	32.2	28.4	-3.6
Access to dental care	23.7	22.1	22.3	-1.4
Training to get a better paying job	22.8	22.6	23.0	+0.2
Learning how to better budget my money	21.8	24.1	17.4	-4.4
Help buying a home	20.0	22.7	19.8	-0.2
Help getting/keeping a job	19.4	20.2	18.9	-0.5
Learning how to save or invest	18.6	23.4	20.7	+2.1
Access to Healthy and affordable food	18.0	19.0	17.8	-0.2
Help for my children to go to college	18.0	21.3	17.4	-0.6
Access to health care	15.0	14.2	14.1	-0.9
Safe and affordable child care	14.1	16.3	14.1	0.0
More stable work hours	13.5	16.8	14.4	+0.9
Help to repair or maintain my home	13.0	12.6	14.5	+1.5
Access to transportation	10.3	12.3	11.8	+1.5
Counseling for my children	10.0	11.3	8.6	-1.4
Parenting education or support	9.5	11.6	8.8	-0.7
Support from family & friends	8.1	10.6	10.7	+2.6
Help improving my relationships	8.1	10.7	8.9	+0.8
Help applying for benefits			12.6	N/A
Affordable car repair			22.5	N/A

# Health, happiness and economic stability are intrinsically linked.

## HEALTH

In Washington County and across the state of Oregon, good physical and mental health are 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.

*Debra had been working at a fast food restaurant but was not earning enough to keep up with rent and was evicted. Over 60, diabetic and with high blood pressure, she was living in her car when COVID-19 started to affect our community. She was able to access emergency shelter and while in shelter, applied and was approved for housing assistance.* ✨

### Chronic Stress

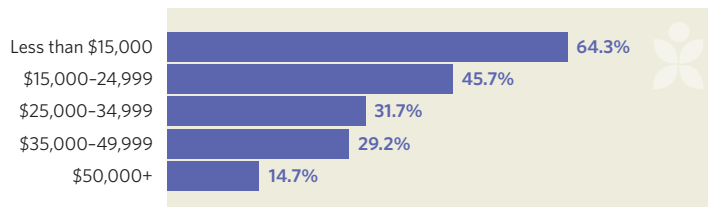
According to the American Psychological Association (APA) chronic stress, a long term form of stress, derives from unending feelings of despair or hopelessness as a result of factors such as poverty, family dysfunction, feelings of helplessness, and/or traumatic early childhood experience.<sup>10</sup> 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> Washington County residents report feeling isolated, anxious, hopeless and depressed. Recent increases in behavior challenges in schools, mental health challenges, substance abuse, and foster care placements indicate a need to provide more comprehensive interventions to disrupt patterns of trauma and illness in the community. In 2020, 30% of Community Action’s Community Needs Assessment Survey respondents reported experiencing a mental health challenge like depression, anxiety, or feeling hopeless in the last year and 15% 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.<sup>12</sup>

### 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 Community Action’s 2020 community needs survey, 22% of respondents identified access to dental care as high priority resource.

FIGURE 9

### ADULTS AGES 65+ 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

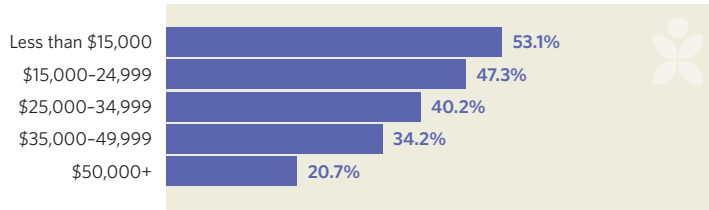
<sup>12</sup>Oregon Public Health Assessment Tool

<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 10**

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

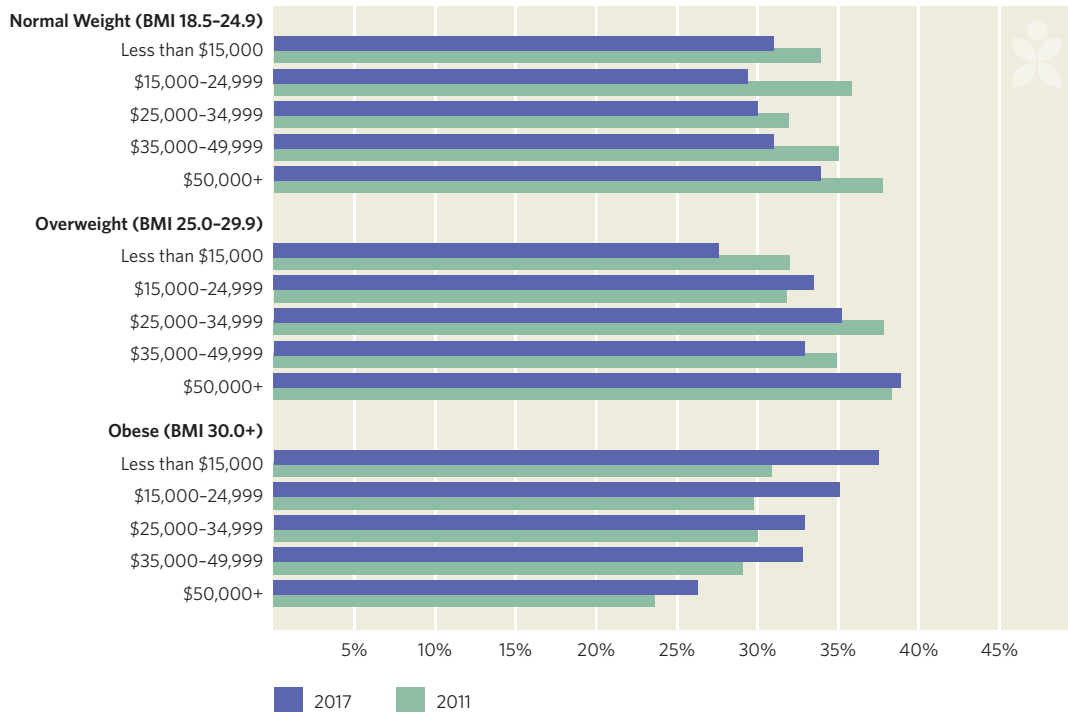


**Obesity**

In the United States, childhood obesity has more than doubled in children and tripled in adolescents in the past 30 years. 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. The 2019 Community Health Needs Assessment published by the Healthy Columbia Willamette Collaborative identified depression and obesity as the conditions with the greatest increase in morbidity for the Medicaid population in Washington County from 2016 to 2017.<sup>15</sup> Childhood obesity has immediate and long-term consequences.

**FIGURE 11**

**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>16</sup>

<sup>15</sup><https://comagine.org/program/hcwc/2019-community-health-needs-assessment-report>  
<sup>16</sup>Office on Women's Health, US Department of Health and Human Services

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

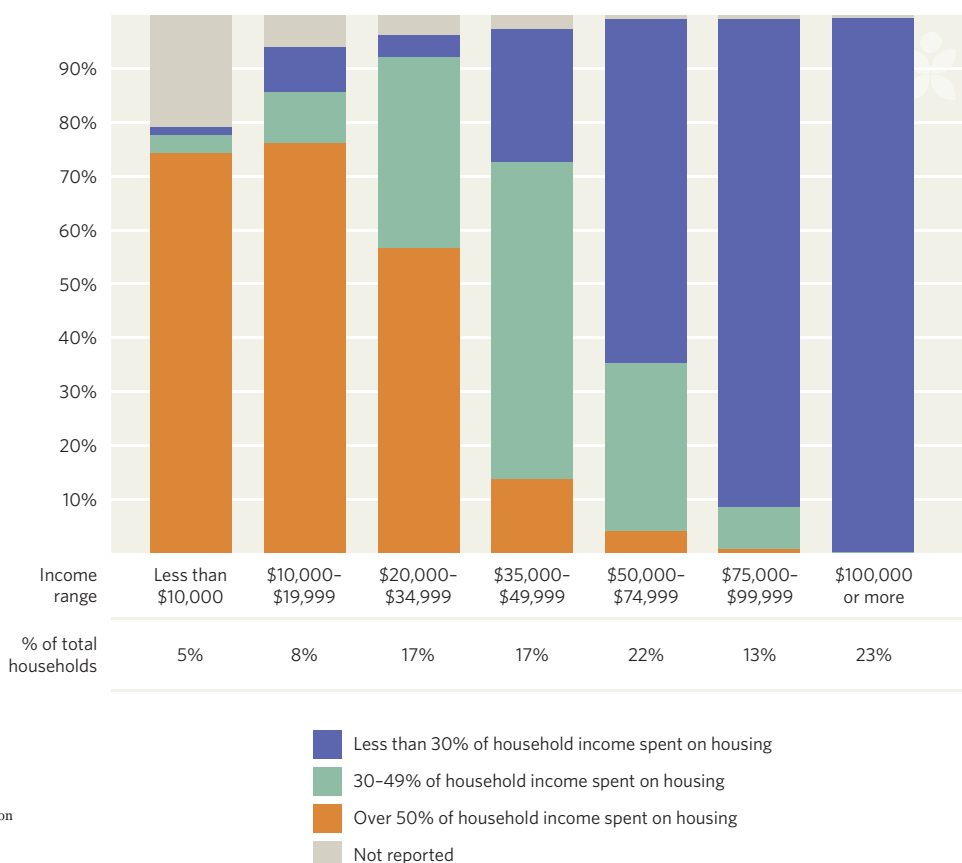
## HOUSING

**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.** ✨

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 2019, 4,678 individuals in Washington County, nearly half of whom were children, sought services through Community Connect—the coordinated entry system for houseless individuals and families—because their family was facing a housing crisis.<sup>17</sup>

From 2010 to 2018, the median rent cost in Washington County has increased 53% from an estimated \$903 to \$1,386.<sup>18</sup> Over the same timeframe, median earnings increased 29% making housing increasingly unaffordable for a growing number of families. In Community Action’s 2020 survey of individuals accessing resources, nearly 30% of respondents reported a rent increase in the last year. 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 12 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 86% of them are housing cost burdened indicating a significant need for more housing that is affordable to households at lower income levels. 42% of unsheltered individuals interviewed during the 2020 Point in Time Count identified unaffordable housing as the primary cause of their homelessness.

**FIGURE 12**  
**HOUSING COST BURDEN BY HOUSEHOLD INCOME**



<sup>17</sup>2020 Community Connect data compiled by Community Action  
<sup>18</sup>2018 ACS B25064

**US Department of Housing and Urban Development defines chronic homelessness as an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.** ❁

Based on the annual Point in Time count, an estimated 307 individuals are homeless and unsheltered in Washington County on a given night.<sup>19</sup> 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 2015. 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.

Common screening practices that are intended to protect property owners from negative turnover can serve as barriers to accessing housing for low-income residents. For example, negative credit history, a past eviction, or income less than three times the monthly rent can be used to screen out families seeking housing. At the 2020 Fair Market Rent a household would need a total monthly income of \$4,485 or \$53,820 per year to pass that particular screening criteria. Additionally, move-in costs including security deposits and first and 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.

In addition to increasing rent costs, there is a lack of safe and affordable housing for several different populations in Washington County. The 2015-2020 Consolidated Plan Housing Market Analysis and Needs Assessment identified a 10,000-11,000 unit gap in affordable housing for people at 0%-30% Median Family Income (MFI). The 2019 report issued by the Corporation for Supportive Housing identified a 226 unit gap in permanent supportive housing (PSH) which serves homeless individuals with a disabling condition. In addition, there is need in the community for felon-friendly housing, housing for people with physical or behavioral health conditions and recuperative care housing for homeless patients discharged from hospitals. Other vulnerable populations affected by the lack of affordable housing include the refugee community and youth in foster care. Recent immigrants and refugees often face language barriers and employment obstacles in addition to the housing cost issues experienced by most low-income households.

**FIGURE 13**  
**HOUSING COST BURDEN**

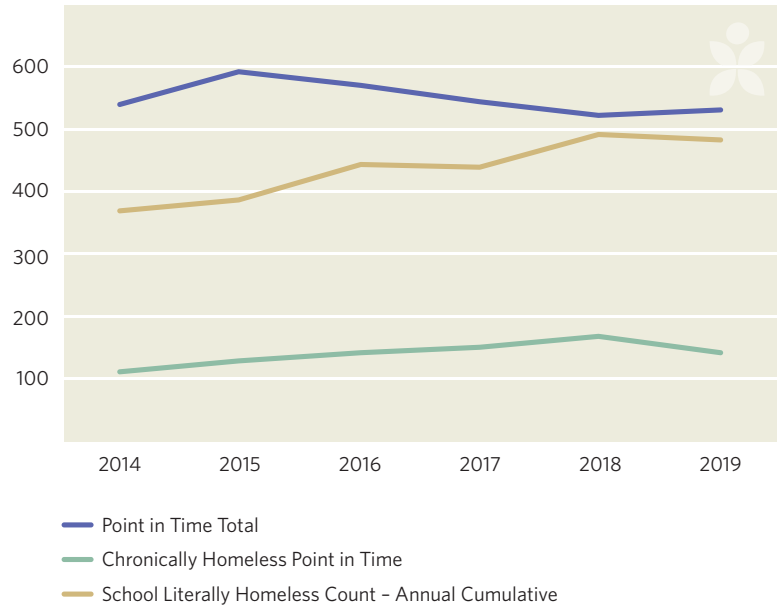


<sup>19</sup><https://www.co.washington.or.us/Housing/EndHomelessness/homeless-data-and-point-in-time-activities.cfm>



**FIGURE 14**

**HOMELESS COUNTS**



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

### EDUCATION AND EMPLOYMENT

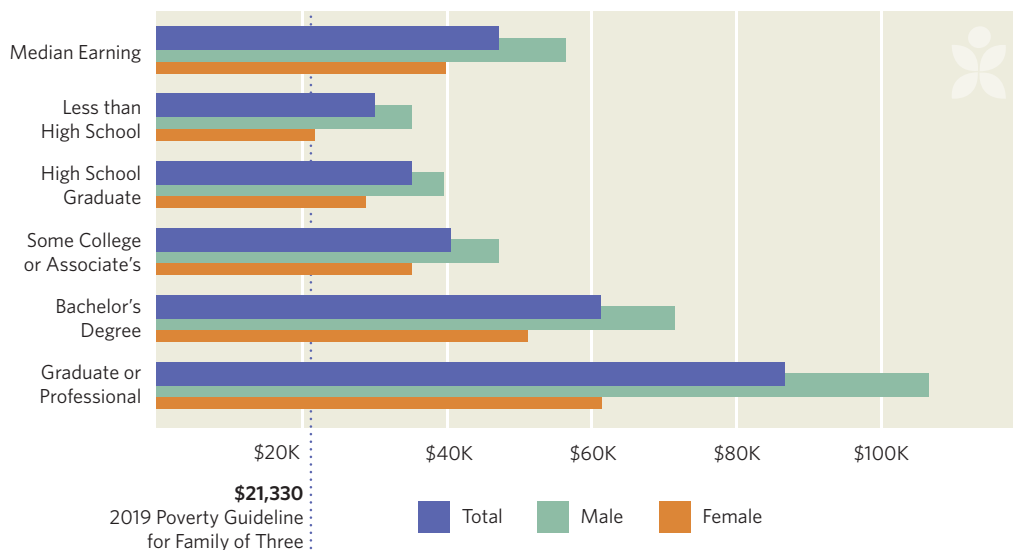
Figure 14 shows the income levels of men and women with different levels of educational attainment. Regardless of gender, earnings increase with educational attainment. At all levels of educational attainment, men earn more than women.

