

Clackamas County Community Needs Assessment 2016

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Clackamas County

Third most populous county in the state, Clackamas County is home to the end of the Oregon Trail, the Mt. Hood Territory and about 400,000 residents scattered across 1,883 square miles. Many of our residents live in suburban communities with close ties to the City of Portland's urban core for employment, while residents in rural communities make their living from some of Oregon's richest farmland. Our county is one of the most geographically and economically diverse in the state.

The Impacts of Poverty

While Clackamas County has experienced some economic recovery since the last recession, poverty persists throughout the county. The conditions of poverty are the absence of what most of us take for granted: safe housing, a livable wage, reliable transportation, educational opportunities, access to doctors, and healthy food. Take any one of these away, and it's a long way back to stability. Poverty touches all aspects of life, from nutrition and access to medical care to education and job prospects. The effects of poverty ripple through society, creating unstable communities and strains on healthcare systems.

A major result of poverty is houselessness and unstable housing, which affect not just where a child sleeps, but also access to education, which ultimately influences that child's opportunities throughout adulthood. People living on the edge of houselessness often reside in substandard housing and can face unsafe conditions including mold, an inability to pay for heating, the threat of eviction, and long travel distances between work and affordable housing. Increasing rents and no-cause evictions are on the rise throughout the county, putting the most vulnerable among us at risk.

The foundation of a community is stable housing for individuals and families. Many low-income families struggle to remain safely housed, working low-wage jobs and moving frequently seeking lower rents. Some stay with family or friends and, when options run out, live in their cars. If one can't afford housing, likely that person can't afford enough food either. An empty belly makes it hard to concentrate in school or work. Without education or training, earning potential is greatly diminished. Thus, the conditions of poverty perpetuate the cycle of poverty.

Ultimately, poverty is a web of impossible choices. It means choosing between feeding yourself or feeding your child; between paying for rent or paying for medicine; between letting your oldest child go to school or keeping him home to look after younger kids while you work. These are terrible choices that no one should have to make. And yet, many in our communities are facing these painful dilemmas right now. The Community Action Board is committed to disrupting the cycle of poverty and ensuring our community members are safe, healthy, and housed.

Calculating Poverty

Federal Poverty Level

Many programs establish eligibility based on a household’s income and family size. The tool most often used is the Federal Poverty Level (FPL). The FPL was established in 1964 as a way to determine if a family’s income is adequate to cover basic needs. FPL assumes that a family of three will spend one third of its income on food. *This is no longer a correct assumption.* FPL does not take into account costs of living, such as housing, transportation, taxes, or medical care. Because the FPL is not adjusted for differences in cost of living by area of the country (with the exception of Alaska and Hawaii) the FPL for Clackamas County is the same as that for New York City and Detroit.

Because of the deficiencies in the methodology of calculating the FPL, the number of people experiencing conditions of poverty is much greater than the number that are identified as living in poverty. Many households who need assistance are deemed ineligible.

2016 Federal Poverty Level

Household Size	100% of FPL
1	\$11,880
2	16,020
3	20,160
4	24,300
5	28,440
6	32,580
7	36,730
8	40,890

Source: FamiliesUSA.org

Self-Sufficiency Standard

The Self-Sufficiency Standard was developed at the University of Washington in the mid-1990s to address the shortcomings of the FPL by establishing incomes based on the cost of basic services and needs in a given area. Self-sufficiency Income takes into account:

- The makeup of the family (age ranges of children)
- Housing costs
- Child Care costs
- Food
- Transportation
- Health Care

