

Whatcom Prosperity Project 2011

Experiences of Poverty in Whatcom County

Sponsored by

United Way of Whatcom County

Whatcom Community Foundation

Island County

San Juan County

Opportunity Council



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Executive Summary

The 2011 Whatcom Prosperity Project is a continuation of the 2006 Prosperity Project that was convened by the Whatcom Coalition for Healthy Communities. The goal of that effort was to gain a detailed and broad understanding of the experiences of people living in poverty. This was seen as a necessary step toward making recommendations about resource and services allocation in our communities. The intent of this 2011 report is to provide an update of this needs assessment. The assessment relied on data from a client intercept survey¹ of 660 households who were surveyed in late 2010 and early 2011.

The respondents were from around the county, with over 70% from Bellingham. Close to three-fourths were female, 13% speak a language other than English in their home, 22% were Native American and 15% Latino. Three-fourths of the respondents have lived in Whatcom County for over four years. Key findings from the survey are summarized below. Please see the full report for more detailed findings.

KEY FINDINGS

Employment/Education/Finances

Key Issues: too few living wage jobs, employment hours that pose childcare and transportation challenges, lack of job skills.

Seventy percent of respondents reported finding it hard to get or keep a good job, with nearly two-thirds of those reporting that there were not enough jobs, and slightly less (60%) that a disability or lack of skills kept them from steady work. Transportation was a major barrier to working for 26% of respondents.

Fifty nine percent of respondents reported that it was hard to save for unexpected expenses, while 44% reported having medical debt. Fines and legal fees are a problem for 28% of respondents, while credit card debt is a problem for 20%. One in four respondents report having used a payday loan service and half of those people report difficulty managing that debt. The question about service gaps revealed that access to living wage jobs is very important, but these opportunities are scarce.

Housing

Key Issues: high cost of housing, high burden of housing cost relative to income.

Housing was mentioned as among the most challenging issues for people, with just under a third having had to share housing to prevent homelessness, and two in five people having to choose between rent and other basic needs. Sixteen percent of respondents had been homeless for more than a week in the past year. The housing cost burden was especially hard for people who did not have any housing assistance. On average, these renters spend 55% of their income for rent alone. Affordable housing was a service that was rated as very important, with low availability in the service gaps analysis.

¹ "Client intercept survey" refers to a method of data collection used in this study. The sample of respondents are clients of participating agencies or programs that show up for services during the data collection period and who agree to participate in the survey.

Health and Access to Care

Key Issues: lack of affordable care, affordability and availability of health insurance, lack of dental care and insurance, making choices between health and other basic needs.

Only 27% rate their health status as excellent or very good, compared to 60% of the general population in Whatcom County. More than one-fourth (27%) of the respondents had no health insurance at all, and over half had not received needed health care in the past year. Analyzed by insurance status: 49% of insured respondents did not get needed care, while 72% of the uninsured did not get needed care. Dental health was also mentioned as a service with very low availability, but very high importance to people, as was medical care in general.

Children and Childcare

Key issues: high cost of childcare relative to wages, limited hours, lack of availability of care for special needs or infants.

About one third of respondents don't use childcare services at all. When asked about the status of their children, only 38% felt that their children are receiving adequate medical care, and nearly three-quarters reported that their children were doing well in school. Keeping adequate childcare was a problem for 41% of respondents and the challenges identified included affordability, evening and weekend care, as well as infant and special needs care.

Food/Nutrition

Key issues: Food security is related to income, substantial proportion of respondents skipping meals and going hungry, access to food assistance is relatively easy.

More than one fourth (27%) of respondents reported that someone in their household had gone hungry because they did not have enough food, while about half (53%) had skipped a meal and 88% relied on some form of food assistance. When the respondent group was analyzed by income within the sample, the highest income group was less likely to have used food assistance, gone hungry or skipped meals compared to the two lower income groups.

Transportation

Key issues: cost, limited bus routes and operating hours; transportation is closely tied to employment options.

Just under half of respondents regularly use the bus. Bus use was inversely related to income, with the lower income respondents using the bus more frequently. Respondents in Bellingham use the bus more often than respondents who live outside Bellingham. The times and availability of transit was a key challenge for respondents. The most frequently mentioned transportation problems identified by respondents included being unable to afford gas (52%), being unable to afford car repairs (46%) or not having car insurance (37%).

Community Services

Survey respondents were asked to rate the importance and availability of 14 community-based social and health services. For several services, a substantial number of respondents indicated that the service was extremely important and very hard to get. These included affordable dental care (44%), living wage jobs (37%), help with housing (36%), affordable medical care (29%), and energy assistance (22%).