**In 2009, 75% of jobs in Washington County paid an average wage that was adequate to afford a 2 bedroom apartment at the Fair Market Rate. That percentage has dropped to 59% in 2019.** ✿

Education continues to be a reliable pathway out of poverty. However, tuition costs increased 36% for Oregon community colleges and 46% for public 4-year universities between the 2005-06 and 2018-19 school years<sup>20</sup> while median earnings statewide have increased 23%<sup>21</sup> making higher education less affordable for many families. In Community Action’s 2020 Community Needs Assessment Survey, 31% of parents 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 2019 seasonally adjusted unemployment rate was 3.1% compared to 3.5% for the Portland Metro Area and 3.7% statewide. While Washington County has successfully attracted new business to the area and enjoyed strong job growth, fewer of those jobs provide an adequate income to afford housing. In 2009, 75% of jobs in Washington County paid an average wage that was adequate to afford a 2 bedroom apartment at the Fair Market Rate. That percentage has dropped to 59% in 2019 meaning that more than 40% of all jobs in our community do not pay enough for employees to live in the community where they work.

**FIGURE 15**  
**EARN AND LEARN**



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

## Access to transportation is an essential resource for accessing employment, educational opportunities, health care, child care, and reducing isolation.

### TRANSPORTATION

***Anna uses Trimet to get to work each day. She drops her daughter off at child care and then takes two buses to get to work. Her commute takes nearly 2 hours each way. Sometimes she is late to pick up her daughter and is charged extra for the provider's overtime. ❀***

Transportation is an essential resource for accessing employment, educational opportunities, health care, child care, and reducing isolation. Washington County workers with income below 150% FPL, are more likely than their higher income coworkers to rely on public transportation (10%) or carpooling (13%) to get to work. Workers in Washington County who rely on public transportation are more than twice as likely to commute for an hour or more than those who rely on other means of transportation. Studies have shown a correlation between commute time of parents and economic mobility of children (Chetty et al, 2014).

In Washington County, access to public transportation and North/South routes in particular have been identified as a community need. Minimal access to high frequency public transit lines requires a significant portion of low-income workers (60%) to rely on their own vehicle to get to work each day. In the 2020 Community Action Community Needs assessment, 31% of respondents identified access to affordable car repair or access to public transportation as a high priority resource to improve their family's stability.

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

## FAMILIES AND COMMUNITIES AS SYSTEMS

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 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 2020 Community Needs Assessment, respondents identified an average of 7 conditions of poverty experienced and 5 service priorities.

### *In the 2020 Community Needs*

### *Assessment, respondents*

### *identified an average of*

### *7 conditions of poverty*

### *experienced and 5 service*

### *priorities. ✨*

Experiencing conditions of poverty is a risk factor for poor child and family health and well-being. Demands on parent's time and attention, unmet mental and physical health needs and economic stressors create barriers to parents providing children with the care, supervision and support they need to be healthy and safe. For parents among the working poor, low wage jobs typically have inflexible and unpredictable schedules and poor benefits. This poses an additional challenge for parents of children with health, mental health, or behavioral needs.

There has been a 21% increase in child foster care placements over the last 5 years and the average number of contributing reasons for removal increased from 1.9 to 3.5 indicating increased need for cross-sector interventions to ensure child safety.

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 and by different racial and ethnic groups. Research has shown that there are 5 primary drivers of economic mobility that should be considered in policy development and building neighborhoods that mitigate the impact of individual household income on the long term health of our communities. They are:

**SEGREGATION:** the degree of physical and social separation between people of different income levels and race or ethnicity

**INCOME INEQUALITY:** the gap in a given community between the income of households in the top quartile and the income of those in the bottom quartile

**FAMILY STABILITY:** the ratio of two parent families to single parent families in a given neighborhood

**SOCIAL CAPITAL:** Social connections to those with access to opportunity

**SCHOOLS:** access to quality education that prepares students to compete in the local economy<sup>22</sup>

In recognition of these drivers, there is increasing emphasis on place-based interventions that support the well being of the community as a whole and on service integration that can address the needs of families experiencing conditions of poverty to improve outcomes for parents, children, and the family as a whole.

<sup>22</sup>R. Chetty et al, 2014, 2017, 2019

### **Prenatal/Birth**

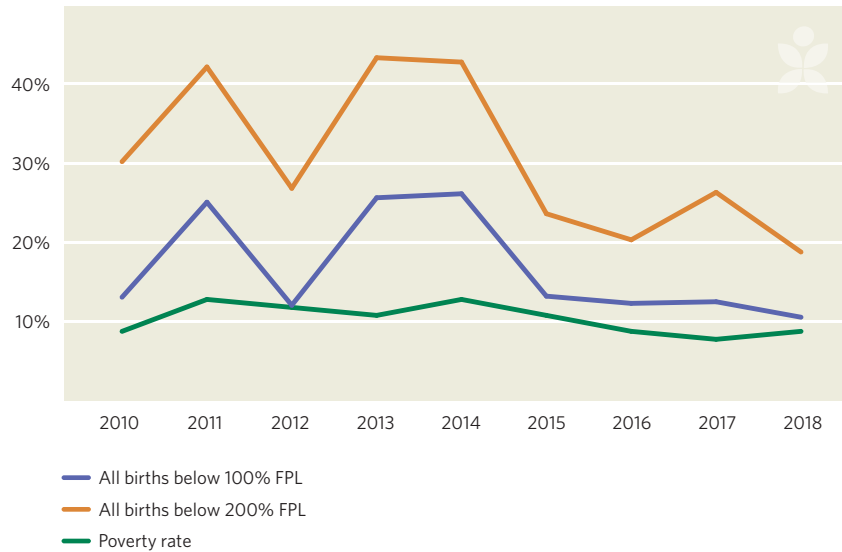
The causes and impacts of poverty can begin to take shape even before birth. Adequate prenatal care is essential for healthy pregnancy and birth and can reduce the risk of negative birth outcomes such as premature birth, low birth weight and even infant death.<sup>23</sup> Premature birth and low birth 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>

More than one in ten babies born in Washington County (11%) in goes home to a family with income below the Federal Poverty Level.<sup>25</sup> Nearly one in five (19%) 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 16**

#### **BIRTHS BY PERCENTAGE OF POVERTY**



<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 2018 1 Year Estimates: B13010



### Early Childhood

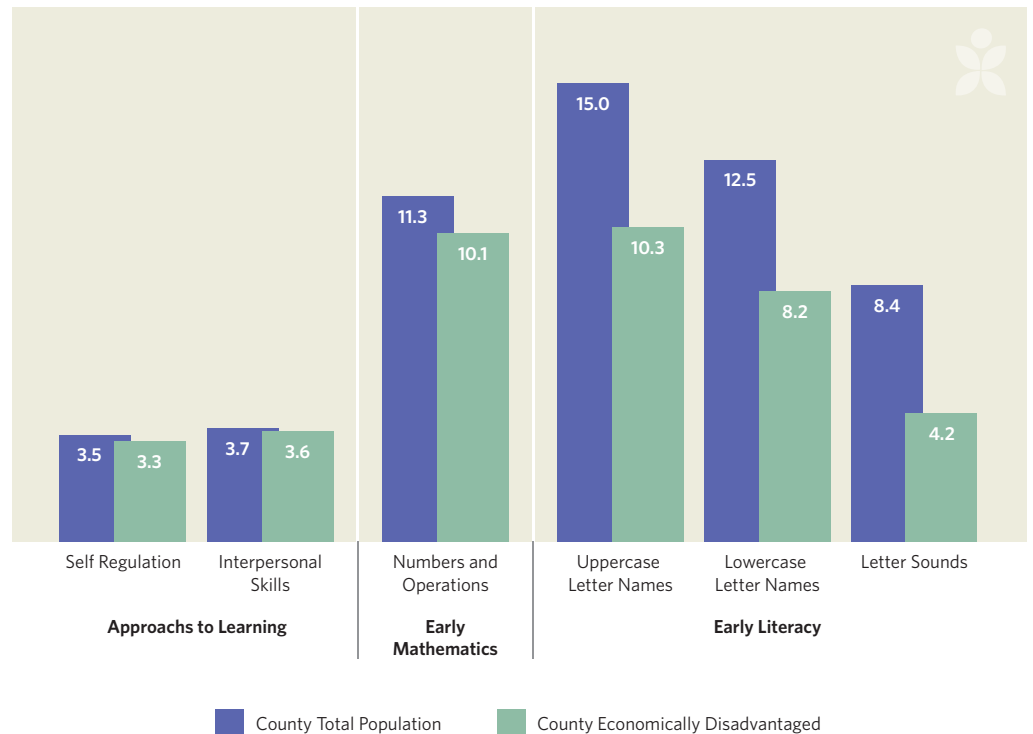
Our community prospers when our youngest members are well cared for and prepared for school success. Early childhood experiences have long-term impacts on children’s educational and economic success. A safe, stable, stimulating and nurturing environment is essential to fostering healthy child development. 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 17 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.<sup>27</sup>

Early educational experiences set the tone for future academic success. Currently, Head Start, Preschool Promise and other publicly funded, high quality early education opportunities serve roughly 20% of the eligible population.

**FIGURE 17**

#### KINDERGARTEN READINESS



<sup>26</sup>American Community Survey 2018 1 Year Estimates: B23008 – 65% 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  
<sup>27</sup>Oregon Department of Education: 2018-19 Oregon Kindergarten Assessment Look Back

**There are 9 schools in the county in which more than 80% of the student population is eligible for free or reduced lunch and 25 schools in which less than 20% of the students are eligible indicating concentrations of child poverty in Washington County.**

**School Age**

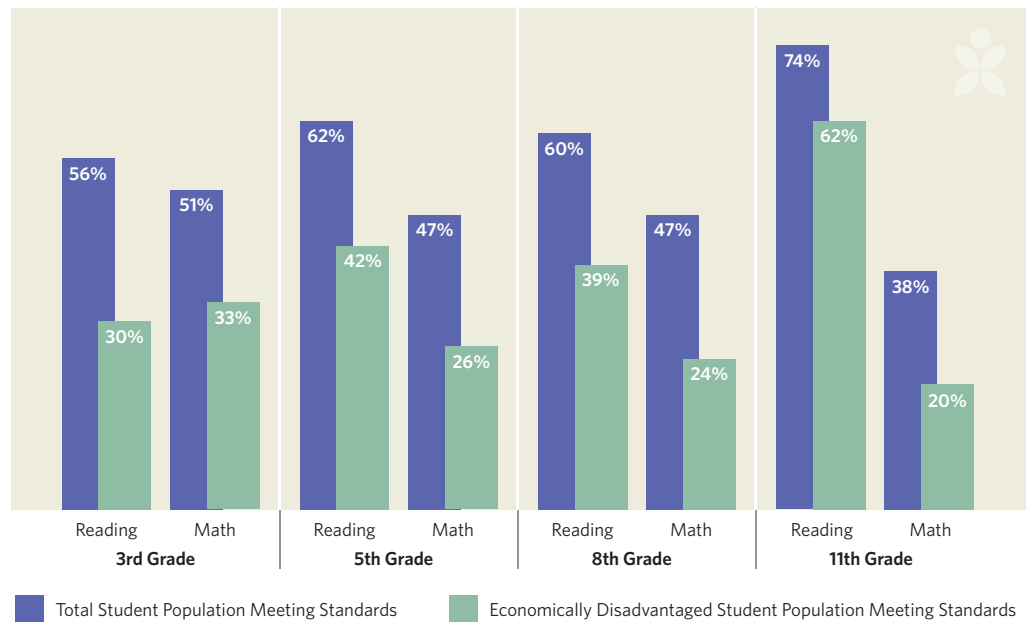
Quality education is essential to economic mobility for families and building a strong workforce for the future. Children from low-income families have lower rates of achievement than the total population of students. Figure 18 compares the standard assessment scores of economically disadvantaged students to the total school population. On all tests, at all ages, economically disadvantaged students meet standards at significantly lower rates than their classmates.

In 34 of 124 schools across the county, more than half of the students qualify for free or reduced lunch.<sup>28</sup> There are 9 schools in the county in which more than 80% of the student population is eligible for free or reduced lunch and 25 schools in which less than 20% of the students are eligible indicating concentrations of child poverty in Washington County.

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>

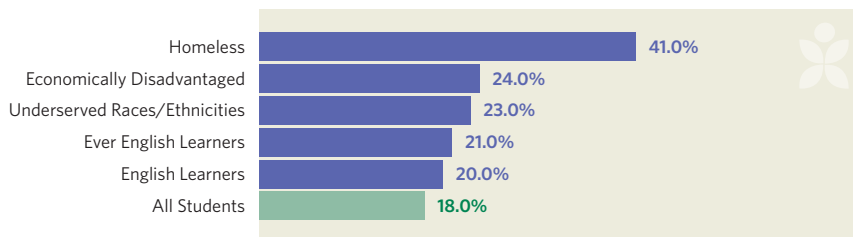
**FIGURE 18**

**MEETING ACADEMIC STANDARDS**



**FIGURE 19**

**CHRONIC ABSENTEE PERCENTAGE**



<sup>28</sup>Oregon Department of Education: 19-20 Students Eligible for Free/Reduced Lunch  
<sup>29</sup>Oregon Department of Education: 18-19 Attendance Report

### Teen and Young Adult

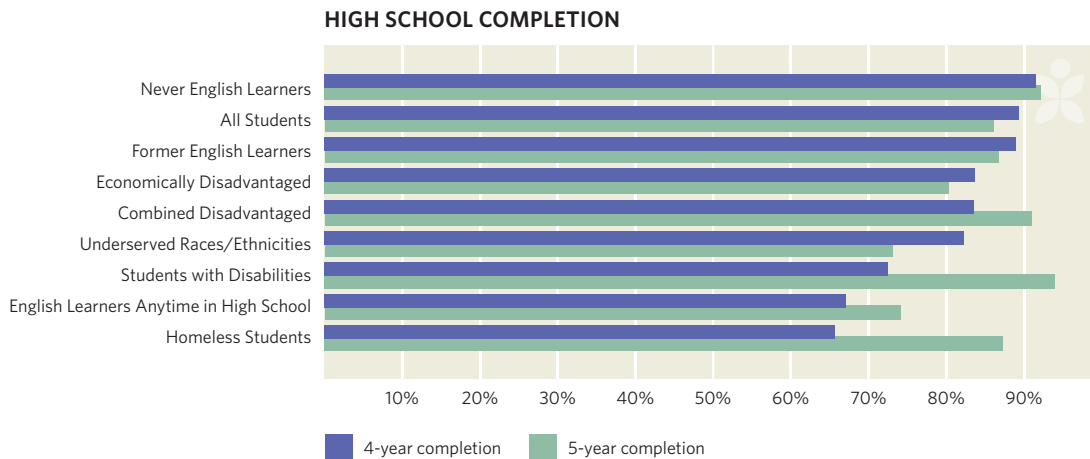
Our community is better prepared for the future when our youth and young adults have the tools they need to succeed. Young adults of all races and genders experience poverty at a higher rate than the general population. As teens transition out of school and into adulthood, their school experiences and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

Education continues to be a reliable pathway out of poverty. The four year graduation rate for all Washington County high schools in 2019 was 79%, up from 69% in 2010.<sup>30</sup> Despite increased graduation rates, the percentage of 11th graders performing at grade level decreased overall in 4 of 7 school districts in both Language Arts and math from 2016-17 to 2018-19 indicating that while students are able to complete work and earn adequate credits to graduate, other factors may be interfering with learning and information retention in the classroom.

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>31</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, 12% of adults accessing Community Connect, the County’s coordinated entry system for homeless and at risk individuals in 2019, were in foster care as minors. Of those, 62% reported having exited foster care during their teen years .