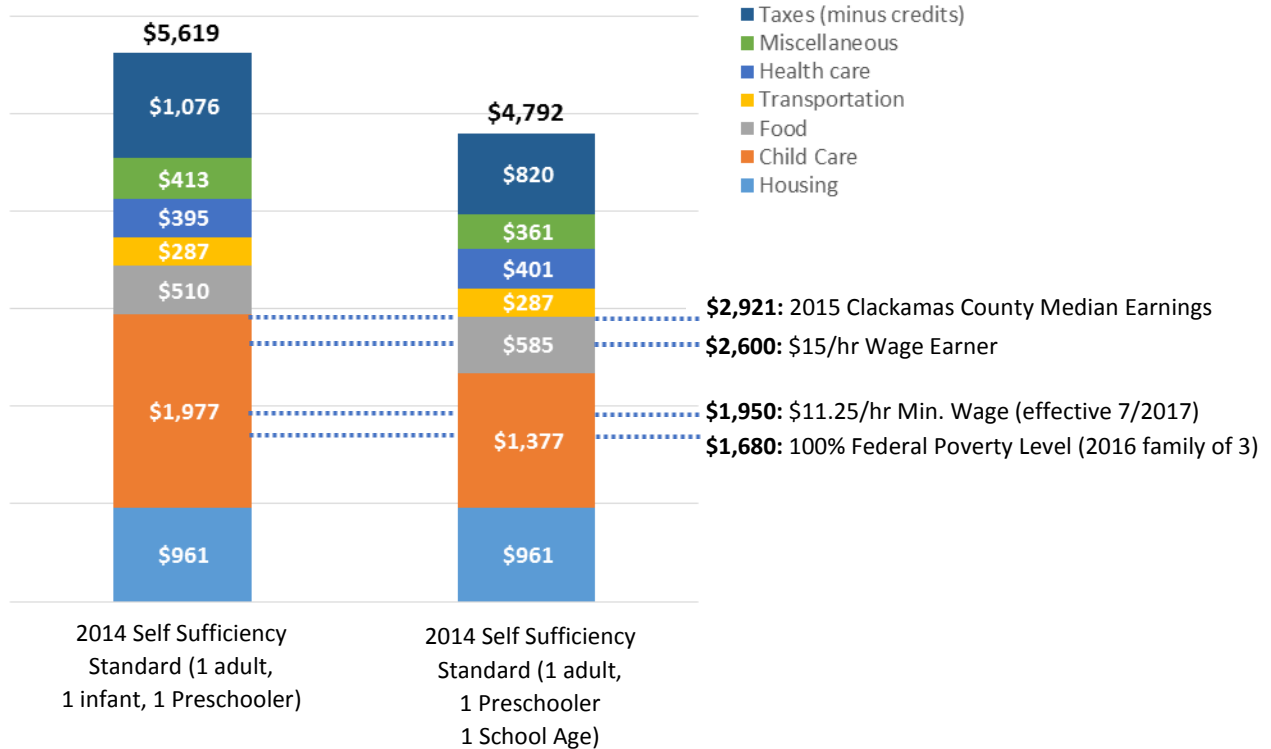
SELF-SUFFICIENCY INCOME IN CLACKAMAS COUNTY EQUATES TO 300 PERCENT OF THE FEDERAL POVERTY LEVEL.

The Self-Sufficiency Standard for Clackamas County, 2014

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$807	\$961	\$961	\$961	\$961	\$1,417	\$961	\$961
Child Care	\$0	\$880	\$1,977	\$1,377	\$498	\$2,474	\$1,977	\$1,377
Food	\$257	\$389	\$510	\$585	\$678	\$689	\$732	\$803
Transportation	\$279	\$287	\$287	\$287	\$287	\$287	\$547	\$547
Health Care	\$125	\$383	\$395	\$401	\$430	\$414	\$451	\$457
Miscellaneous	\$147	\$290	\$413	\$361	\$285	\$528	\$467	\$415
Taxes	\$425	\$878	\$1,343	\$1,087	\$614	\$1,951	\$1,422	\$1,163
OR Working Family Child Care Credit (-)	\$0	\$0	\$0	\$0	-\$179	\$0	\$0	\$0
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$85	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$50	-\$100	-\$100	-\$55	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.59	\$22.35	\$31.93	\$27.23	\$18.56	\$42.10	\$17.87 per adult	\$15.50 per adult
MONTHLY	\$2,039	\$3,934	\$5,620	\$4,793	\$3,267	\$7,410	\$6,290	\$5,458
ANNUAL	\$24,469	\$47,211	\$67,442	\$57,515	\$39,208	\$88,924	\$75,485	\$65,490

The costs of living related to a person’s ability to be self-sufficient in Clackamas are among the highest in the state: \$47,211 annually for a household of one adult and one preschooler.

Self Sufficiency Standard vs Income Levels



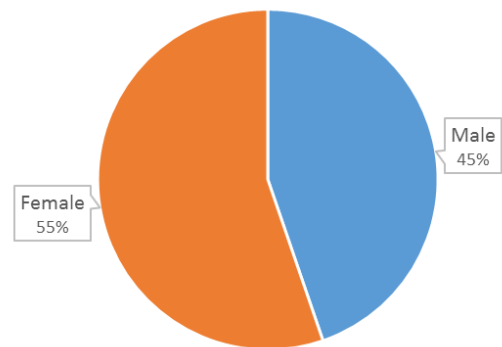
Who is Poor in Clackamas County?

Approximately 9.5 percent of Clackamas County residents earn less than the Federal Poverty Level. This equates to 36,894 people living in poverty in the county. About half of the people living in poverty in Clackamas County are considered to be in extreme poverty – meaning they earn less than 50 percent of the FPL. While poverty affects people of any race, age, or gender, some in our community are more at risk.