Acknowledgements and Appreciation

We are grateful to those families and individuals who participated in this survey. Without their willingness to share their experiences, we could not have gathered this kind of information.

Thanks to the primary report analysts and authors: Javier Flores, Stephanie Reinauer, and Greg Winter, staff of the Whatcom Homeless Service Center at Opportunity Council.

This report would not be possible without the cooperation of many community agencies and programs. Many organizations throughout the county helped to distribute surveys to their clients. Each and every response provided valuable information, and helped paint a picture of the experiences of those in our communities with low-incomes.

A big “thank you” to United Way of Whatcom County, Whatcom Community Foundation, Island County Human Services, and San Juan County Health and Community Services, and Opportunity Council’s Early Learning and Family Services Department for the funding needed for Opportunity Council to produce this report.

Finally, we would like to thank the entire Whatcom County community, in advance, for turning the information in this report into action.

Opportunity Council

Who We Are

The Opportunity Council is a private, non-profit Community Action Agency serving homeless and low-income families and individuals. Our goal is to help people learn to become self-sufficient.

We offer a broad scope of services that range from addressing immediate and crisis-oriented needs (food, emergency shelter, eviction-prevention) to longer-term programs that promote self-sufficiency in our community (early childhood education, home weatherization).

Mission Statement

The Opportunity Council is a private, non-profit human service organization that acts as a catalyst for positive change, both in the community and in the lives of the people it serves.

Prosperity Project Objectives

On behalf of the communities in Whatcom, Island, and San Juan Counties, Opportunity Council is committed to periodically assessing the needs and experiences of low-income households. We invite individuals, organizations, and community leaders to use this information to improve services coordination, increase services access, prioritize resource allocation, improve programming, and cultivating the political will of elected officials to join us in these efforts.

Thank You to our Prosperity Project Funders



Introduction

In Whatcom County, 36% of single mother families with children less than 18 years old live in poverty.

Project Context

The issue of poverty is not new, yet it has a significant impact on our entire community. For a long time, communities have been attempting to evaluate and remediate factors that contribute or lead to poverty, targeting both generational issues and situational life events.

Poverty is often defined by quantitative measures, such as a threshold of \$22,350 per year for a family of four (2011 Guidelines, U.S. Department of Health and Human Services). However, many aspects of poverty are not reflected in statistical indicators. Insufficient income to meet basic needs is a typical feature of most definitions of poverty. Nevertheless, this in itself does not take into account the myriad social, cultural, and political aspects of poverty. Poverty is not only deprivation of economic or material resources, but also a violation of human dignity.

Background and History

In 2010, Opportunity Council stepped forward to carry on a new tradition of producing a county-wide low-income household needs assessment that began with the 2006 Whatcom Prosperity Project assessment. In part, the Prosperity Project helps the agency meet its requirement to conduct a community assessment every few years. However, this particular form of community assessment honors the larger community's interest in seeing the Prosperity Project live on, beyond its inaugural effort in 2006.

The needs assessment process was intended to produce a report that would be useful to service providers, policy makers and the general community in working to eradicate poverty in our community. Our objectives for how the needs assessment report will be used include:

- Improve coordination and planning between agencies and service providers
- Identify ways to reduce barriers and increase access to services as well as to adjust program delivery and operations to better meet client needs
- Prioritize funding and resource allocation by governmental and charitable organizations
- Design and improve prevention and education programming
- Identify potential new and creative approaches based on client needs and perceptions
- Increase civic engagement and empowerment among the client population and the general public with regard to poverty and related issues

Collecting Information and Data

The Whatcom Prosperity Project conducted a needs assessment survey in English, Spanish and Russian at 15 program locations throughout Whatcom County, gathering completed surveys from 660 survey respondents. This *client intercept*² method of data collection results in a “purposeful” sample, but not a random sample, of low-income households. Nevertheless, we believe that such a sample provides a very useful point-in-time representation of the experiences and characteristics of people living in poverty in Whatcom County.

Poverty by the Numbers

Poverty guidelines, as established by the Federal Office of Management and Budget, are shown in Table 1. The guideline of 125% of the federal poverty level is used as an eligibility criterion for many programs that assist persons in Whatcom County.