FIGURE 20



<sup>30</sup>Oregon Department of Education, Cohort Graduation Rates 2009-2010 and 2018-2019 Four-Year, Regular Diploma adjusted cohort.  
<sup>31</sup>Oregon Department of Education: 18-19 Four Year Cohort Graduation Rates

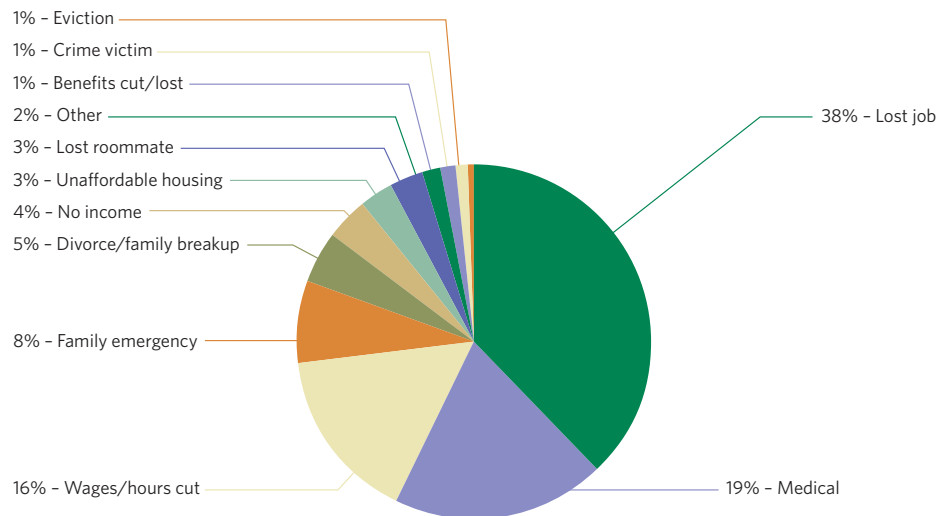
### Adulthood

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 barriers to economic stability in adulthood that are rooted in childhood that impact an adult's economic success. Figure 21 shows the primary factors contributing to household's receipt of a 72-hour eviction notice for non-payment of rent in 2019.

In Community Action's 2020 Community Needs Assessment survey, 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. 23% of Washington County adults between the ages of 18 and 65 with income below 200% FPL have no health insurance coverage.<sup>33</sup>

**FIGURE 21**

#### REASONS FOR RENT ASSISTANCE



<sup>33</sup>ACS C27016 2018 1 year estimates

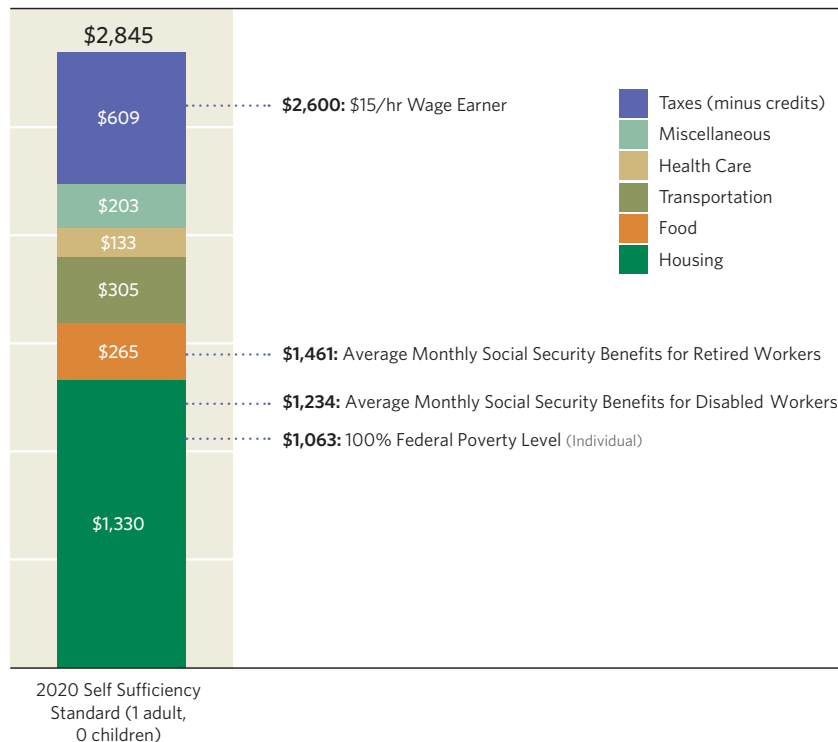
**Brian is a 75 year old Vietnam Veteran. His mobile home had significant rain water leaks from the top of their exterior wall and around some of the single pane, metal windows. There was damage in the floor due to the rain water that leaked into the master bedroom. It was stained black with mold. Some windows were broken and all of them leaked air. He was paying over \$300 a month to heat the home and could not afford to make the needed repairs. ❀**

### 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 2017-2020 Area Plan on Aging Needs assessment conducted by Washington County Department of Aging and Veterans Services, housing costs, health care and medical costs, and financial fraud or identity theft were identified as concerns for the senior population.<sup>34</sup> Our community’s coordinated entry system for homeless and at-risk households, Community Connect, has seen an increase in older adults seeking assistance from only 23 individuals over 62 in 2015 to 151 in 2019. One in four 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>35</sup> Figure 22 compares the Self Sufficiency standard for a single adult to average Social Security benefits for retired and disabled workers.

**FIGURE 22**

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



<sup>34</sup>Washington County DAVS Area Plan 2017-20  
<sup>35</sup>ACS B17024 2017 1 year estimates





## Conclusion

The primary finding for the 2020 Issues of Poverty report is that prior to March 2020 and the onset of the COVID-19 pandemic, very little had changed overall in our community in terms of the experiences of low-income families and households over the last few years. Our community members have been continually impacted by a basic math problem in which the cost of living exceeds the earning capacity of a significant and growing number of households. This basic math problem has had a significant negative impact on the health and well being of both the individuals in our community who have been experiencing frequent and sustained conditions of poverty and our community as a whole. It is this sustained negative impact that has left our communities vulnerable to the destabilizing effect of the illness associated with the virus as well as the economic impact of the resulting business closures and job losses.

The findings of the 2020 Community Needs Assessment reflect the overall desire of community members to be stable and secure. Families want to be able to afford their basic needs, increase their financial stability and prepare for the future by saving and investing, and they want access to healthy food, health care and dental care. While services and supports targeted to some of the specific needs of individual households have been effective in improving their financial standing and long-term stability, the systemic and structural barriers to economic mobility persist.

A 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>36</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 community members live with the dignity of power and autonomy in their lives.

While the full impact of COVID-19 on the community is still unknown, there is much to be learned from the initial experiences of low-income households, communities of color, and families with children. The disruption of the pandemic provides a new opportunity to better understand our shared vulnerabilities and build a better normal for Washington County’s future. Together, we can build a community that provides opportunity to all 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.

*Together, we can build a community that provides opportunity to all 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.*



## AUGUST 2020

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](http://www.caowash.org)

Questions about this document may be sent to [kgalian@caowash.org](mailto:kgalian@caowash.org)

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



# Washington County

## Issues of Poverty

### 2020

Washington County has a total estimated population of 592,955. 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 2018 American Community Survey estimates that 52,686 individuals or 9% of the population live in households with income at or below 100% of the Federal Poverty Guidelines. Approximately 119,540 individuals or 20% of the population live in households that are economically insecure with income below 200% of the Federal Poverty Level.

Since 2010, median earnings have increased overall by 12% when adjusted for inflation. However, the gap between the median income of those in the lowest income quintile and the highest income quintile has widened. While those in the lowest quintile have lost 1% of median income when adjusted for inflation, those in the top quintile have gained 11% in median income and those with the top 5% of annual income have gained 14%.

Community Action conducts an annual survey of low-income households to gather information about the conditions of poverty they had experienced in the last year and what resources would be most helpful to their family. The following charts identify the most commonly experienced conditions of poverty in our community and the most commonly identified resource priorities.

#### TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

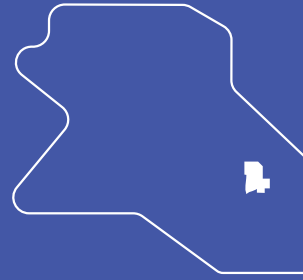
	All	Children under 5	Seniors	Caregivers	Working	Persons of Color	Non-English Speaking
Falling behind on utility bills	43.8%	49.5%	23.7%	54.5%	48.5%	41.8%	19.1%
Trouble saving money	43.5%	51.2%	27.7%	51.8%	53.1%	41.9%	35.1%
Mental health challenges	30.3%	27.3%	20.1%	45.0%	28.0%	25.6%	
Falling behind on rent	30.1%	35.9%		39.6%	38.4%	29.8%	
Unemployment	28.4%	31.5%		36.5%	26.1%	25.5%	19.6%
Increase in rent	27.2%	27.3%	23.0%	29.3%	32.4%	27.0%	20.0%
Trouble paying credit card balance	26.4%			30.6%	32.6%		19.1%
Trouble paying credit balance	24.4%	31.5%	18.3%			26.4%	
Diabetes	21.6%		42.4%	32.4%		21.4%	19.1%
Weight management problems	20.7%		20.9%	30.2%	23.7%	20.8%	
Lack of afterschool activities		33.7%			25.5%	23.3%	24.0%
Unable to find child care		27.6%					
No quality housing		23.4%					
Aging problems			30.9%				

**TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED** *(continued)*

	All	Children under 5	Seniors	Caregivers	Working	Persons of Color	Non-English Speaking
Lack of dental care			24.5%	27.0%			22.7%
Respiratory problems			19.4%				
Underemployment					22.0%		
Lack of health insurance							22.7%
Unsafe streets							25.8%

**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	38.6%	45.4%	32.4%	58.6%	39.8%	35.4%	
Affordable housing	32.6%	38.8%	21.6%	40.1%	36.1%	33.5%	
Improving my credit	28.4%	41.2%	10.4%	33.8%	35.7%	32.3%	24.0%
Job training	23.0%	32.9%		27.5%	29.9%	32.0%	38.7%
Affordable car repair	22.5%	24.6%	19.4%	32.9%	24.7%		
Access to dental care	22.3%						
Learning how to save	20.7%	33.9%	10.1%	25.2%	27.4%	28.0%	34.7%
Help buying a home	19.8%	33.7%			27.4%	26.9%	25.8%
Help getting a job	18.9%			24.3%		23.0%	23.6%
Access to food	17.8%						
Child care		36.8%			21.8%		22.2%
Help for my children to go to college		33.2%			27.2%	26.6%	39.1%
Learning how to budget		28.8%			23.7%	22.2%	25.8%
Access to dental care			22.3%	27.0%		25.5%	33.3%
Help with home repairs			17.3%	21.6%			
Access to food			11.9%	23.0%			
Help applying for benefits			10.1%				
Access to transportation			8.6%				
Access to health care							26.2%

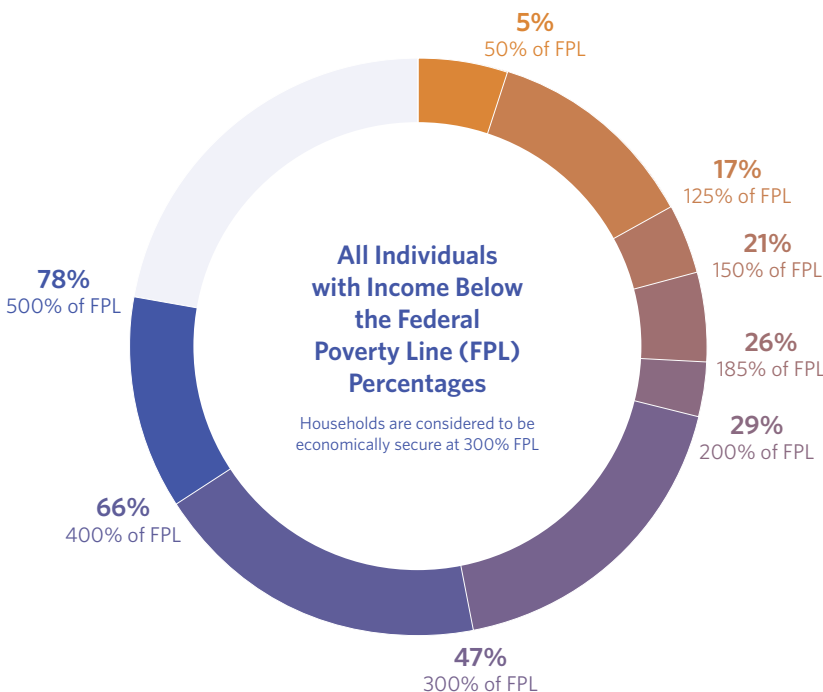


# Aloha

## Issues of Poverty 2020

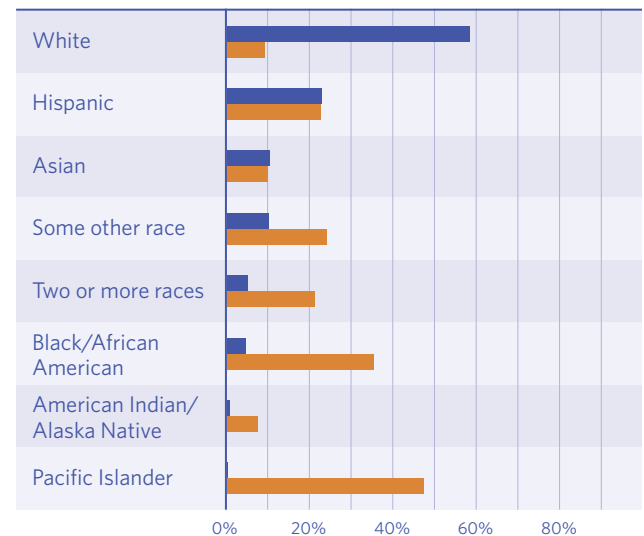
Aloha is a densely populated area in unincorporated Washington County. Located between Hillsboro and Beaverton, Aloha does not have a city government structure and all local government services are provided by Washington County. Aloha is home to approximately 55,000 individuals, 14% of whom live in households with income below 100% Federal Poverty Level and 29% below 200% FPL. From 2010 to 2018 the population of Aloha increased 16%. Income inequality in Aloha has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 6% while those for the highest quintile have increased 16%.

Just under 6,000 households in Aloha rent their homes, nearly half of whom pay more than 30% of their income for their housing costs. More than 1 in 5 (20%) Aloha renters pays half their income to remain housed. Since 2010 the median earnings for Aloha residents have increased 13% while median rents have increased 46% placing further strain on household budgets.