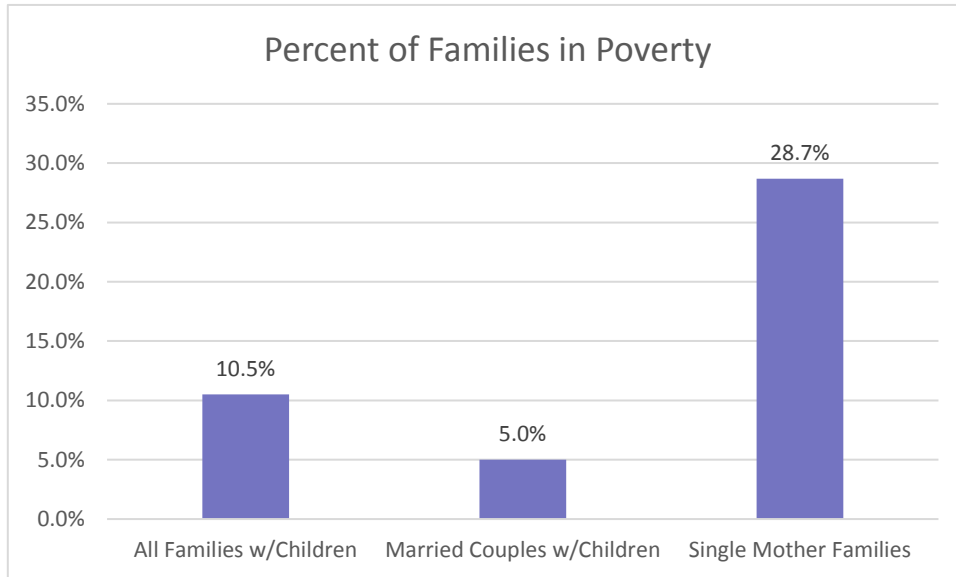
Poverty and Gender

Women in the county are disproportionately impacted by conditions of poverty, making up 55 percent of the population living in poverty in 2015, according to American Community Survey estimates (5-year; 2011-2015)

Single mothers are far more likely to live in poverty than other household types. Almost 30 percent of Female Head of Household



families have income at or below the poverty level. Among **CAB Survey** respondents, lack of affordable childcare was listed as a barrier to furthering education and improving stability and overall circumstances.



Source: American Community Survey 2011-2015

Poverty and Ethnicity/Race

People of color are disproportionately impacted by conditions of poverty. While people who identify as a race other than White make up just 10.7 percent of the total county population, they account for 15.2 percent of those living in poverty. Further, 16 percent of the people living in poverty identify as Hispanic/Latino, regardless of race. Clackamas County residents who are Native American, Black, or Hispanic are far more likely to live below the poverty level, as well as have lower earning potential, than are residents of European or Asian descent. According to the **2016 Community Action Board Needs Survey (CAB Survey)**:

- 70 percent of non-white respondents reported sometimes or always worrying about affording rent/mortgage, compared to 58 percent of white respondents
- Twice as many non-white respondents had a rent increase of between \$100 and \$200 in the past year, as compared to white respondents
- A smaller percentage of non-white respondents reported having any education beyond high school, as compared to white respondents
- 75 percent of non-white respondents would like more education and training, compared with about 53 percent of white respondents
- Twice as many Hispanic/Latino respondents said rent increases are making housing unaffordable, as compared to white respondents.

Race or Hispanic/Latino Ethnicity	Number of People in County	Number of People below the Poverty Level
White (Non-Hispanic)	345,176	31,286 (9.1%)
Black or African American	3,456	485 (14.0%)
Hispanic or Latino (any race)	31,633	5,953 (18.8%)
American Indian/AK Native	2,556	675 (26.4%)
Asian	15,626	1,060 (6.8%)
Native Hawaiian/Pacific Is.	1,125	200 (17.8%)
Some other race	5,892	1,440 (24.4%)
Two or more races	12,604	1,748 (13.9%)

Source: American Community Survey 2011-2015

Poverty and Disability Status

In Clackamas County, 45,920 residents have at least one disability. These residents are nearly twice as likely to have incomes at or below the poverty level as compared to residents who have no disability (15.9 percent versus 8.7 percent respectively). Further, many residents living with a disability have limited opportunities to increase their income. Of the residents 16 years or older who have a disability, 22.9 percent are employed, compared to 65.4 percent of residents 16 years or older who have no disability.