Table 1 Federal Poverty Guidelines for Year 2011

FAMILY SIZE	INCOME PER MONTH (\$) AT 100% OF FPL	MONTHLY ELIGIBILITY LIMITS AT 125% OF FPL (\$)	ANNUAL LIMIT AT 125% OF FPL (\$)
1	\$908	\$1,135	\$13,613
2	\$1,226	\$1,533	\$18,388
3	\$1,544	\$1,930	\$23,163
4	\$1,863	\$2,329	\$27,938
5	\$2,181	\$2,726	\$32,713
6	\$2,499	\$3,124	\$37,488
7	\$2,818	\$3,523	\$42,263
8	\$3,136	\$3,920	\$47,038

Source: Federal Register, Vol. 76, No. 13, January 20, 2011, pp. 3637–3638

The U.S. Census Bureau estimates that there were over 28,989 people living at or below 100% of the federal poverty level in Whatcom County in 2009 (the last year that estimates are available). That constitutes 15.4% of the county’s estimated population. Washington State, by comparison, is estimated to have 749,120 people living at or below poverty, comprising 11.8% of the overall population. The poverty rate varies considerably by demographic group. For example, of the 4,496 single mother families with children less than 18 years old in Whatcom County, 36% live in poverty.

² “Client intercept survey” refers to a method of data collection used in this study. The sample of respondents are clients of participating agencies or programs that show up for services during the data collection period and who agree to participate in the survey.

Survey Respondents: Who Are They?

Overall, 660 households responded to the survey. These households include a total of 2,101 persons. Because there is no existing list of all low-income households (or persons) in Whatcom County, it is not possible to draw a random sample from a well-defined population. Rather, in this study, the team chose to intensively sample as many unduplicated households as possible from social and health service sites throughout the county (Table 2). After analyzing the household income characteristics of this sample and comparing them to poverty guidelines and statistics, we believe this sample is a reasonable representation of county residents with incomes at or below 125% of the poverty level. In Whatcom County there were over 37,800 people in this income bracket in 2009.

Table 2 Agencies and programs that participated in the Whatcom Prosperity Project survey

Participating program	Number of client survey respondents	% of total
OC - Early Learning and Family Services	142	22%
OC - Energy Programs	123	19%
Bellingham Food Bank	119	18%
Lummi Tribal Food Bank	115	17%
OC - Community Resource Center	49	7%
OC - Housing Programs	22	3%
DSHS Bellingham Community Service Office	18	3%
YWCA	15	2%
Nooksack Valley Food Bank	13	2%
Maple Alley Inn	12	2%
Catholic Community Services	10	2%
Goodwill	9	1%
Point Roberts Food Bank	7	1%
A Watered Garden	5	0.8%
Project Hope Food Bank	1	0.2%
Total	660	100%

- Compared to 2006:**
- A higher proportion of Bellingham residents
 - More Female respondents
 - More Racial/Ethnic Diversity
 - Higher percentage of respondents who are long-term residents of Whatcom County
 - Veteran status was added as a survey variable; 10% of respondent households include a veteran

Geographic Distribution

Almost three-fourths (73%) of the survey respondents live in Bellingham (Figure 1). Bellingham low-income households are somewhat overrepresented in this sample because Bellingham has only 40% of Whatcom County’s population (based on 2010 Census data). However, in 2009, the majority (58%) of all persons living at the poverty level in Whatcom County resided in Bellingham.

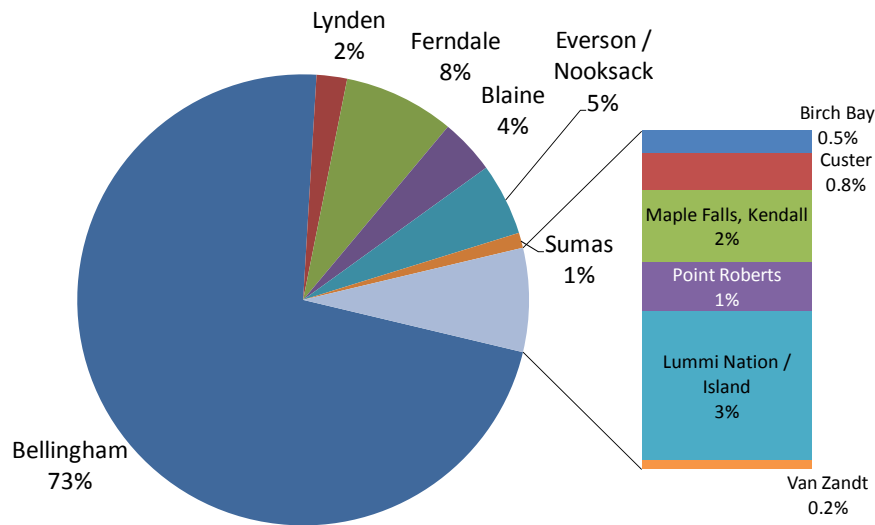


Figure 1 Geographic distribution of survey respondents (N=628)

Gender and Age

Survey respondents were far more likely to be female (73%) than male (27%). They ranged in age from 18 to 86 years old. The mean and median ages were 39 and 36 years, respectively.