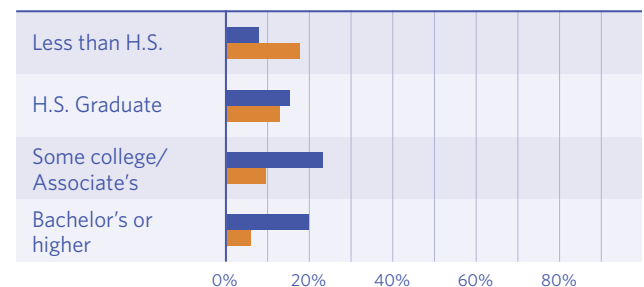


<b>Poverty Rate</b> .....	14%
<b>Children under 5 in Poverty</b> .....	19%
<b>All Children in Poverty</b> .....	20%
<b>Seniors in Poverty</b> .....	7%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line



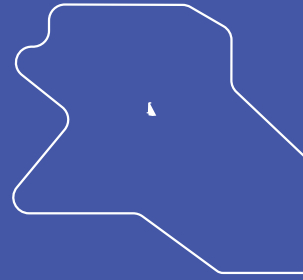
## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills	50.5%	48.8%	30.0%	45.2%
Trouble saving money	49.5%	53.7%	40.0%	57.1%
Falling behind on rent	36.2%	31.7%		31.0%
Unemployment	36.2%	26.8%		31.0%
Mental health challenges	32.4%	29.3%	30.0%	
Increase in rent	30.5%			38.1%
No quality housing	26.7%	26.8%	30.0%	33.3%
Trouble paying credit balance	25.7%	29.3%		31.0%
Lack of afterschool activities	22.9%	36.6%		31.0%
Unsafe streets	22.9%		40.0%	26.2%
Unable to find child care		34.1%		
Long commutes		29.3%		28.6%
Feeling isolated			40.0%	
Homeless			30.0%	
Respiratory problems			30.0%	
Stuck in an unsafe living situation			30.0%	
Weight management problems			30.0%	

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	46.7%	57.3%	50.0%	40.5%
Affordable housing	38.1%	41.5%	40.0%	42.9%
Improving my credit	29.5%	43.9%		31.0%
Learning how to save	28.6%	36.6%	30.0%	35.7%
Job training	27.6%	36.6%	30.0%	31.0%
Affordable car repair	25.7%	29.3%	30.0%	
Help getting a job	23.8%		20.0%	
Learning how to budget	23.8%	34.1%	20.0%	33.3%
Access to dental care	21.9%		20.0%	
Help buying a home	21.9%	34.1%		28.6%
Child care		48.8%		31.0%
Help for my children to go to college		36.6%		33.3%
Access to food			20.0%	
Access to mental health care			20.0%	
Access to health care				26.2%



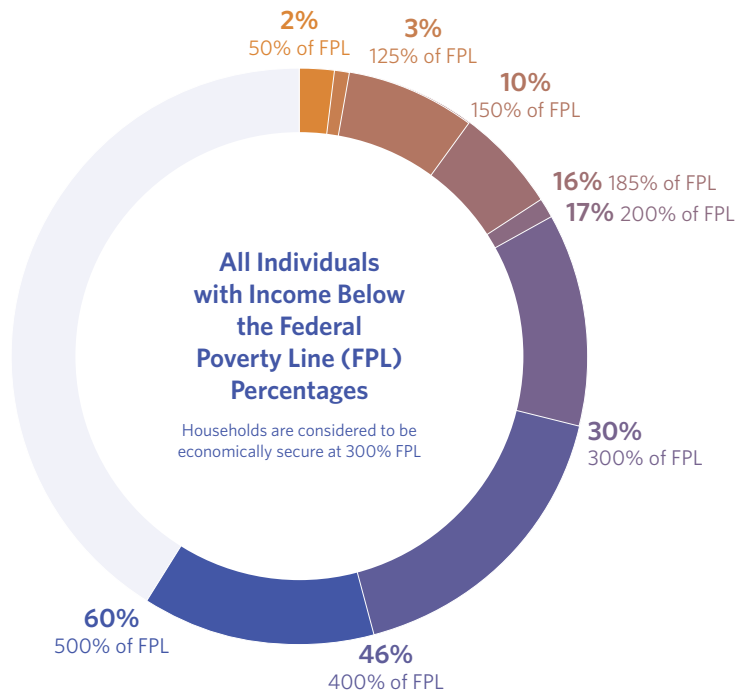


# Banks

## Issues of Poverty 2020

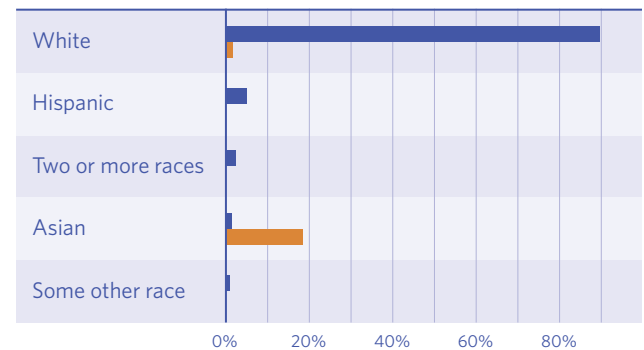
The City of Banks is home to approximately 1,800 people. Located on the western end of Washington County outside of the Urban Growth Boundary, it is small community with agricultural roots. Approximately 2% of Banks residents live in households with income below the Federal Poverty Level and 17% live in households with income below 200% FPL. Banks has not experienced the growth of other Washington County communities and in fact has lost about 10% of its population since 2010. Income inequality in Banks has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 6% while those for the highest quintile have increased 30%.

Banks has a small rental market of just over 100 homes. 48% of renters in Banks pay more than 30% of their income for their housing costs and 10% of renters pay more than half their income for housing. Since 2010, the median earnings for Banks residents has increased 2% while rent costs have increased 49%.

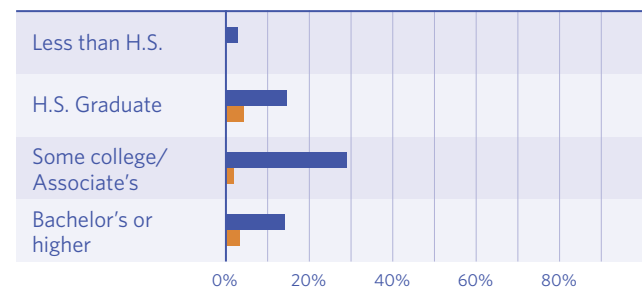


<b>Poverty Rate</b> .....	2%
<b>Children under 5 in Poverty</b> .....	0%
<b>All Children in Poverty</b> .....	0%
<b>Seniors in Poverty</b> .....	7%

**Total Population by Race**  
Percentage below Poverty Line



**Total Population by Education Attainment**  
Percentage below Poverty Line

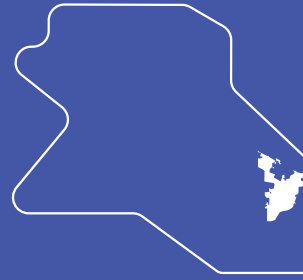


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills	58.8%		75.0%
Trouble saving money	58.8%	50.0%	75.0%
Increase in rent	41.2%	25.0%	50.0%
Lack of dental care	35.3%		50.0%
Respiratory problems	35.3%	25.0%	
Trouble paying credit balance	35.3%	25.0%	62.5%
Unemployment	35.3%	50.0%	
Aging problems	29.4%	25.0%	
Diabetes	29.4%	50.0%	
Hunger	29.4%		50.0%
Falling behind on rent		25.0%	
Feeling isolated		25.0%	
Lack of transportation		25.0%	
Denied benefits			37.5%
Lack of health insurance			37.5%

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

	All respondents	Children under 5	Working
Affordable utility bills	70.6%	75.0%	62.5%
Access to dental care	35.3%		50.0%
Affordable housing	35.3%	50.0%	25.0%
Access to food	29.4%	25.0%	37.5%
Affordable car repair	23.5%	50.0%	
Help with home repairs	23.5%	50.0%	25.0%
Job training	23.5%		37.5%
Access to health care	17.6%		37.5%
Access to health insurance	17.6%		25.0%
Access to transportation	11.8%	25.0%	
Help getting a job		25.0%	
Help improving my relationships		25.0%	
Help navigating services		25.0%	
Stable work hours		25.0%	
Help buying a home			25.0%
Improviny my credit			25.0%

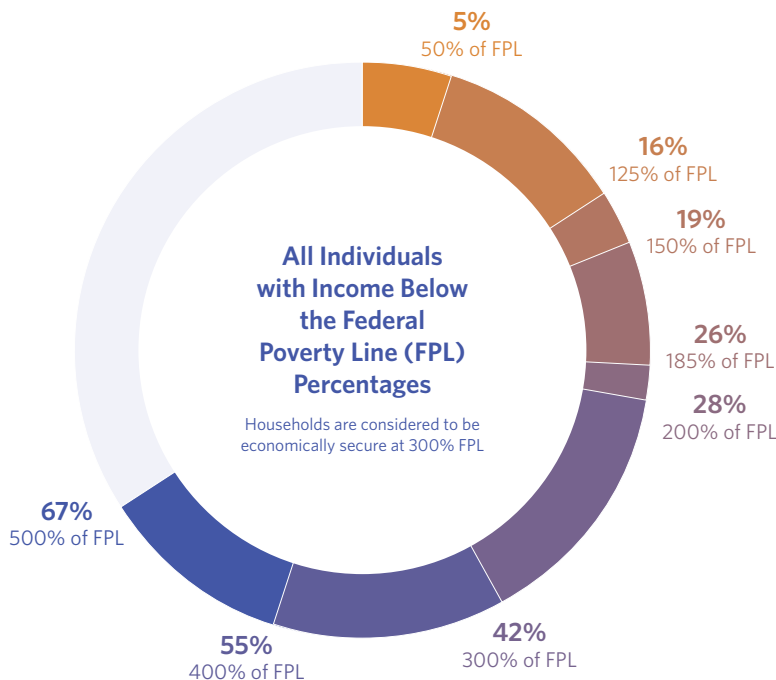


# Beaverton

## Issues of Poverty 2020

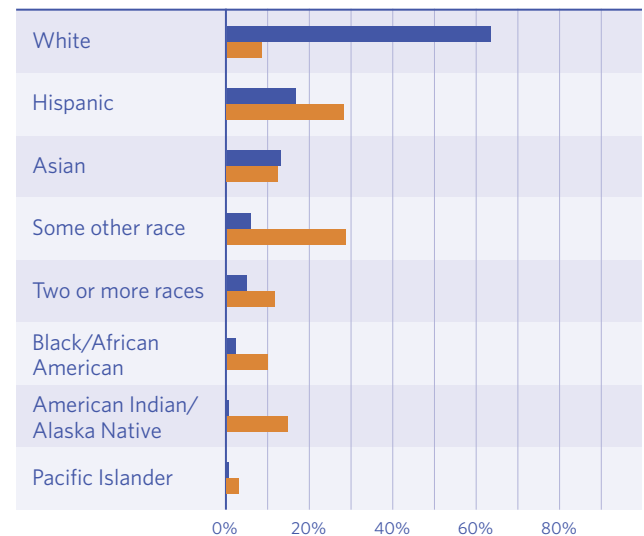
The City of Beaverton is home to over 96,000 people and is the second largest incorporated city in Washington County. Approximately 12% of Beaverton residents live in households with income below the federal poverty level and 28% live in households with income below 200% FPL. A diverse community just west of Portland, the population of Beaverton has grown 8% since 2010. Income inequality in Beaverton has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have decreased 3% while those for the highest quintile have increased 2%.

More than 20,000 Beaverton Households rent their homes, 46% of whom pay more than 30% of their income toward their housing costs. Nearly 1 in 4 (23%) Beaverton households spend half their income to remain housed. Since 2010, the median earnings for Beaverton residents have increased 15% while median gross rent has increased 64% further straining household budgets.

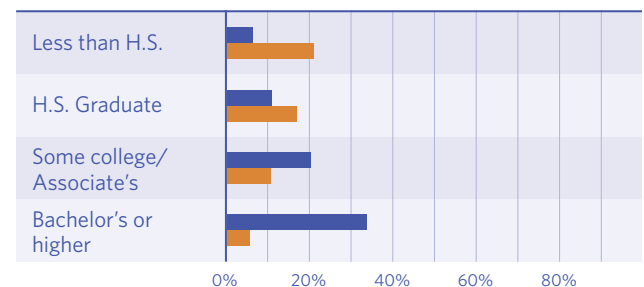


<b>Poverty Rate</b> .....	13%
<b>Children under 5 in Poverty</b> .....	21%
<b>All Children in Poverty</b> .....	18%
<b>Seniors in Poverty</b> .....	8%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line

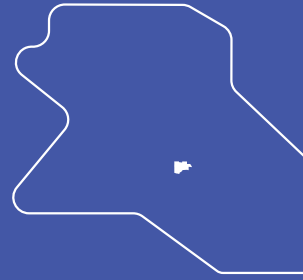


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills	47.0%	52.2%	24.3%	51.8%
Trouble saving money	42.3%	50.4%	25.7%	52.7%
Falling behind on rent	31.2%	36.3%		42.0%
Unemployment	29.6%	34.5%		27.7%
Mental health challenges	29.3%	28.3%	13.5%	27.7%
Trouble paying credit balance	29.3%	35.4%	22.0%	37.5%
Increase in rent	29.0%	31.0%	23.0%	36.6%
Respiratory problems	22.4%		25.7%	
Lack of dental care	21.5%		28.4%	
Diabetes	20.2%		32.4%	
Lack of afterschool activities		34.5%		24.1%
Unable to find child care		31.0%		23.2%
Difficulty managing children's behavior		25.7%		
Aging problems			28.4%	
Weight management problems			21.6%	
Underemployment				28.6%

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	40.6%	51.3%	32.4%	42.9%
Affordable housing	37.0%	40.7%	25.7%	43.8%
Improving my credit	31.8%	44.2%	10.8%	41.1%
Affordable car repair	26.0%	31.0%	18.9%	30.4%
Job training	25.7%	40.7%		37.5%
Help buying a home	22.7%	38.9%		31.3%
Access to dental care	21.8%		20.3%	
Help getting a job	21.8%	32.7%		
Learning how to save	19.3%	34.5%		25.0%
Access to health care	17.1%			
Child care		44.2%		28.6%
Help for my children to go to college		35.4%		24.1%
Help with home repairs			14.9%	
Help applying for benefits			12.2%	
Learning how to budget			12.2%	
Access to food			9.5%	
Access to transportation			9.5%	
Stable work hours				25.9%

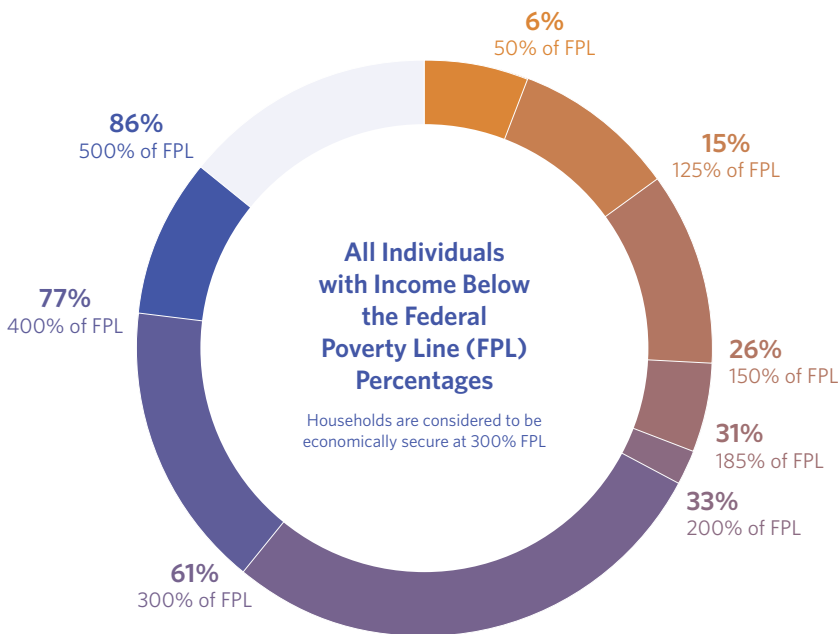


# Cornelius

## Issues of Poverty 2020

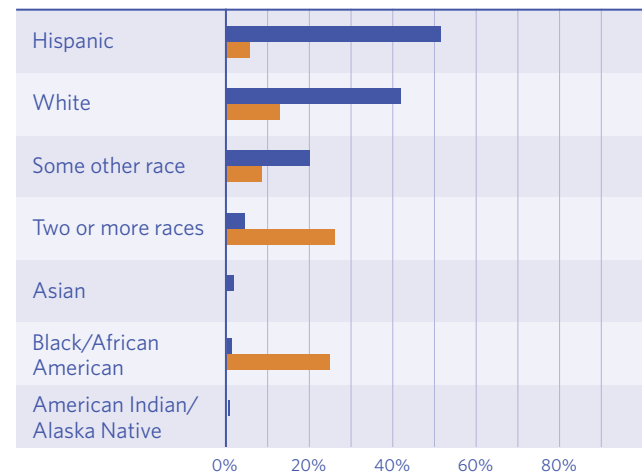
The City of Cornelius is home to nearly 12,000 people. Located on the western end of the county between the Cities of Hillsboro and Forest Grove, the population of Cornelius has increased roughly 8% since 2010. Approximately 10% of Cornelius residents live in households with income below the Federal Poverty Level and roughly 33% live in households with income below 200% FPL. Income inequality in Cornelius has decreased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 23% while those for the highest quintile have increased 8%.