Poverty and Education

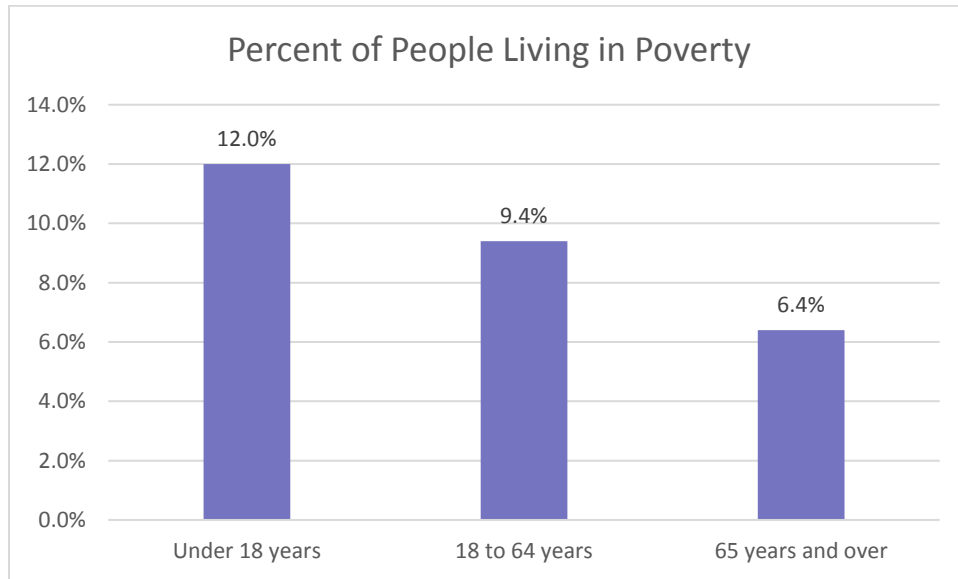
County residents with lower levels of education are more likely to live in poverty. Based on 2015 U.S. Census data, the median income for a Clackamas County resident who did not have a high school diploma was \$24,603. This indicates that half of this population does not earn the Self-Sufficiency Standard for an adult living in the county. In contrast, county residents who have a high school diploma earned a median income of \$34,758 (33 percent more), and residents who have a bachelor’s degree earned a median income of \$52,357 (113 percent more). Almost 60 percent of **CAB Survey** respondents expressed interest in pursuing more education or training with most citing costs and lack of affordable childcare as barriers. Other barriers included disabilities, transportation, time, and limited English language skills.

44 PERCENT OF THOSE LIVING IN POVERTY IN CLACKAMAS COUNTY ARE ACTIVELY EMPLOYED.

SOURCE: U.S. CENSUS DATA

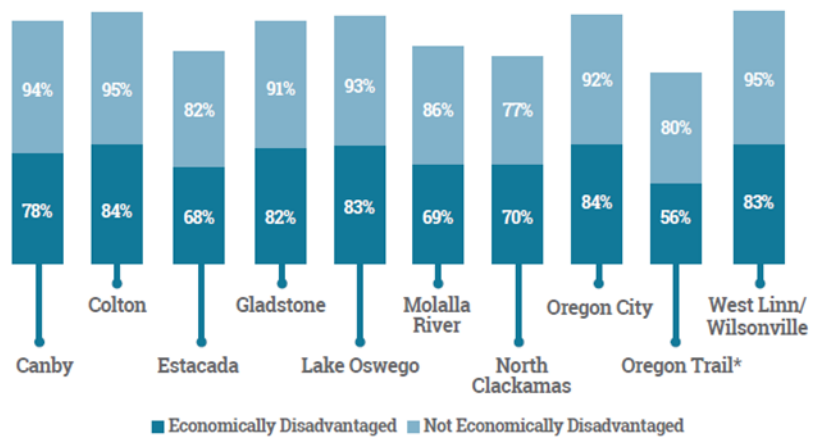
Age and Poverty

Children under the age of 18 are affected by economic insecurity in greater numbers than other age groups in Clackamas County. About 40 percent of school-age students are identified by their respective school districts as economically disadvantaged. This has a significant impact on their long-term educational success.



Source: American Community Survey 2011-2015

Graduation Rates by Economic Status¹ and Health Equity Zone, 2014-2015



¹ Qualifies for free or reduced lunch
* p-value <0.05

Poverty and Geography

In Clackamas County, small rural towns have larger concentrations of people living in poverty, and often, of isolated seniors in need of basic resources. Below are the areas of the county with the highest rates of moderately low income and low income individuals:

Johnson City – 63% low to moderately low income.

Molalla – 49.6%

Barlow – 48.3%

Estacada – 46.7%

Oregon City – 45.2%

Gladstone – 45.1%

Milwaukie – 44.9%

Canby – 43.4%

Source: HUD.Gov Low to Moderate Income Population by Block Group

Theory of Change and Community Needs

Theory of Change seeks to connect activities and interventions with achieving long-term goals. It works by “back casting,” or starting with the long-term goals and working backward to identify the specific outcomes needed to achieve each goal.