Race, Ethnicity, and Language

In recent years, Whatcom County’s population has become more diverse. Residents who identify themselves as white and non-Hispanic decreased from 85.1% in 2000 to 81.9% in 2010. During that same period, persons of color – those who identify themselves as non-white, multiracial or Hispanic – increased from 12.2% to 18.1%.

In this study’s survey sample, about two out of three survey respondents (64%) are white, 22% are Native Americans, 3% African American, 3% Asian and 1% are Hawaiian or Pacific Islanders; 15% of survey respondents identified themselves as Hispanic or Latino (Figure 2).

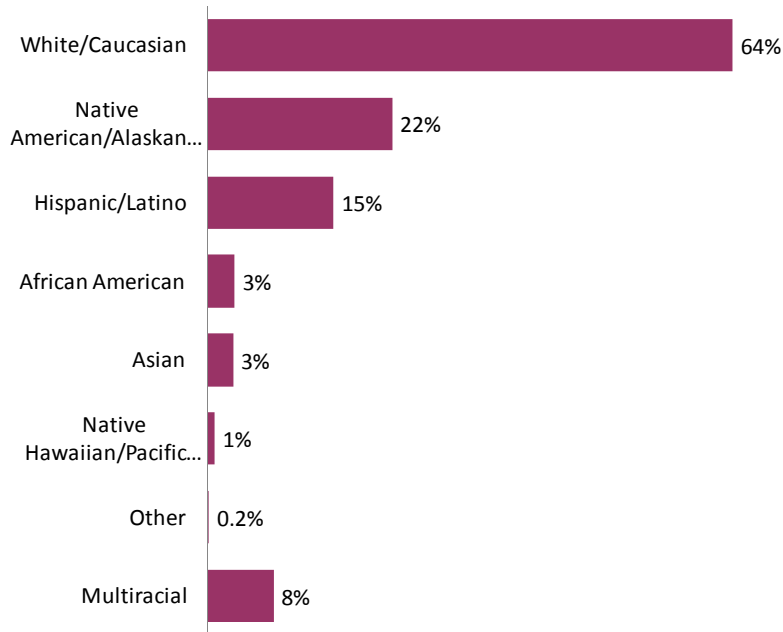


Figure 2 Respondent race and ethnicity (n=639) (Note that these percentages do not add to 100% because Hispanic/Latino is an ethnicity. Respondents may be both Hispanic and Caucasian, for example)

Many survey respondents speak a language other than English at home (Figure 3). While the vast majority speak English (86.5%), other languages included Spanish (10.2%), Russian or Ukrainian (1.7%), and 1% or fewer spoke Punjabi, Arabic, Japanese, Filipino, and Vietnamese. In comparison to the results from the U.S. Census Bureau’s 2009 American Community Survey, Spanish speakers are overrepresented in this sample. According to that survey, people in Whatcom County who normally speak Spanish at home account for only 5% of the population at or below the poverty level.

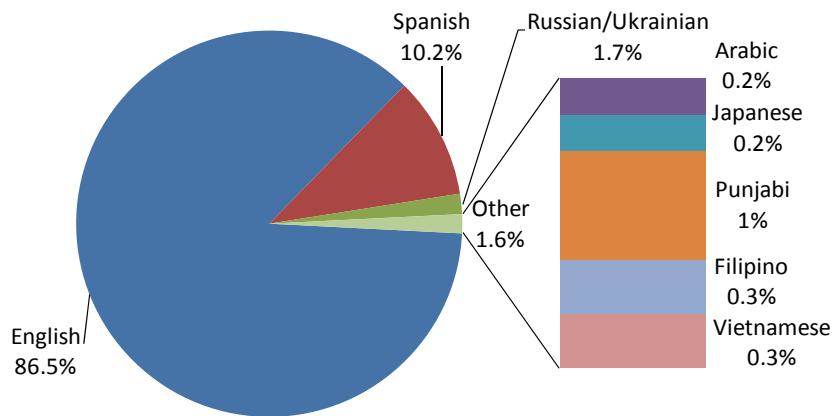


Figure 3 Respondent language usually spoken at home (N=635)

Disability Status

Survey respondents were asked if anyone in their household has difficulty with certain activities due to physical, mental or emotional conditions lasting six months or more (Figure 4). About one in three households include at least one member who has difficulty learning, remembering or concentrating (33%) and about one quarter has difficulty working at a job (26%). Fewer survey respondents reported having household members who have trouble going outside the home (14%) or dressing, bathing, or getting around the house (8%).