Approximately 800 Cornelius households rent their homes, 44% of whom pay more than 30% of their income for their rent. Nearly 1 in 5 (17%) of renters pays more than 50% of their income to maintain housing. Since 2010, median earnings for Cornelius residents have increased 15% while rents have increased 10% making Cornelius an increasingly affordable home town.

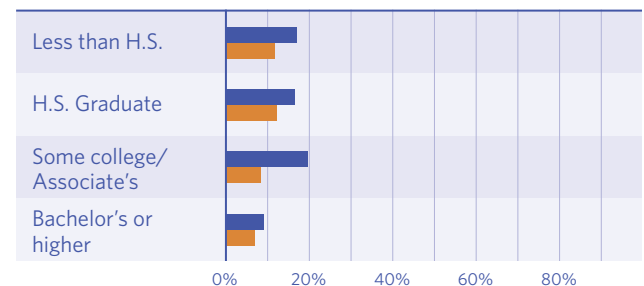


<b>Poverty Rate</b> .....	10%
<b>Children under 5 in Poverty</b> .....	13%
<b>All Children in Poverty</b> .....	9%
<b>Seniors in Poverty</b> .....	17%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line

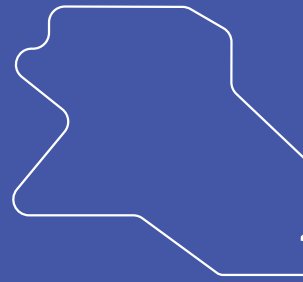


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills	44.2%	50.0%	37.5%	41.2%
Trouble saving money	39.5%	45.8%	50.0%	47.1%
Trouble paying credit balance	31.4%	37.5%	31.3%	35.3%
Diabetes	29.1%	25.0%	68.8%	23.5%
Lack of dental care	25.6%		31.3%	23.5%
Falling behind on rent	24.4%	29.2%		29.4%
Respiratory problems	24.4%			
Unemployment	24.4%	25.0%		23.5%
Unsafe streets	24.4%			
Mental health challenges	23.3%	25.0%	31.3%	32.4%
Weight management problems		25.0%	43.8%	
Existing fines		20.8%		
Increase in rent		20.8%	43.8%	20.6%
Aging problems			37.5%	
Denied benefits			31.3%	
Lack of afterschool activities				23.5%

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	39.5%	29.2%	62.5%	32.4%
Improving my credit	31.4%	33.3%	25.0%	38.2%
Access to dental care	29.1%		31.3%	26.5%
Affordable housing	27.9%	29.2%	25.0%	26.5%
Help with home repairs	26.7%	25.0%	31.3%	29.4%
Job training	24.4%		25.0%	23.5%
Help for my children to go to college	22.1%	20.8%		23.5%
Learning how to save	22.1%	33.3%	31.3%	32.4%
Help applying for benefits	20.9%			23.5%
Access to food	19.8%		31.3%	
Counseling for children		20.8%		
Help buying a home		20.8%		
Help getting a job		20.8%		
Learning how to budget		20.8%		
Access to legal services			25.0%	
Affordable car repair			25.0%	
Stable work hours				26.5%



# Durham

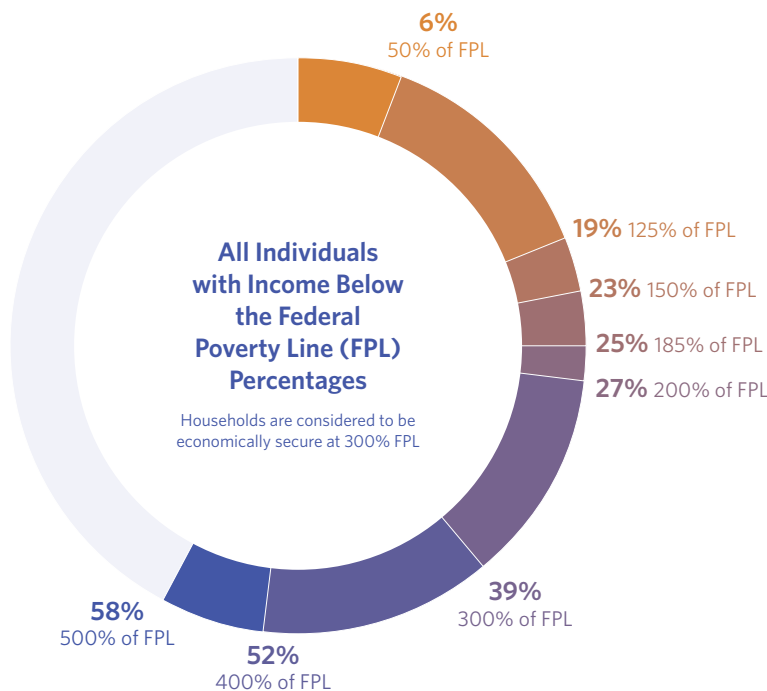
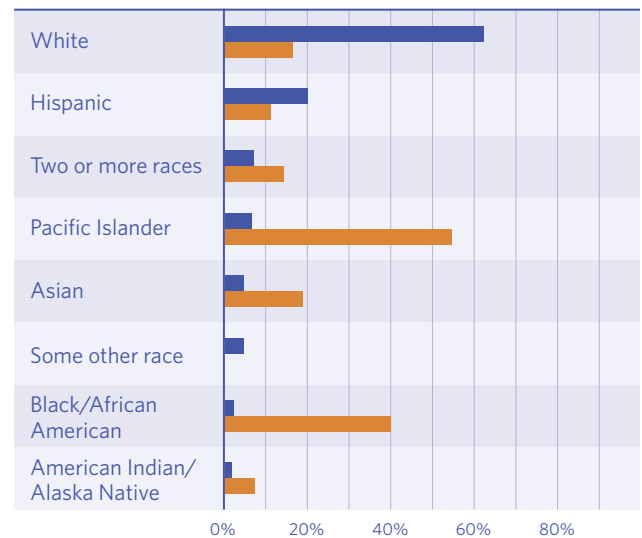
## Issues of Poverty 2020

The City of Durham is home to more than 1,700 people and lies between Tigrard and Tualatin. The population of Durham has increased nearly 30% since 2010. Approximately 19% of Durham residents live in households with income below the Federal Poverty Level and more than 1 in 4 (27%) have income below 200% FPL. Income inequality in Durham has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have decreased 38% while those for the highest quintile have increased 5%.

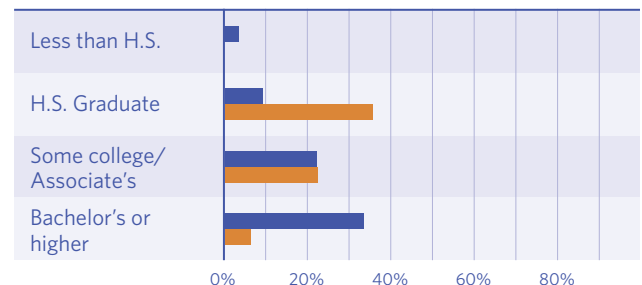
More than 800 Durham residents rent their homes 47% of whom pay more than 30% of their income for their housing. 28% of Durham renters dedicate half their income to remaining housed. Median earnings for Durham residents have decreased 7% since 2010 while median rents have increased 35%.

<b>Poverty Rate</b> .....	19%
<b>Children under 5 in Poverty</b> .....	31%
<b>All Children in Poverty</b> .....	33%
<b>Seniors in Poverty</b> .....	11%

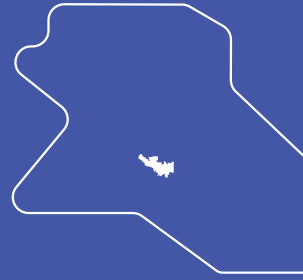
### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line







# Forest Grove

## Issues of Poverty

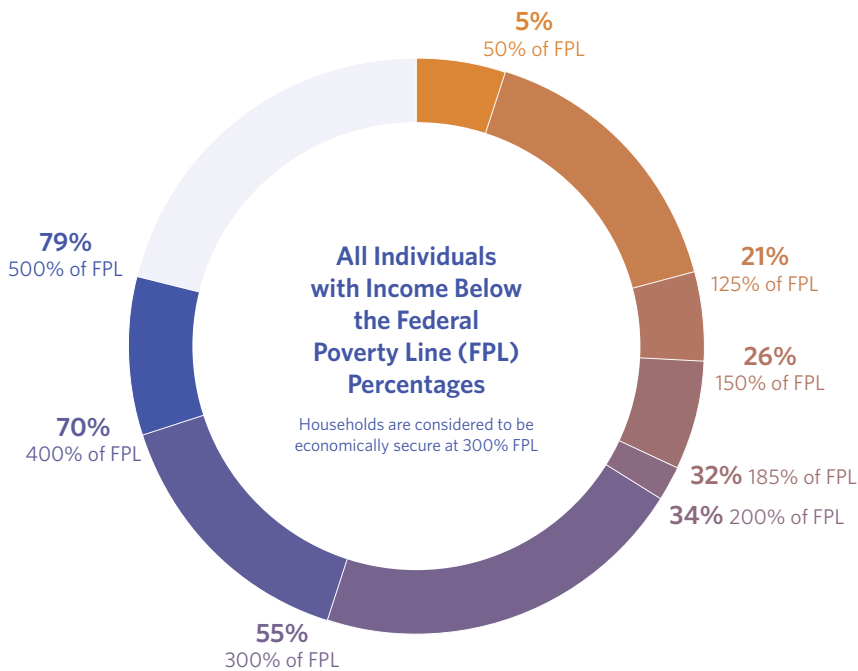
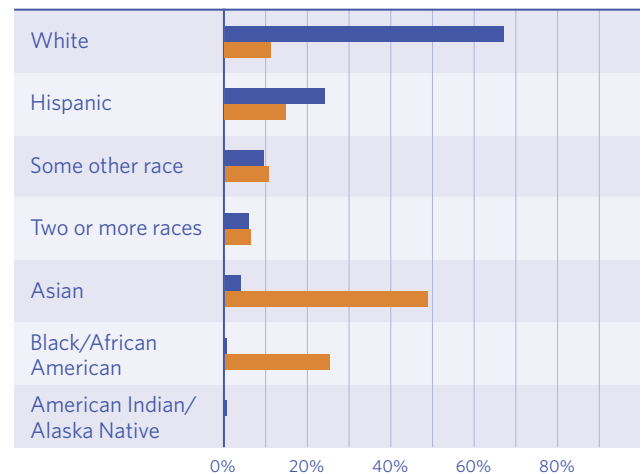
### 2020

The City of Forest Grove is home to more than 23,000 people. The western most city within the Urban Growth Boundary, the population of Forest Grove has increased 11% since 2010. Approximately 13% of Forest Grove residents live in households with income below the Federal Poverty Level and 34% live in households with income below 200% FPL. Income inequality in Forest Grove has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have decreased 3% while those for the highest quintile have increased 13%.

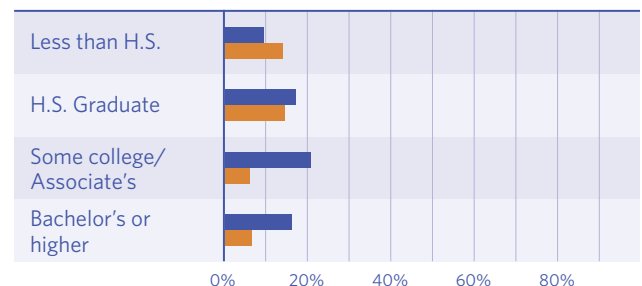
Over 3,300 Forest Grove households rent their homes and more than half of them (53%) of pay more than 30% of their income toward their housing costs. More than 1 in 3 (34%) Forest Grove households dedicates half their monthly income to maintaining their housing. Median earnings for Forest Grove residents have increased 11% since 2010 while median rents have increased 10%.

<b>Poverty Rate</b> .....	13%
<b>Children under 5 in Poverty</b> .....	9%
<b>All Children in Poverty</b> .....	18%
<b>Seniors in Poverty</b> .....	10%

#### Total Population by Race Percentage below Poverty Line



#### Total Population by Education Attainment Percentage below Poverty Line

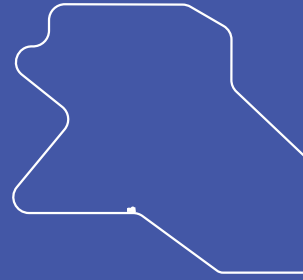


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Trouble saving money	41.6%	48.4%	30.8%	59.5%
Mental health challenges	34.5%	29.0%		27.0%
Falling behind on utility bills	33.6%	29.0%	19.2%	35.1%
Diabetes	29.2%			
Increase in rent	25.7%	29.0%	15.4%	35.1%
Falling behind on rent	24.8%		15.4%	35.1%
Weight management problems	23.0%		15.4%	32.4%
Homeless	22.1%	29.0%		27.0%
Lack of afterschool activities	22.1%	38.7%		37.8%
Aging problems	21.2%		26.9%	
No quality housing		32.3%		
Trouble paying credit balance		32.3%		
Difficulty managing childrens behavior		29.0%		29.7%
Unable to find child care		29.0%		
Feeling isolated			19.2%	
Respiratory problems			15.4%	
Long commute				29.7%

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

	All respondents	Children under 5	Seniors	Working
Affordable housing	30.1%	41.9%	11.5%	37.8%
Affordable utility bills	27.4%	25.8%	30.8%	
Help with home repairs	24.8%		26.9%	29.7%
Improving my credit	24.8%	35.5%	11.5%	35.1%
Affordable car repair	21.2%		11.5%	29.7%
Learning how to save	21.2%	38.7%	7.7%	35.1%
Access to dental care	18.6%		15.4%	
Child care	18.6%	45.2%		32.4%
Job training	18.6%	29.0%		35.1%
Help getting a job	17.7%		7.7%	
Learning how to budget		29.0%		27.0%
Help for my children to go to college		25.8%		
Counseling for children		22.6%		
Help buying a home		22.6%		
Access to transportation			11.5%	
Help improving my relationships			7.7%	
Stable work hours				29.7%
Access to food				24.3%



# Gaston

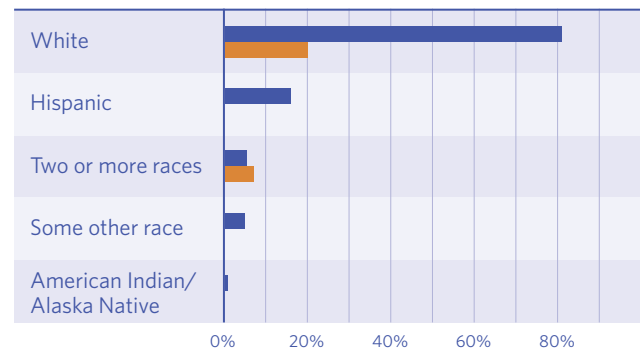
## Issues of Poverty 2020

The City of Gaston is home to roughly 550 people. Situated on the western end of the County, the population of Gaston has decreased 8% since 2010. Approximately 17% of Gaston residents live in households with income below the Federal Poverty Level and nearly 1 in 3 (30%) live in households with income below 200% FPL.