Building upon the work of the Community Action Partnership of Oregon and regional partners, Clackamas County has adopted a Theory of Change model that describes the services and supports that are required to move people from crisis, to stability, to equipped to exit poverty. The model includes the acknowledgement that for some, especially older adults and persons with disabilities who rely on meager Social Security benefits,

achieving a state of stability and reducing the amount of time spent in crisis may be the best achievable outcome. Exiting poverty is an unattainable goal.

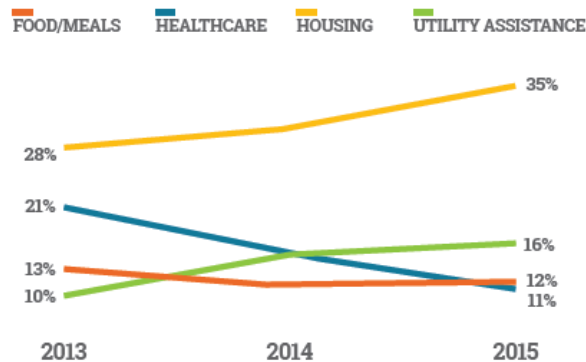
BY ADDRESSING THE CAUSES AND CONDITIONS OF POVERTY, WE CAN HELP MOVE PEOPLE OUT OF POVERTY AND HELP REDUCE THE IMPACTS FELT BY MANY WHO LIVE ON A LOW INCOME.

Identified Needs

Many people in need in Oregon and Southwest Washington turn to 211info, an independent, nonprofit phone-based and online service that helps residents identify, navigate and connect with the local resources they need. Based on call data for Clackamas County, the top assistance need is housing, followed by utility assistance (<http://211info.org/reports/>). As the following chart indicates, the top four needs are: Housing, utility assistance, food/meals and healthcare. These areas of need

were confirmed in the CAB Community Needs Survey, and are explored in more depth below.

Top Needs of 211info Callers, 2013-2015

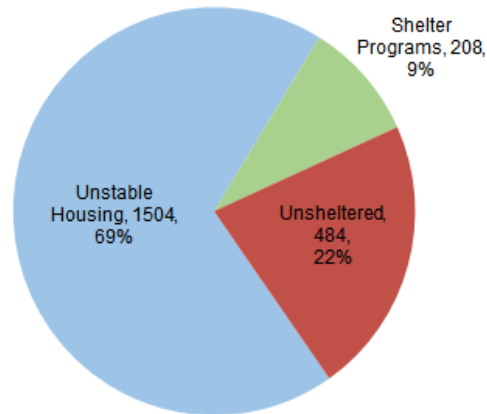


The Community Action Board (CAB) has prioritized four areas that are most critical in helping move people from crisis to stability in Clackamas County. These are housing, food security, warmth, and health.

Housing and Houselessness

Housing instability and houselessness are a reality for people of all ages in the county, and nowhere is this more evident than in our schools. While many seniors and people with disabilities face rising rents and no-cause evictions, the picture is especially bleak for an increasing number of houseless students. According to Oregon Department of Education Homeless Student reports, 1,392 K-12 students experienced houselessness in Clackamas County schools during the 2015-2016 school year. *This number represents a 10.6 percent increase over the prior school year.* The majority, 959, reported doubling up in accommodations, while 240 reported being unsheltered, 80 said they were living in a shelter, and 116 in motels. Among them, 238 were unaccompanied by a family member.

The statistics for the overall houseless population show significant housing instability for many community members, as evidenced by the *2015 Point-in-Time Count of Homeless Individuals*, which counted 2,196 houseless people (includes unstable housing.)



To afford a 2-bedroom apartment at the Oregon Market Rate, which is \$864:

- A household earning minimum wage (\$9.25) must work **72 hours per week**
- To afford this apartment while working **fulltime** and while paying **30 percent of income on housing**, the household needs an **hourly wage of \$16.61**

The average monthly rent for a one bedroom apartment as of July 2016 in...

- Canby is \$1,019, an increase of \$80 over the prior in six months
- Oregon City is \$1,046, an increase of \$52 over the prior six months
- Damascus is \$1,115, an increase of \$40 over the prior six months

Source: RentJungle.com

The Oregon Opportunity Network estimates this severe rent burden is experienced by 38 percent of Clackamas County residents. Rental housing is in high demand and vacancy rates are at historic lows. About 60 percent of **CAB Survey** respondents said they sometimes or always worry about affording their rent or mortgage.

In 2013 the Housing Authority of Clackamas County opened its wait list. In seven days, 2,802 applications were received. From these 2,802 low-income households, a lottery was held to select only 855 households to receive subsidized housing. Many of these households will wait up to five years before receiving housing.