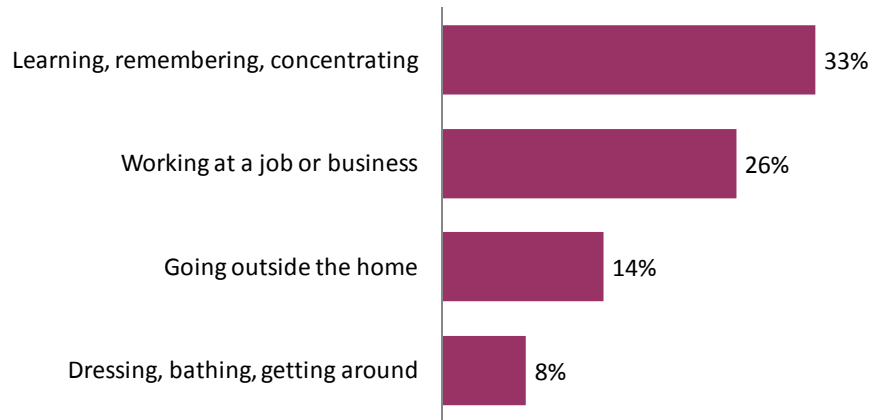


Figure 4 Percent of all households with a person whose disability limits one or more activities (N=649)

Duration of Residence in Whatcom County

Survey respondents were asked how long they have lived in Whatcom County. The mean and median number of years lived here are 18 and 12 years, respectively. Nearly three-fourths (74%) of respondents have lived in Whatcom County for four years or longer.

Veteran Status

Approximately ten percent of survey respondents (n=67) reported either themselves or someone in their household had served in the military. Of these, 40% were single household respondents.

Of these single household veterans, 63% were male. Seventy four percent lived in the City of Bellingham, the average age was 52, and nearly three in four veterans reported some form of disability (74%). The median monthly income for single veterans was \$674, and 77% were below the Federal Poverty Level.

Employment, Education and Income

Income

The mean monthly income from all sources for survey respondent households is \$1,234 and the median monthly income is \$1000 (Table 3). Monthly household incomes ranged from \$80 to \$5,000 per month. The median monthly income ranged from \$699 for single-person households to \$1,236 for 8-person households.

Table 3 Respondent household income by household size

Household size	Number of households	Mean monthly income	Median monthly income	Minimum	Maximum
1	128	\$797	\$699	\$80	\$5,000
2	82	\$1,111	\$875	\$266	\$5,000
3	79	\$1,202	\$1,000	\$200	\$5,000
4	73	\$1,421	\$1,100	\$100	\$4,500
5	46	\$1,777	\$1,600	\$335	\$4,800
6	23	\$1,650	\$1,480	\$170	\$3,500
7	20	\$1,947	\$2,000	\$900	\$3,700
8	10	\$1,846	\$1,399	\$562	\$3,700
>8	4	\$1,251	\$1,236	\$385	\$2,147
Total	465	\$1,234	\$1,000	\$80	\$5,000

Approximately half of respondent households (51%) include at least one member with employment income (Figure 5). The next most frequently reported income sources are Temporary Assistance for Needy Families, referred to as TANF (23%), SSI (17%), and Social Security and Unemployment insurance (13% each).