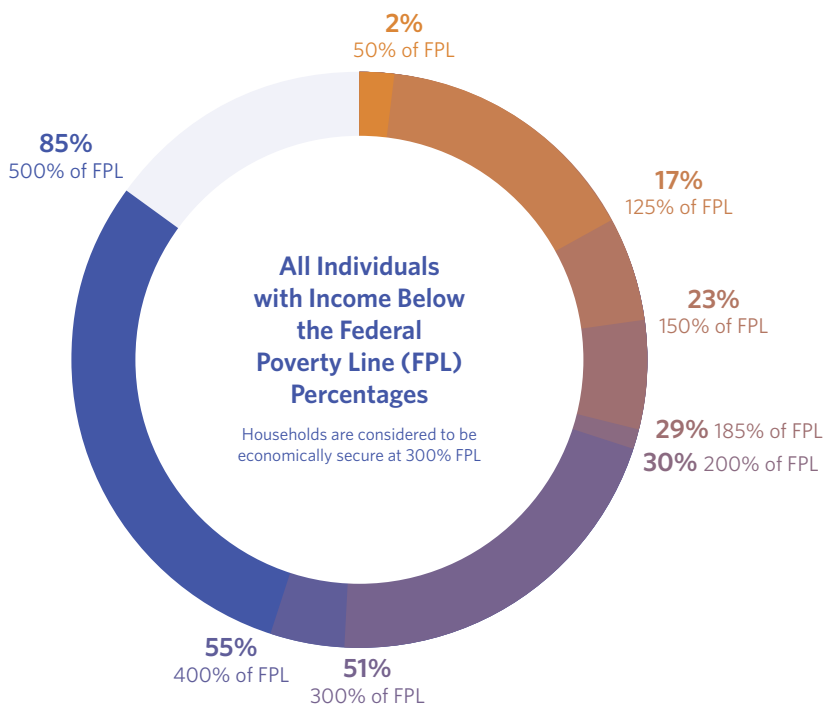
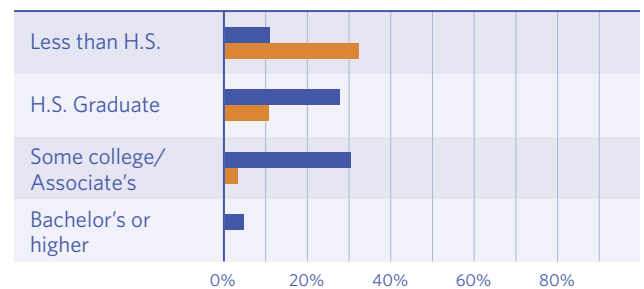
Gaston has a very small rental market of just under 100 homes. More than half (55%) of Gaston renters pay more than 30% of their income for their rent while more than 1 in 5 (26%) spend half their income to maintain housing. Median earnings for Gaston residents have decreased 17% since 2010 while median rents have increased 56% further straining household budgets.

<b>Poverty Rate</b> .....	17%
<b>Children under 5 in Poverty</b> .....	48%
<b>All Children in Poverty</b> .....	34%
<b>Seniors in Poverty</b> .....	1%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line

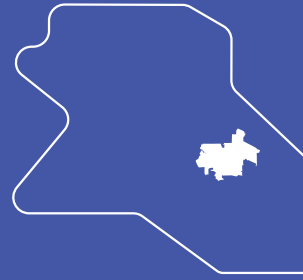


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Working
Falling behind on utility bills	56.00%	100.00%	50.00%
Trouble saving money	48.00%	66.70%	25.00%
Weight management problems	48.00%	66.70%	50.00%
Falling behind on rent	44.00%		75.00%
Unemployment	40.00%	33.30%	
Mental health challenges	36.00%	66.70%	25.00%
No quality housing	36.00%	66.70%	37.50%
Homeless	32.00%	33.30%	25.00%
Hunger	32.00%		37.50%
Increase in rent	28.00%		50.00%
Lack of job skills		66.70%	
Unable to find child care		66.70%	
Lack of afterschool activities			37.50%

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

	All respondents	Children under 5	Working
Affordable utility bills	52.0%	66.70%	62.50%
Affordable car repair	48.0%	66.70%	
Affordable housing	44.0%	66.70%	50.00%
Access to food	40.0%		25.00%
Help getting a job	40.0%	66.70%	25.00%
Job training	40.0%	33.30%	25.00%
Improving my credit	36.0%	66.70%	
Help with home repairs	32.0%		25.00%
Learning how to save	28.0%	33.30%	
Access to legal services	24.0%	33.30%	12.00%
Help applying for benefits		66.70%	
Access to food		33.30%	
Help buying a home			25.00%
Help for my children to go to college			25.00%
Help with legal fines			25.00%



# Hillsboro

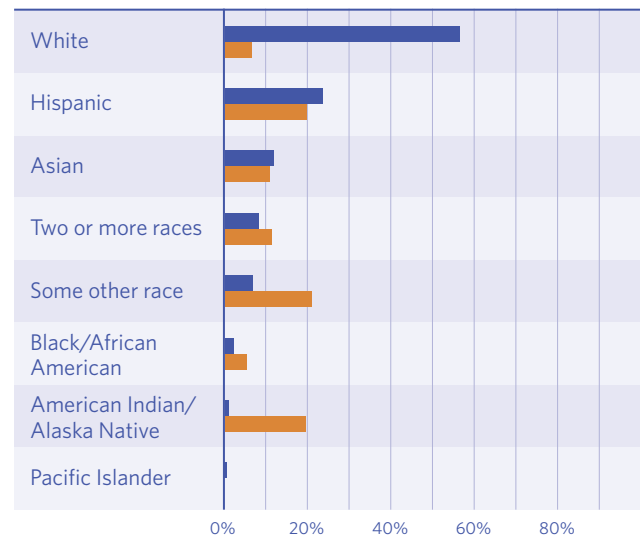
## Issues of Poverty 2020

The City of Hillsboro is home to nearly 110,000 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 26% live in households with income below 200% FPL. A diverse community situated in the heart of the County; the population of Hillsboro has increased 21% since 2010. Income inequality in Hillsboro has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 6% while those for the highest quintile have increased 13%.

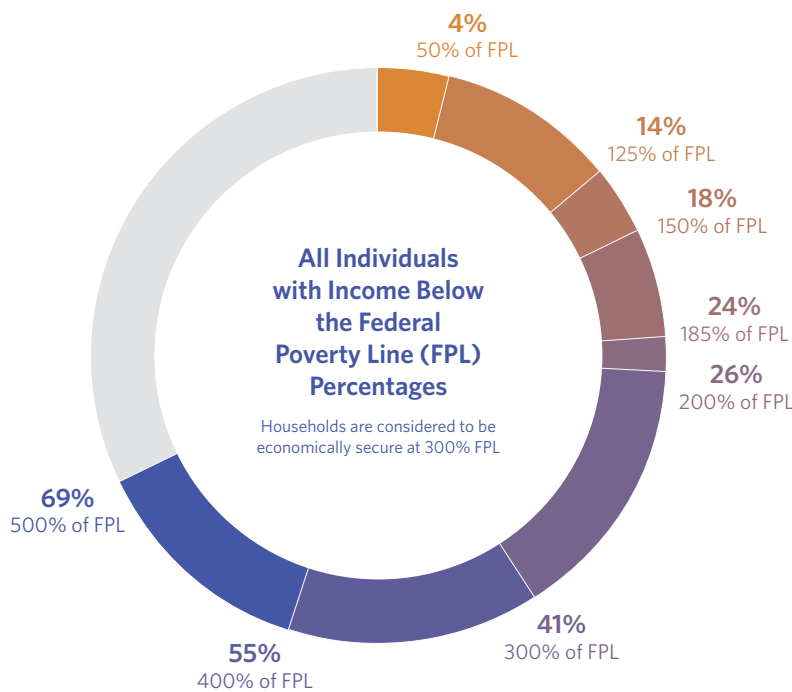
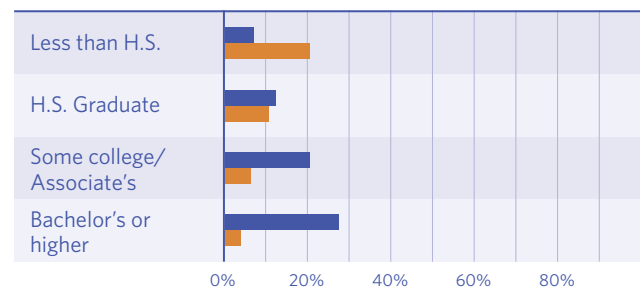
More than 18,000 Hillsboro Households rent their homes, 42% of whom pay more than 30% of their income for their housing costs and 18% spend half their monthly income to remain housed. Since 2010, median household earnings for Hillsboro residents have increased 31% while median gross rent has increased 55% further straining household budgets.

<b>Poverty Rate</b> .....	10%
<b>Children under 5 in Poverty</b> .....	17%
<b>All Children in Poverty</b> .....	14%
<b>Seniors in Poverty</b> .....	6%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line

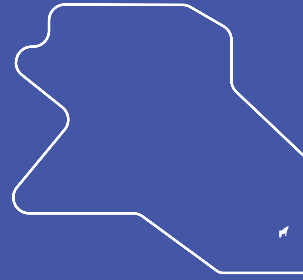


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Trouble saving money	48.2%	52.7%	34.3%	58.0%
Falling behind on utility bills	43.2%	49.1%	31.4%	50.4%
Mental health challenges	31.3%	26.4%	31.4%	27.7%
Falling behind on rent	31.0%	42.7%		39.5%
Unemployment	28.6%	33.6%		30.3%
Increase in rent	27.4%	27.3%	25.7%	33.6%
Trouble paying credit balance	25.6%	24.5%	28.6%	28.6%
Diabetes	23.2%		48.6%	
Lack of afterschool activities	23.2%	37.3%		28.6%
Respiratory problems	22.6%		20.0%	
Unable to find child care		25.5%		
Difficulty accessing loans		24.5%		
Aging problems			54.3%	
Lack of dental care			28.6%	
Feeling isolated			14.3%	
Underemployment				25.2%
Weight management problems				24.4%

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	37.8%	45.5%	25.7%	41.2%
Improving my credit	28.6%	39.1%	8.6%	37.0%
Affordable housing	27.7%	33.6%	14.3%	29.4%
Job training	24.7%	37.3%		29.4%
Help buying a home	23.8%	38.2%		31.9%
Access to dental care	23.5%		31.4%	
Help for my children to go to college	22.3%	40.9%		31.9%
Learning how to save	22.3%	34.5%		26.1%
Learning how to budget	20.5%	28.2%		25.2%
Affordable car repair	19.9%		17.1%	24.4%
Child care		33.6%		
Access to food		26.4%	14.3%	
Help with home repairs			20.0%	
Help applying for benefits			14.3%	
Help getting a job			8.6%	
Help navigating services			8.6%	
Stable work hours				24.4%

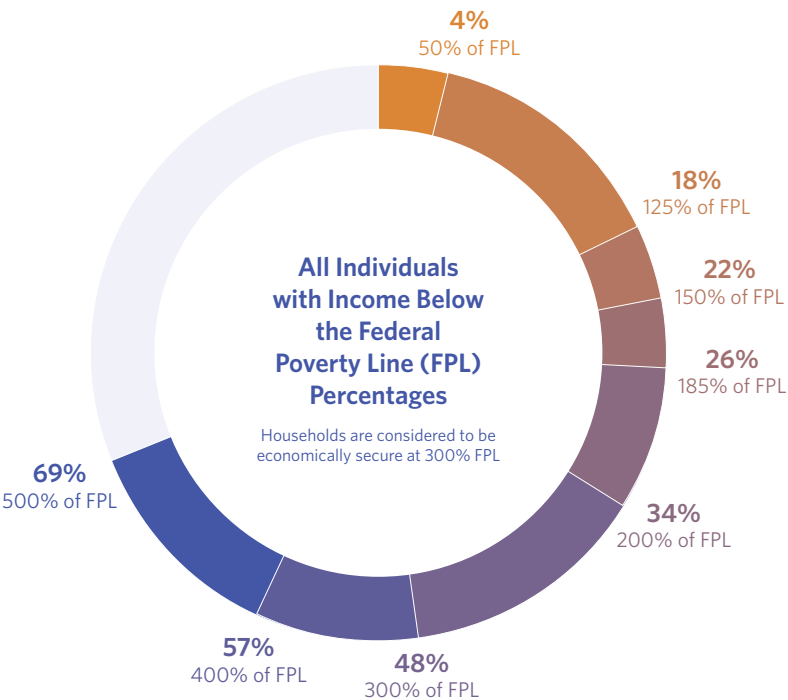


# King City

## Issues of Poverty 2020

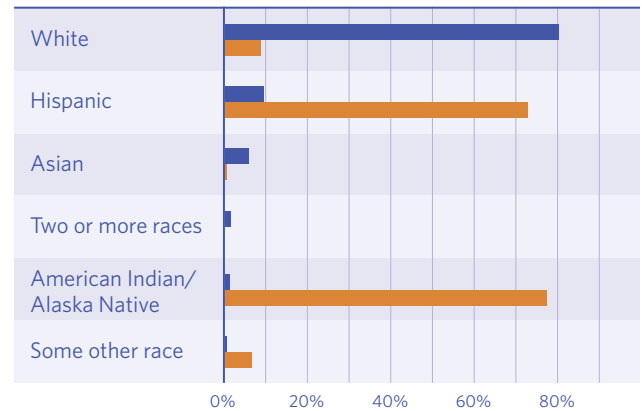
King City is home to just under 3,700 people. Located north west of Tigard, the population of King City has increased 21% since 2010. Approximately 15% of King City's residents live in households with income below the federal poverty level and nearly 34% live in households with income below 200% FPL. Income inequality in King City has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 5% while those for the highest quintile have increased 42%.

Approximately 350 King City households rent their homes, 50% of whom pay more than 30% of their income for their housing costs and nearly 1 in 4 (24%) spend half their monthly income to remain housed. Since 2010, median household earnings for King City's residents have increased 113% while median gross rent has increased 35% making King City one of the County's most affordable communities.

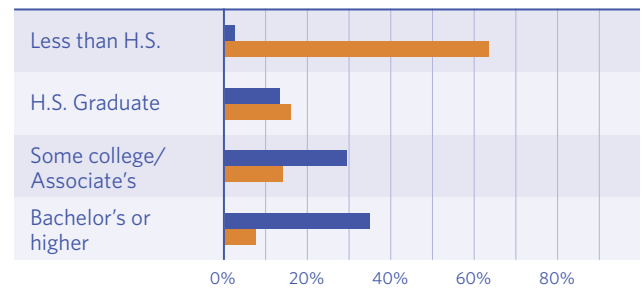


<b>Poverty Rate</b> .....	15%
<b>Children under 5 in Poverty</b> .....	40%
<b>All Children in Poverty</b> .....	33%
<b>Seniors in Poverty</b> .....	11%

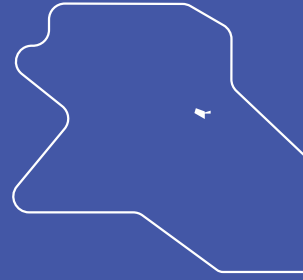
### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line







# North Plains

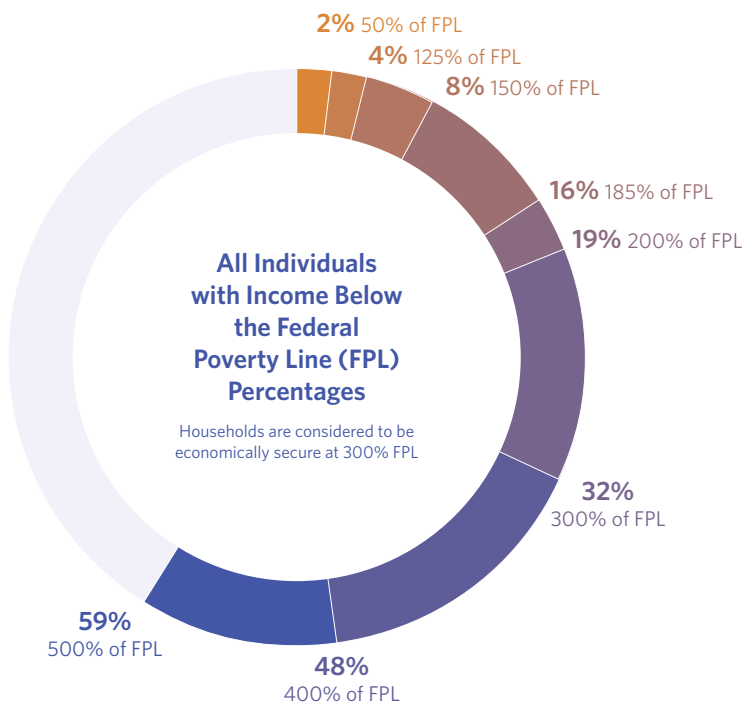
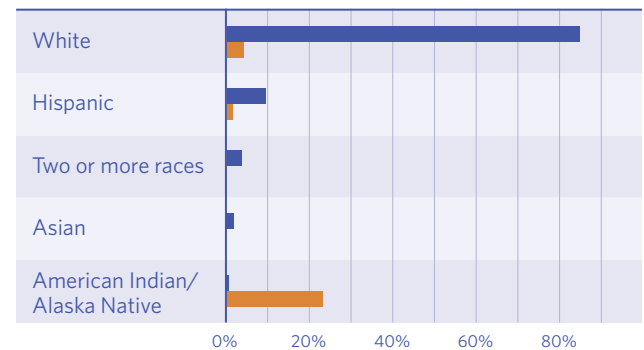
## Issues of Poverty 2020

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 25% since 2010. Approximately 4% of the population of North Plains lives in a household with income below the Federal Poverty Level and 19% in households with income below 200% FPL. Income inequality in North Plains has decreased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 50% while those for the highest quintile have increased 39%.