Also at heightened risk are veterans, of which an estimated 35,601 are living in Clackamas County. The Oregon Department of Veterans Affairs reports that

military veterans are at increased risk for houselessness. The Centers for Disease Control and Prevention finds that black military veterans who are low-income are more likely to be houseless than veterans of other races. Given that military veterans are more likely to be houseless than the general population, black veterans of either gender, and across a spectrum of ages, are at especially high risk of houselessness.

Clackamas County adopted its first 10 Year Plan to End Houselessness in 2007. The Plan was updated in 2013. The Plan to End Houselessness includes strategies to combat all of the complex issues contributing to houselessness, including jobs, housing, military service, education, and health. Working collaboratively and encompassing the entire community, Clackamas County can and will achieve the vision that was adopted by the Board of County Commissioners in 2008, one year into the Plan.

“Clackamas County believes in the principle that every person should have decent, safe, sanitary, and affordable housing and an opportunity to live in a community in peace and dignity. We understand that housing fulfills physical needs by providing security and shelter; psychological needs by providing a sense of personal space and privacy; social needs by providing a gathering area and communal space for families, the basic unit of society; and societal needs by providing a supportive base from which children can gain access to education and all family members can best fulfill their individual potential, including employment and personal development.”

The CAB approved using the 10 Year Plan to End Houselessness goals and activities as a guide in the development of its strategic plan.

Food Security

Food insecurity is the inability to access adequate, healthy food throughout the year because of a lack of money or other resources¹. Feeding America reports that 12.5 percent of Clackamas County residents were food insecure in 2014. This means that 48,240 people, more than the population of Oregon City, either skipped a meal or had to reduce their portion. Beyond the physical pain of real hunger, food insecurity has been linked with low academic achievement and behavioral problems such as Attention Deficit Disorder among children and increased morbidity in all age categories. Compounding this, low-income families move more often due to eviction, job loss, or changes in family structure, often leading to social and academic problems. Forty percent of **CAB Survey** respondents said they cannot always afford enough food; 45 percent visit a food bank/pantry weekly or occasionally. Several respondents indicated that they can afford enough food *and* noted they depend on food banks and/or SNAP. This shows that people have incorporated supplemental sources as part of their regular food supply. Despite similar rates of food insecurity among all groups, significantly fewer Latinos supplement with food banks.

NATIONALLY, ONLY 1 IN 3 ELIGIBLE OLDER ADULTS PARTICIPATES IN SNAP, THE LOWEST RATE AMONG ALL DEMOGRAPHIC GROUPS.

SOURCE: NATIONAL COUNCIL ON AGING

Seniors and others on fixed incomes are at especially high risk of food insecurity. Despite the availability of SNAP benefits, many qualified seniors do not apply. Reasons for this include a false belief that they will be taking resources away from someone who needs it more, a complicated application process, assumption that they will not qualify, and stigma of seeking government support, among others. *In 2014, only 8.4 percent of the total senior population living below the poverty line in Clackamas County received SNAP*².

People with disabilities are also at risk of food insecurity and more likely to suffer from chronic conditions that are made worse by poor nutrition. The U.S. Department of Agriculture's Economic Research Service reports that almost 17 percent of Clackamas County residents have low food access, or in other words, are living in a "food desert"³. While there are more than 50 food pantries throughout the county, many have limited hours and transportation is often a challenge.

¹ <http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx>

² Source: Oregon Department of Human Services

³ <http://www.ers.usda.gov/data-products/food-access-research-atlas>

The Community Action Board hosted a Food Security Summit in October 2015. Professionals and volunteers who attended made recommendations for ways to enhance existing programs and proposed new ones. From this event, CAB identified several goals to work toward a hunger-free Clackamas County.

Warmth

Clackamas County generally has mild weather, however the average low temperature from November through March is a chilly 36 degrees⁴. People who are houseless are hit the hardest by extreme weather, but for those fortunate enough to have housing, the cost of heating can be a challenge.

Older houses and mobile homes may lack sufficient insulation, meaning much of the energy used for heating is lost.

According to the National Institute of Environmental Health Sciences, lack of adequate heating allows mold to grow in damp climates, potentially leading to respiratory, vision, or skin conditions⁵. *The Guardian* reports that, “a study of deaths in 13 countries found that cold weather kills 20 times as many people as hot weather, and that premature deaths are more often caused by prolonged spells of moderate cold than short extreme bursts⁶.”

1 IN 8 OREGONIANS WILL STRUGGLE WITH THE CHOICE BETWEEN PAYING THEIR HEATING BILL AND BUYING ESSENTIALS LIKE FOOD AND MEDICINE.