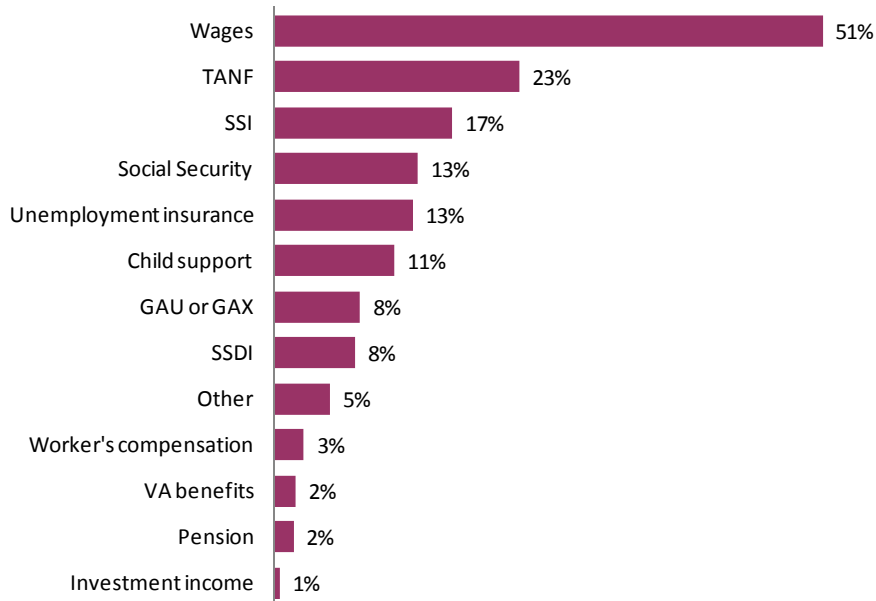


Figure 5 Household income sources (N=597)

Compared to 2006:

- Higher average incomes
- More respondents on TANF and Unemployment
- Higher percentage of respondents report “not enough jobs” as a reason for unemployment

Poverty Status

Adjusting for family size, the proportion of survey respondents who report household income at or below the federal poverty level (FPL) is 75% (Table 4); those households at or below 125% of FPL account for 86% of respondent households.

Table 4 Low-income respondent households by poverty status and household size³

Household size	Number of respondent households	Federal Poverty Level (FPL) threshold income per month (\$)	% of Whatcom County low-income households at or below FPL threshold	Monthly income eligibility limits at 125% FPL (\$)	% of Whatcom County households at or below 125% FPL	Number of respondent households at or below FPL threshold	Number of respondent households at or below 125% FPL
1	128	\$908	74%	\$1,135	90%	95	115
2	82	\$1,226	67%	\$1,533	82%	55	67
3	79	\$1,544	77%	\$1,930	84%	61	66
4	73	\$1,863	77%	\$2,329	85%	56	62
5	46	\$2,181	74%	\$2,726	85%	34	39
6	23	\$2,499	78%	\$3,124	87%	18	20
7	20	\$2,818	85%	\$3,523	95%	17	19
8	10	\$3,136	80%	\$3,920	100%	8	10
Total	461		75%		86%		

Employment

More than two-thirds of survey respondents (70%) said that getting or keeping a good job had been a problem for someone in their household (Figure 6).

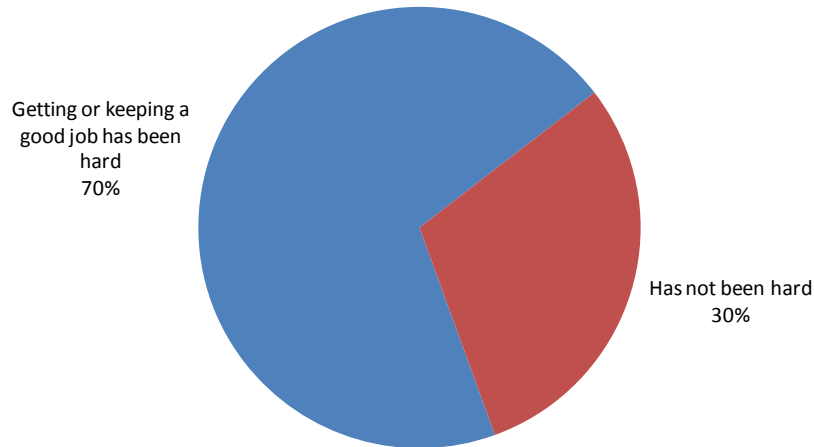


Figure 6 Proportion of households who report difficulty getting or keeping a good job (N=542)

³ Please note that only 461 of the 660 respondents provided income information.

Top reasons for difficulty getting or keeping a good job include too few jobs (65%), lacking the right kinds of skills (34%), physical or mental disability (26.3%), and lack of transportation (25.6%). The proportion of this sample that cited the lack of available jobs is much higher than our findings from 2006 when only 45% referred to the lack of jobs as a reason for their difficulty finding one.