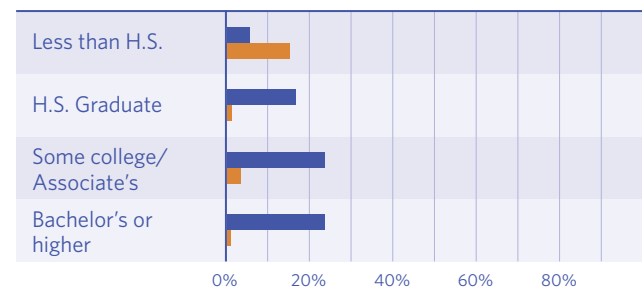
Just under 200 North Plains residents rent their homes and 55% of them pay more than 30% of their income for their housing costs. More than 1 in 5 (21%) renting households in North Plains spend half their income to remain housed. Median earnings for residents of North Plains have increased 19% while rents have increased 31%.

<b>Poverty Rate</b> .....	4%
<b>Children under 5 in Poverty</b> .....	17%
<b>All Children in Poverty</b> .....	8%
<b>Seniors in Poverty</b> .....	1%

### 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
Diabetes	42.1%		83.3%	
Trouble saving money	42.1%	71.4%	16.7%	42.9%
No quality housing	36.8%	42.9%	16.7%	28.6%
Falling behind on utility bills	31.6%	71.4%		42.9%
Trouble paying credit balance	31.6%	57.1%	16.7%	57.1%
Falling behind on rent	26.3%	28.6%	16.7%	28.6%
Unemployment	26.3%	57.1%		28.6%
Aging problems	21.1%		33.3%	
Homeless	21.1%	28.6%		
Increase in rent	21.1%		16.7%	
Arrest		28.6%		14.3%
Denied rental		28.6%		
Existing fines		28.6%		
Denied benefits			33.3%	14.3%
Weight management problems			33.3%	
Difficulty accessing loans			16.7%	14.3%
Mental health challenges				29.0%

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

	All respondents	Children under 5	Seniors	Working
Affordable housing	36.8%	57.1%		42.9%
Access to legal services	21.1%		16.7%	14.3%
Affordable utility bills	21.1%	42.9%	16.7%	28.6%
Child care	21.1%	42.9%		42.9%
Affordable car repair	15.8%	28.6%		14.3%
Help buying a home	15.8%	42.9%		28.6%
Help for my children to go to college	15.8%	42.9%		28.6%
Improving my credit	15.8%		16.7%	14.3%
Learning how to save	15.8%	28.6%	16.7%	14.3%
Access to dental care	10.5%		16.7%	
Help Improving my relationships		28.6%		14.3%
Job training		28.6%		
Learning how to budget		28.6%		
Access to transportation			33.3%	
Access to food			16.7%	
Help navigating services			16.7%	
Help with home repairs			16.7%	
Stable work hours			16.7%	



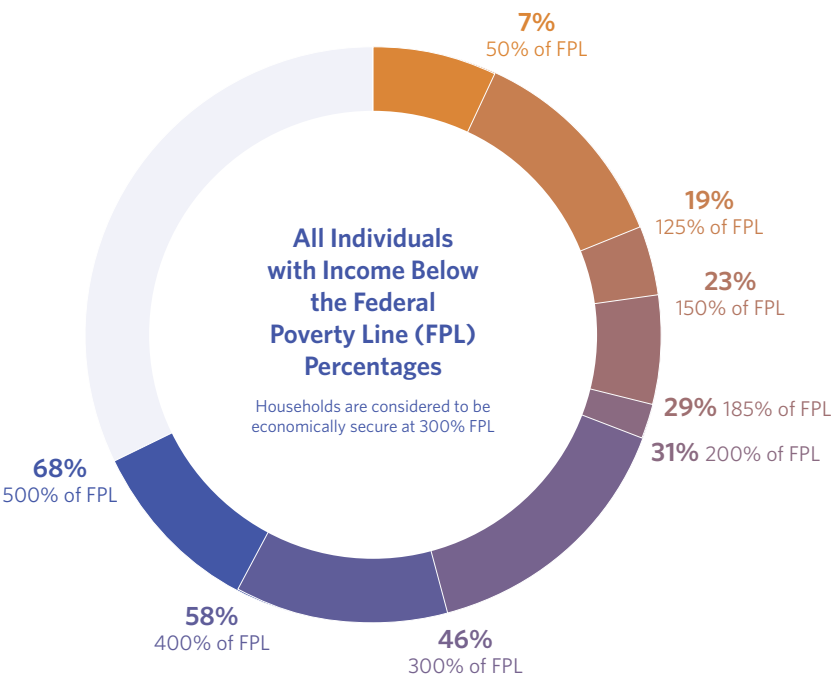
# Portland

## Issues of Poverty 2020

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 10% since 2010. 15% of Portland residents live in households with income below Federal Poverty Level and 31% in households with income below 200% FPL. Income inequality in Portland has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 9% while those for the highest quintile have increased 17%.

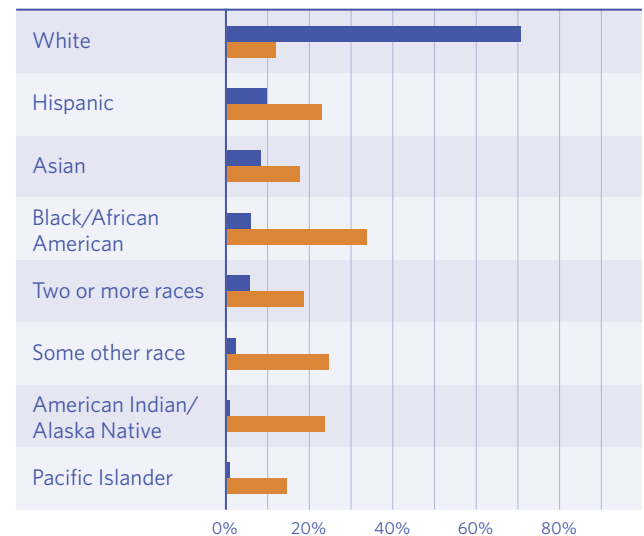
Median Earnings for Portland residents have increased 24% while median rents have increased 60%. More than 124,000 Portland residents rent their homes. Just under half (49) of them pay more than 30% of their income for their housing while 26% pay more than half their income to remain housed.

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.

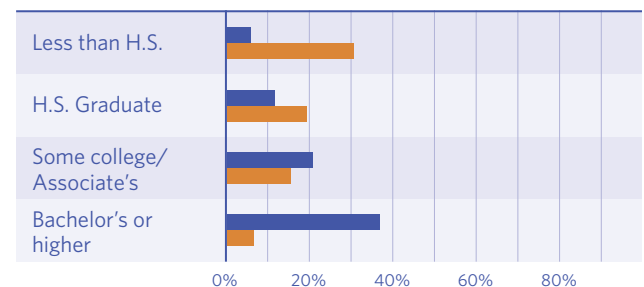


<b>Poverty Rate</b> .....	15%
<b>Children under 5 in Poverty</b> .....	17%
<b>All Children in Poverty</b> .....	17%
<b>Seniors in Poverty</b> .....	11%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line

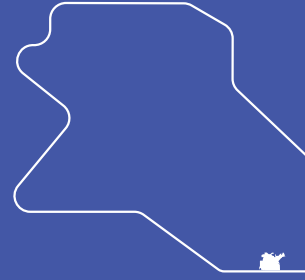


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills	50.9%	64.3%	23.1%	52.4%
Unemployment	41.8%	57.1%		38.1%
Trouble saving money	38.2%	35.7%	23.1%	42.9%
Mental health challenges	34.5%	28.6%	38.5%	38.1%
Trouble paying credit balance	34.5%	28.6%	15.4%	42.9%
Falling behind on rent	27.3%	28.6%	15.4%	38.1%
Increase in rent	25.5%	35.7%		23.8%
Weight management problems	21.8%		38.5%	23.8%
Difficulty accessing loans	20.0%		15.4%	
No quality housing	20.0%	35.7%	23.1%	
Existing fines		28.6%		19.0%
Homeless		28.6%		
Diabetes			30.8%	
Aging problems			15.4%	
Underemployment				23.8%

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	40.0%	50.0%	30.8%	33.3%
Affordable housing	32.7%	42.9%	23.1%	19.0%
Improving my credit	30.9%	28.6%	15.4%	28.6%
Job training	27.3%	35.7%		28.6%
Learning how to save	23.6%			38.1%
Access to dental care	21.8%	28.6%	23.1%	
Affordable car repair	21.8%	21.4%	15.4%	
Help getting a job	21.8%	28.6%		19.0%
Help buying a home	20.0%	28.6%		19.0%
Learning how to budget	20.0%		15.4%	23.8%
Access to transportation		28.6%		
Help with legal fines		28.6%		
Help with home repairs			23.1%	
Access to food			15.4%	
Access to health care			15.4%	
Access to mental health care			15.4%	19.0%
Help for my children to go to college				23.8%



# Sherwood

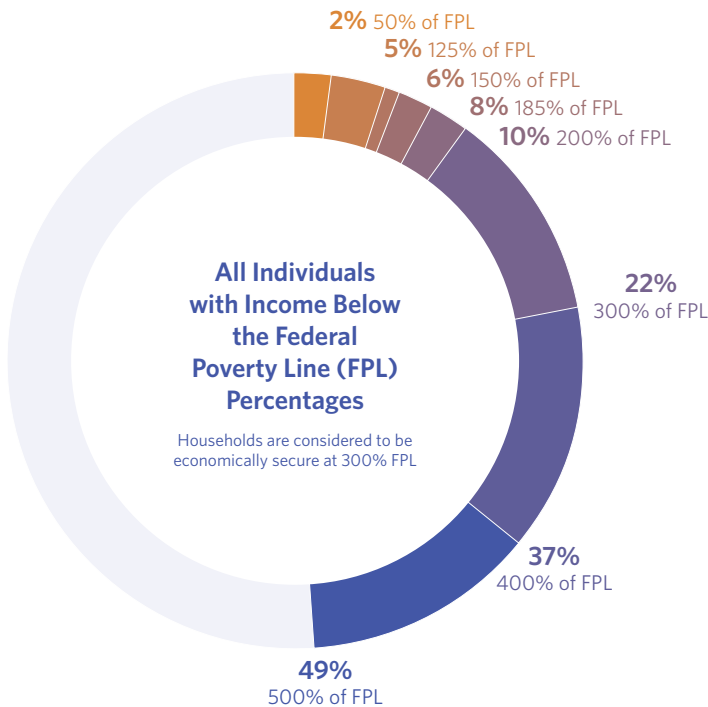
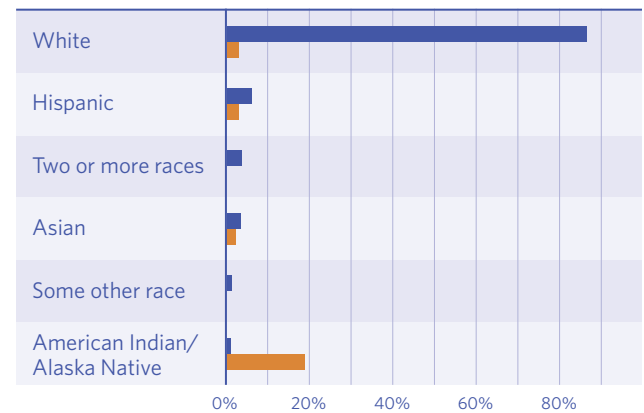
## Issues of Poverty 2020

The City of Sherwood is home to over 19,000 people. Approximately 3% of Sherwood’s residents live in households with income below the federal poverty level and 9% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Sherwood has increased 13% since 2010. Income inequality in Sherwood has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have decreased 3% while those for the highest quintile have increased 27%.

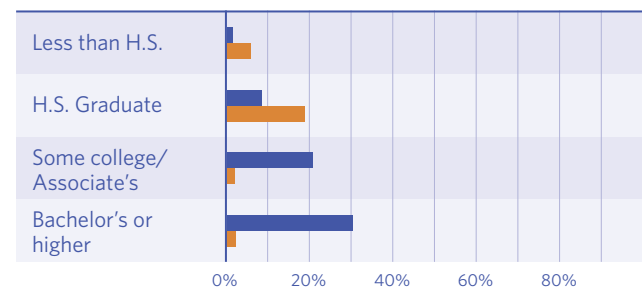
More than 1,500 Sherwood households rent their homes, 44% of whom pay more than 30% of their income for their housing costs and 21% spend half their monthly income to remain housed. Since 2010, median earnings for Sherwood residents have increased 21% while median gross rent has decreased by approximately 3%.