SOURCE: OREGON ENERGY FUND

For many in poverty, the need for warmth may be even more basic than heating assistance as evidenced by the strong demand for donated coats, socks, and other cold-weather clothes. Twenty-eight percent of **CAB Survey** respondents said they cannot afford to heat their homes to a comfortable temperature and 12 percent do not have enough warm clothes.

Low-income seniors are especially vulnerable to extreme weather events, including prolonged exposure to cold. The National Institutes of Health report that, “Older people also are at risk for hypothermia because their body's response to cold can be diminished by certain illnesses, such as diabetes and some medicines, including over-the-counter cold remedies. In addition, older people may be less active and generate less body heat. As a result, they can develop hypothermia even after exposure to relatively mild cold weather or a small drop in temperature.”⁷

⁴ <http://www.usa.com/clackamas-county-or-weather.htm>

⁵ <http://www.niehs.nih.gov/health/topics/agents/mold/>

⁶ <http://www.theguardian.com/uk-news/2015/may/21/moderately-cold-weather-more-deadly-than-heatwaves-or-extreme-cold>

⁷ <http://www.nih.gov/news-events/news-releases/hypothermia-cold-weather-hazard-seniors>

Health

Public Health officials consider all aspects of a person’s life when determining health. Using the World Health Organization’s definition of health as, “a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity⁸,” in addition to rates of illness, overall health is measured by income, emotional support, safe housing, opportunities to exercise, access to nutrition, and educational attainment.

The 2013 Clackamas County Health Status Assessment points to areas of concern, some of which are associated with low-income, under-served populations. For example, Clackamas County adults report eating fewer fruits and vegetables and have higher rates of smoking and obesity than in neighboring counties. Poverty is strongly correlated with poor nutrition and food insecurity.

Both of these are risk factors for low academic achievement, reduced emotional health, and greater risk of chronic disease.

Twenty-three percent of **CAB Survey** respondents said they

cannot access all of the healthcare they need to stay healthy. Lack of dental care was often mentioned. About 33 percent of respondents are on the Oregon Health Plan.

Addressing some health concerns of older adults, the 2013 Community Health Improvement Plan found that “Nearly half of seniors over 65 years of age have lost at least six teeth and most adolescents have had at least one cavity. There are no water systems in the county that add fluoride.” This plan also calls attention to a need to reduce the number of falls among adults over age 65.

An area in which Clackamas County outpaces neighboring counties is the number of Alzheimer’s disease-related deaths. At 31.9 percent, the county is almost three percent higher than Multnomah County and more than eight percent higher than Washington County. The county also has much higher teen smoking rates, suicide, and teen self-reported emotional problems compared with the metro area.

Clackamas County Health Department highlighted needs and health improvement goals in the 2014 Community Health Improvement Plan, from which the goals were adapted.

EVERY 11 SECONDS AN OLDER ADULT IS TREATED
IN AN EMERGENCY ROOM FOR A FALL; EVERY 19
MINUTES AN OLDER ADULT DIES FROM A FALL.

SOURCE: US CENTERS FOR DISEASE CONTROL & PREVENTION

⁸ <http://who.int/about/definition/en/print.html>

Community Assets

While the community need is great, Clackamas County Social Services is joined by many government and nonprofit partners in finding real solutions to assist our residents in achieving stability and a higher quality of life. A partial list of these partners include:

- Clackamas County Health, Housing & Human Services Department
- Clackamas Service Center
- Clackamas Women's Services
- Housing Authority of Clackamas County
- Kaiser Permanente Health System
- Los Ninos Cuentan
- Love, Inc.
- Molalla Warming Center
- North Clackamas Parks & Recreation District
- Northwest Housing Alternatives
- Numerous community-based food banks
- Oregon Department of Human Services programs
- Oregon Food Bank
- Providence Health Systems
- St. Vincent de Paul of Portland
- The Father's Heart
- The Inn
- 10 Adult Community Centers
- 10 School Districts
- 14 cities and numerous unincorporated communities

Conclusion

Our community's needs reflect those of many places. Basic quality of life issues such as higher wages, affordable housing, transportation options, childcare, and improved healthcare continue to be a challenge for thousands of Clackamas County residents. County Social Services will continue to pursue greater support for our most vulnerable citizens through programs such as Energy Assistance and Transportation Reaching People. Together with partner agencies, and state and federal assistance, we will raise quality of life and access to basic services so that all residents of Clackamas County are healthy, housed, safe, and contributing to a community we can all be proud of.

Community Needs Survey

In late summer 2016 the Community Action Board distributed a needs survey to better understand the experiences of community members and identify their needs. More than 200 people ages 18 and older completed the survey, which was distributed online and through printed copies, in both Spanish and English. Topics covered housing, education, health, and income, among others, and asked people to identify what would improve their circumstances and how social services could be improved. Forty-four percent of respondents earn \$21,999 or less annually.