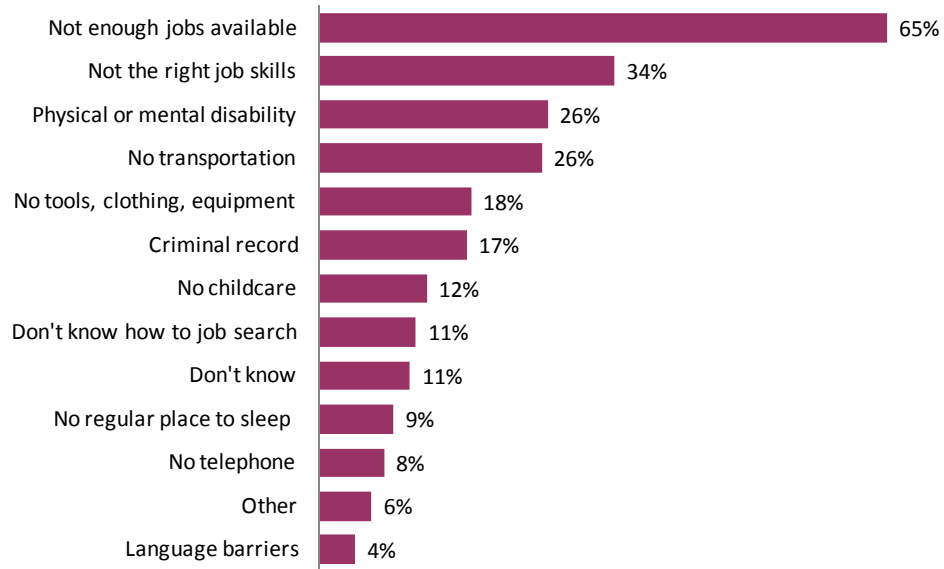


Figure 7 Reason why getting or keeping a good job is hard for household (N=429)

Financial Situations

Survey respondents commonly said that they have recently had to borrow money from family or friends (76%) and they felt pressured to pay bills by stores, creditors or bill collectors (64%). Half said that they had to pawn or sell off valuables to make ends meet (50%) and nearly half fell behind in paying their rent or mortgage payment (49%). Nearly one in four respondents had used a payday loan service and half of those respondents reported difficulty managing that debt.

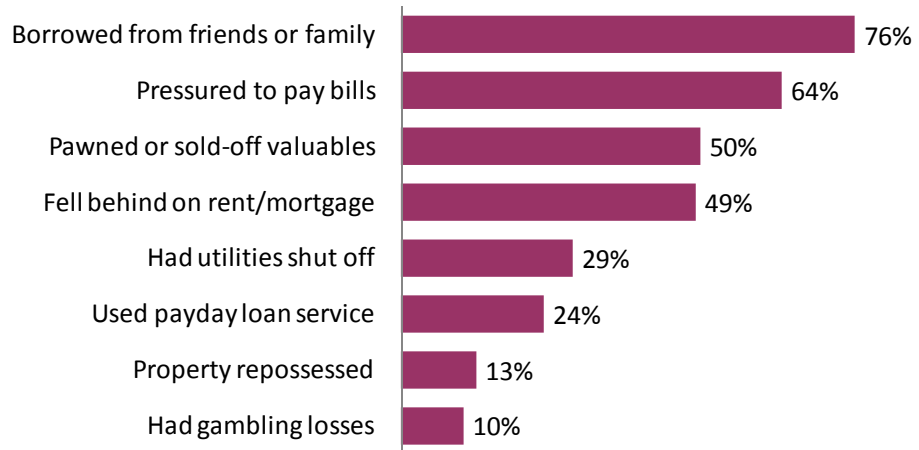


Figure 8 Financial situations experienced by survey respondents in the last 12 months (N=581)

Among a list of seven household financial situations, survey respondents most frequently reported not being able to save for unexpected expenses (59%), having debt from medical or dental care (44%), and having fines or legal fees that are hard to pay off (28%).

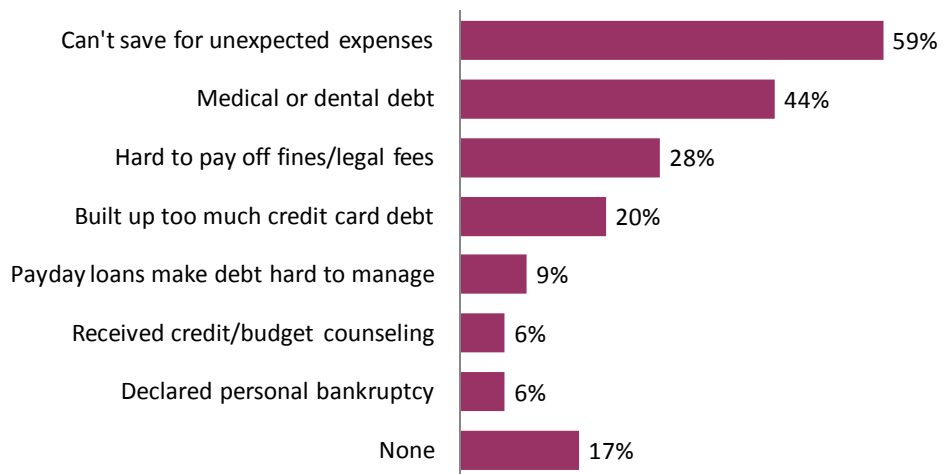


Figure 9 Respondent current debt situations (N=429)

Educational Attainment and Access to School

Approximately half of survey respondents have some form of post-secondary education (Figure 10). They have attained vocation or trade school education (7%), some college education (26%), a two-year degree (9%), four-year degree (7%) degree, or a graduate degree (4%). One third has completed a high school education: 13% have a GED or high school equivalency and 18% have a high school diploma.