<b>Poverty Rate</b> .....	3%
<b>Children under 5 in Poverty</b> .....	3%
<b>All Children in Poverty</b> .....	3%
<b>Seniors in Poverty</b> .....	5%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line

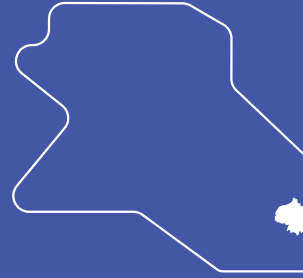


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills	59.1%	83.30%	40.00%	66.70%
Trouble saving money	59.1%	83.30%	60.00%	55.60%
Diabetes	36.4%	50.00%	60.00%	33.30%
Falling behind on rent	36.4%			33.30%
Trouble paying credit balance	31.8%	50.00%	20.00%	33.30%
Unemployment	27.3%			33.30%
Weight management problems	27.3%	33.30%		
Aging problems	22.7%		20.00%	33.30%
Hunger	22.7%	33.30%	20.00%	
Mental health challenges	22.7%	50.00%		33.30%
Difficulty accessing loans		33.30%		
Difficulty managing childrens behavior		33.30%		33.30%
Lack of quality education		33.30%		33.30%
Feeling isolated			40.00%	
Homeless			40.00%	
Lack of dental care			20.00%	
Respiratory problems			20.00%	

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	50.0%	100.00%	20.00%	66.7%
Affordable car repair	36.4%	66.70%	40.00%	44.4%
Help with home repairs	31.8%	66.70%		44.4%
Improving my credit	27.3%	66.70%		44.4%
Affordable housing	22.7%	16.70%	40.00%	22.2%
Learning how to budget	22.7%	66.70%		33.3%
Learning how to save	22.7%	66.70%		33.3%
Access to dental care	18.2%		40.00%	
Child care	13.6%	50.00%		22.2%
Help for my children to go to college	13.6%	33.30%		22.2%
Help improving my relationships		33.30%		22.2%
Access to legal services			20.00%	
Help navigating services			20.00%	



# Tigard

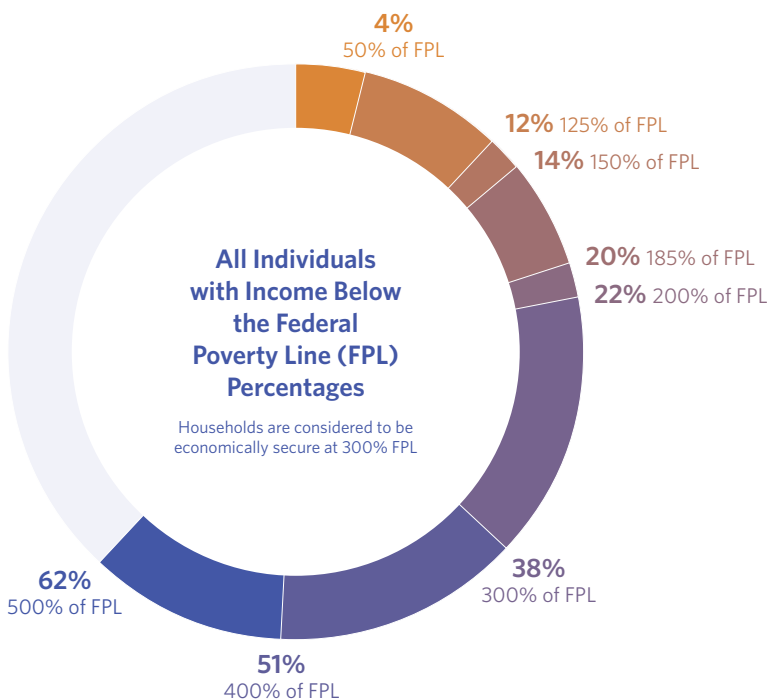
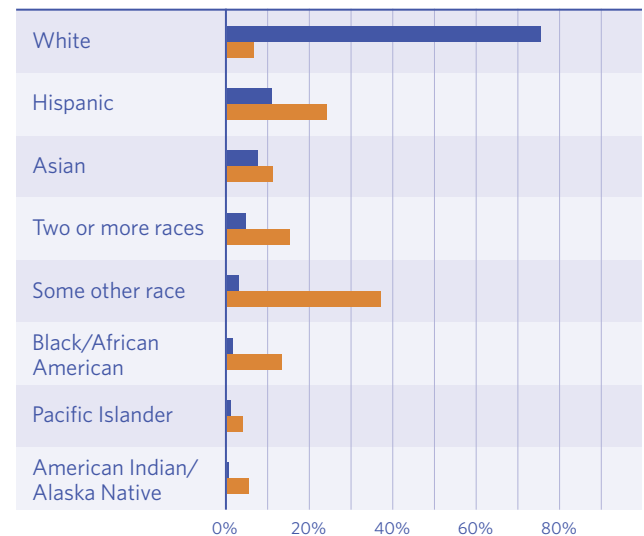
## Issues of Poverty 2020

The City of Tigard is home to just over 52,000 people. Approximately 9% of Tigard’s residents live in households with income below the federal poverty level and 22% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Tigard has increased 10% since 2010. Income inequality in Tigard has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have decreased 6% while those for the highest quintile have increased 4%.

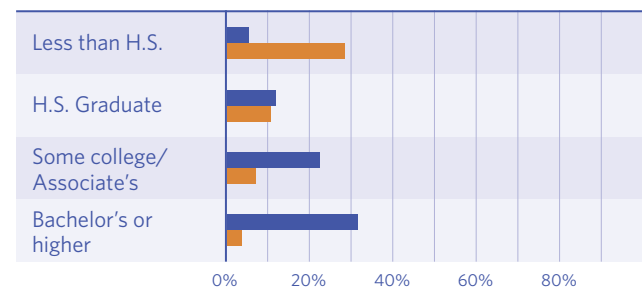
More than 8,200 Tigard Households rent their homes, 53% of whom pay more than 30% of their income for their housing costs and 28% spend half their monthly income to remain housed. Since 2010, median earnings for Tigard residents have increased 23% while median gross rent has increased 53% further straining household budgets.

<b>Poverty Rate</b> .....	9%
<b>Children under 5 in Poverty</b> .....	9%
<b>All Children in Poverty</b> .....	10%
<b>Seniors in Poverty</b> .....	6%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Line



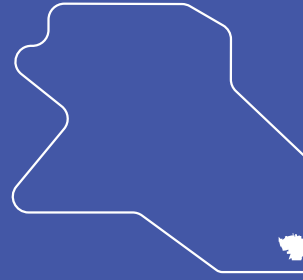


## TOP 10 MOST COMMON CONDITIONS OF POVERTY EXPERIENCED

	All respondents	Children under 5	Seniors	Working
Falling behind on utility bills	40.9%	41.2%	18.2%	50.9%
Trouble saving money	40.9%	58.8%	25.0%	50.9%
Falling behind on rent	33.1%	38.2%		45.3%
Diabetes	32.5%		54.5%	
Mental health challenges	29.2%	20.6%		32.1%
Unemployment	28.6%		22.7%	
Increase in rent	27.3%	26.5%	27.3%	26.4%
Trouble paying credit balance	25.3%	26.5%	18.2%	30.2%
Lack of dental care	24.0%		31.8%	22.6%
Weight management problems	20.8%	23.5%	15.9%	24.5%
Lack of afterschool activities		32.4%		24.5%
Difficulty accessing loans		26.5%		26.4%
Unable to find child care		23.5%		
Aging problems			25.0%	
No quality housing			18.2%	

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	38.3%	44.1%	27.3%	41.5%
Affordable housing	32.5%	38.2%	22.7%	39.6%
Improving my credit	30.5%	61.8%	15.9%	37.7%
Access to dental care	22.7%	23.5%	29.5%	24.5%
Affordable car repair	19.5%		25.0%	24.5%
Learning how to save	18.8%	38.2%		28.3%
Access to food	17.5%		13.6%	
Help applying for benefits	17.5%		11.4%	24.5%
Job training	17.5%	23.5%		
Learning how to budget	17.5%	41.2%		26.4%
Child care		29.4%		
Help buying a home		29.4%	11.4%	24.5%
Help for my children to go to college		26.5%		32.1%
Access to health care			15.9%	
Access to health insurance			13.6%	

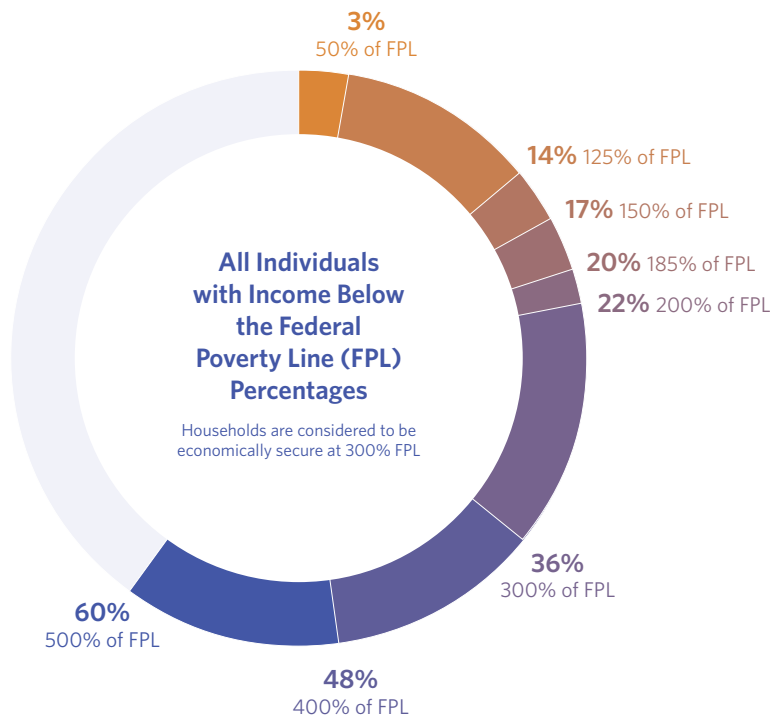


# Tualatin

## Issues of Poverty 2020

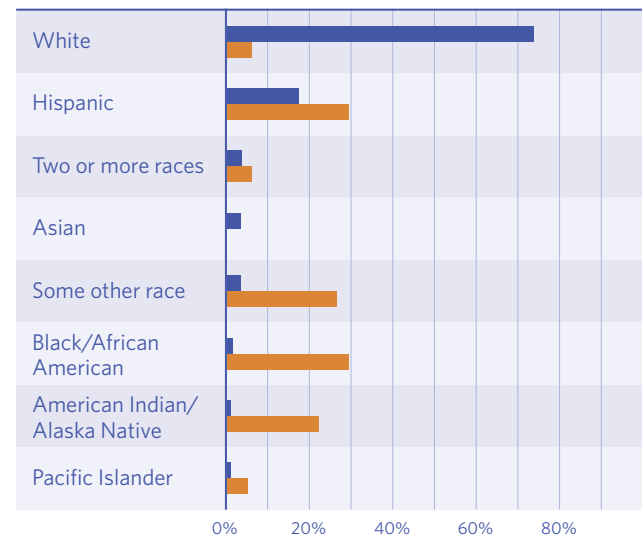
The City of Tualatin is home to just over 27,000 people. Approximately 10% of Tualatin residents live in households with income below the federal poverty level and 22% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Tualatin has increased 6% since 2010. Income inequality in Tualatin has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have decreased 1% while those for the highest quintile have increased 13%.

Nearly 5,000 Tualatin Households rent their homes, 52% of whom pay more than 30% of their income for their housing costs and 27% spend half their monthly income to remain housed. Since 2010, median earnings for Tualatin residents have increased 26% while median gross rent has increased 51% further straining household budgets.

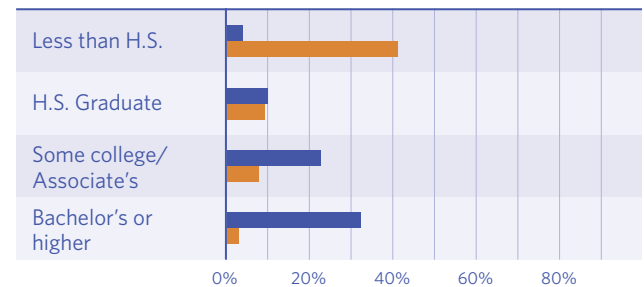


<b>Poverty Rate</b> .....	10%
<b>Children under 5 in Poverty</b> .....	11%
<b>All Children in Poverty</b> .....	15%
<b>Seniors in Poverty</b> .....	5%

### 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	Seniors	Working
Trouble saving money	39.4%	30.8%	20.0%	54.5%
Falling behind on rent	36.4%	38.5%	30.0%	54.5%
Falling behind on utility bills	36.4%		20.0%	45.5%
Increase in rent	33.3%	30.8%	30.0%	45.5%
Unemployment	30.3%	53.8%	20.0%	36.4%
Lack of dental care	27.3%	30.8%	10.0%	27.3%
Mental health challenges	27.3%		10.0%	27.3%
Trouble paying credit balance	24.2%	38.5%		45.5%
Respiratory problems	21.2%	30.8%		
Diabetes	18.2%		30.0%	
Lack of afterschool activities		46.2%		
Denied home loan		30.8%		
Unable to find child care		30.8%		
Aging problems			20.0%	
Lack of disability accommodations			10.0%	
Difficulty accessing loans				36.4%
Bullying				27.3%

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

	All respondents	Children under 5	Seniors	Working
Affordable utility bills	37.8%	45.5%	25.7%	41.2%
Improving my credit	28.6%	39.1%	8.6%	37.0%
Affordable housing	27.7%	33.6%	14.3%	29.4%
Job training	24.7%	37.3%		29.4%
Help buying a home	23.8%	38.2%		31.9%
Access to dental care	23.5%			
Help for my children to go to college	22.3%	40.9%		31.9%
Learning how to save	22.3%	34.5%		26.1%
Learning how to budget	20.5%	28.2%		25.2%
Affordable car repair	19.9%		17.1%	24.4%
Child care		33.6%		
Access to food		26.4%	14.3%	
Help with home repairs			20.0%	
Help applying for benefits			14.3%	
Help getting a job			8.6%	
Help navigating services			8.6%	
Stable work hours				24.4%



# Wilsonville

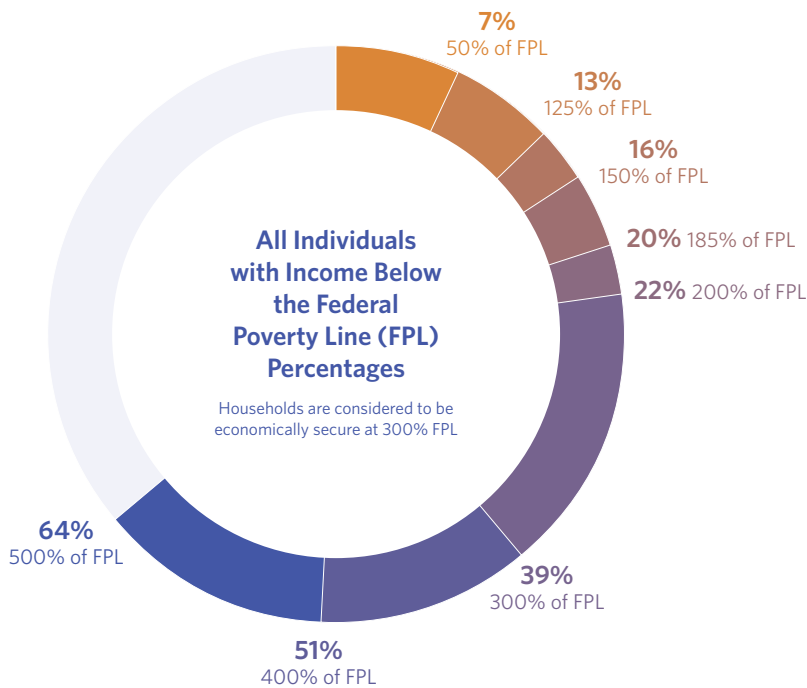
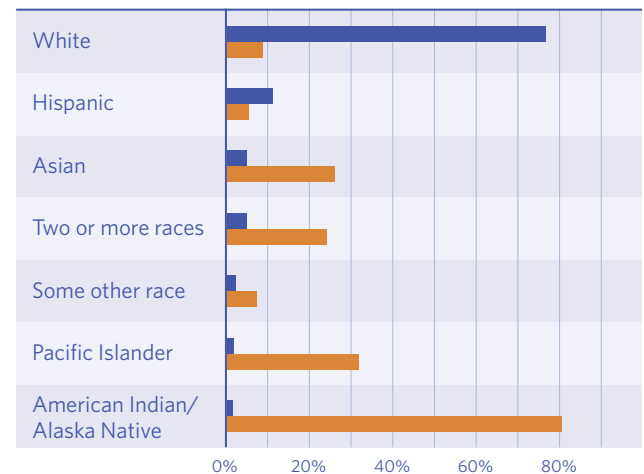
## Issues of Poverty 2020

The City of Wilsonville is home to nearly 22,000 people. Approximately 11% of Wilsonville’s residents live in households with income below the federal poverty level and 23% live in households with income below 200% FPL. Located on the south eastern end of the County, the population of Wilsonville has increased 25% since 2010. Income inequality in Wilsonville has increased from 2010 to 2018 as median incomes for those in the lowest income quintile have increased 12% while those for the highest quintile have increased 26%.

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. Since 2010, median earnings for Wilsonville residents have increased 18% while median gross rent has increased 46% further straining household budgets.

<b>Poverty Rate</b> .....	11%
<b>Children under 5 in Poverty</b> .....	17%
<b>All Children in Poverty</b> .....	14%
<b>Seniors in Poverty</b> .....	8%

### Total Population by Race Percentage below Poverty Line



### Total Population by Education Attainment Percentage below Poverty Level