Survey Summary

Spanish-language survey: Nine responses

English-language survey: 207 responses

Gender: 70 percent are female

Race: 34 people (16 percent) identified as a race other than white, or more than one race.

Ethnicity: 19 people identified as Hispanic or Latino

Ages: Respondents range in age from 18 thru 71 or older

Geography: All types of populations in the county are represented, from remote rural to urban cities. The highest number of respondents (44 percent) live in suburban/non-rural suburb of a city, followed by rural city or town under 50,000 (21 percent).

Services: Among those who accessed social services in 2015, the highest number (32 percent) used services more than seven times.

Among survey respondents, the areas of greatest concern are:

- **Housing affordability:** *60 percent said they sometimes or always worry about affording their rent or mortgage.*
- **Affordable childcare:** *More than 30 percent of people with young children do not have affordable childcare.*

- **Need for higher wages:** *This was frequently mentioned as necessary to improving stability and overall circumstances. 43 percent of respondents have an annual income of \$21,999 or less.*
- **A need for more education and training:** *Almost 60 percent expressed interest, most cite costs and lack of affordable childcare as barriers. Other barriers are: disabilities, transportation, time, and limited English language skills.*
- **Food Insecurity:** *40 percent say they cannot always afford enough food; 45 percent visit a food bank/pantry weekly or occasionally.*
- **Warmth:** *28 percent said they cannot afford to heat their homes to a comfortable temperature; 12 percent do not have enough warm clothes.*
- **Transportation:** *33 percent use public transportation, including Transportation Reaching People. Challenges include limited bus schedules, inability to walk to transit stops, lack of transit options in certain areas, and long travel times. Among those who own a car, 36 percent do not have the income to maintain it in good working order.*
- **Healthcare:** *23 percent of people said they cannot access all of the healthcare they need to stay healthy. Lack of dental care was often mentioned. About equal numbers of people (33 percent) are on the Oregon Health Plan as have private or employer-paid insurance.*
- **Emergency funds:** *More than 60 percent do not have an emergency fund for unexpected expenses, and almost 30 percent do not have a network of friends or family to rely on for support.*

Survey respondents who identified as non-white or more than one race were just 16 percent, but have a disproportionately large share of certain economic challenges.

- 70 percent sometimes or always worry about affording their rent or mortgage, compared to 58 percent of whites.
- Twice as many had an increase in rent of between \$100 and \$200 in the past year.
- About 10 percent more non-whites have a high school diploma or less.
- 75 percent would like more education and training, compared with about 53 percent of whites. However, across all demographics those under 50 were more likely to want additional education and training.
- Slightly more non-whites do not always get enough food and rely on food banks occasionally.

- About 12 percent more use public transportation.

Among those who took the Spanish survey and Hispanic or Latino respondents, there are some areas of greater concern than the non-Hispanic or Latino population.

- Twice as many Hispanic or Latinos said increases in rent are making their housing unaffordable.
- About 10 percent more cannot afford to keep their car in good working order.
- Although about the same percentage said they can't always afford enough food, significantly fewer Hispanics or Latinos supplement with food banks.
- Three times as many Hispanic or Latino people said they lack affordable childcare.
- Almost twice as many would like volunteer opportunities, citing barriers of childcare, transportation, and work.

Open Ended Questions:

1. When asked for the top three items that would improve stability the most, there were universal answers:

- Affordable housing
- Affordable childcare
- Higher wages
- Public transportation

2. "If you could change one thing about the social service system what would it be?" responses included:

- Ease of accessibility/less confusing/less paperwork
- Don't cut benefits when people's earnings go up slightly, makes it hard to get ahead
- Extend help to those whose incomes are just above the threshold.
- Help with childcare
- Make more affordable housing available
- More efficiencies/fewer silos
- Stricter rules. More oversight for service abuse/fraud.

Among Spanish-speaking respondents, answers included:

- Healthy activities for youth
- Staff that understands Latino culture

- Opportunities to study English
- Affordable housing

3. “What barriers keep you from improving your circumstances?” responses included:

- Chronic pain
- Lack of affordable housing
- Mental or physical disability
- Lack of affordable childcare
- Need job opportunities
- Transportation
- Need help caring for a family member

In addition to those above, among Spanish-speaking respondents, answers included:

- Need to learn English

Among Survey respondents who accessed social services in 2015 at least once:

- 47 percent were Hispanics or Latinos
- 68 percent were non-white, non-Hispanic or Latino
- 55 percent were white, non-Hispanic or Latino

The most commonly used services are (in order of use): Supplemental Nutrition Assistance Program (SNAP), Rental Assistance, Energy Assistance, and Temporary Assistance to Needy Families (TANF).