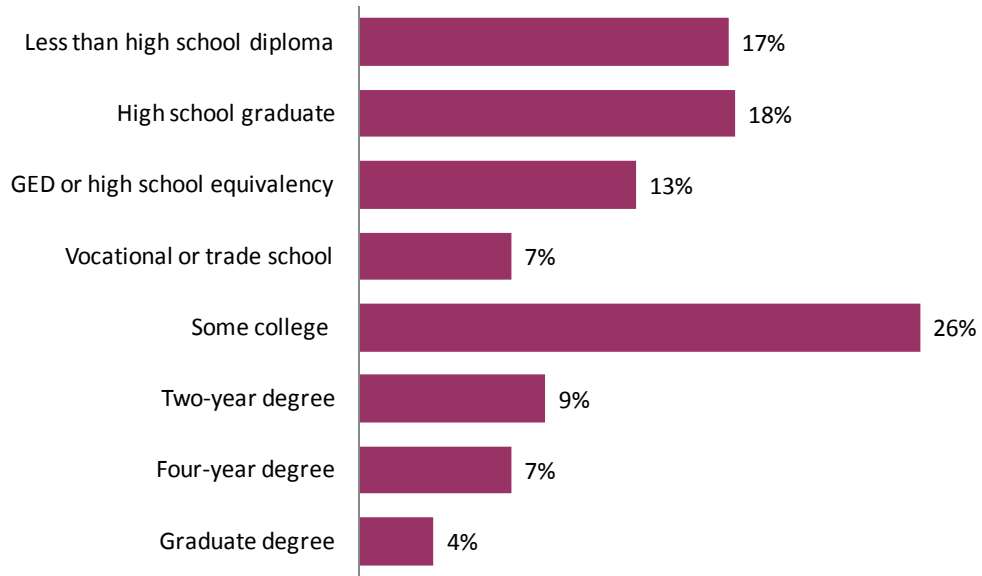


Figure 10 Educational attainment of survey respondents over 25 years old (N=635)

Compared to 2006:

- Percentage of renters and owners with high cost burden for housing increased
- Larger difference between monthly housing cost for assisted versus non-assisted renters and owners

Housing

More than half of survey respondents (56%) rent their own housing (Figure 11). Another 17% are homeowners. The remaining survey respondents currently share housing with another household (12%), live in transitional housing or an emergency shelter (8%), or are homeless (7%).

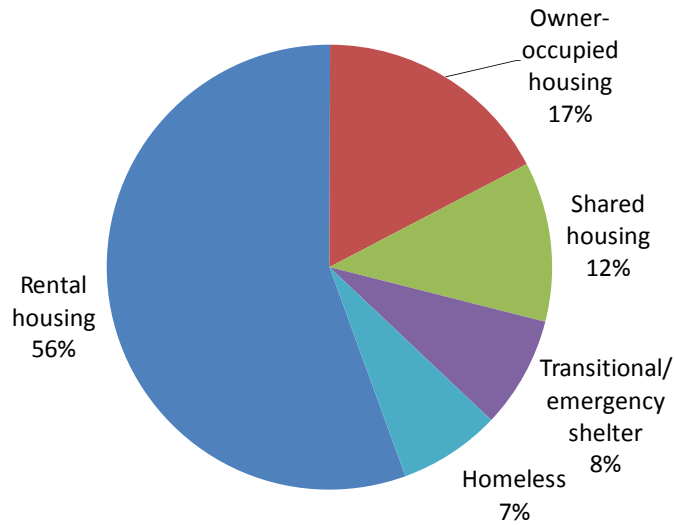


Figure 11 Respondent housing type (N=619)

Housing Situations

More than a third of survey respondents said that in the last 12 months they had to choose between paying the rent or mortgage and other basic needs (38%). Another 27% had to share housing with another household to prevent becoming homeless. One in six said they had experienced homelessness for more than a week (16%), and many have had to move more than once in the last year (15%).

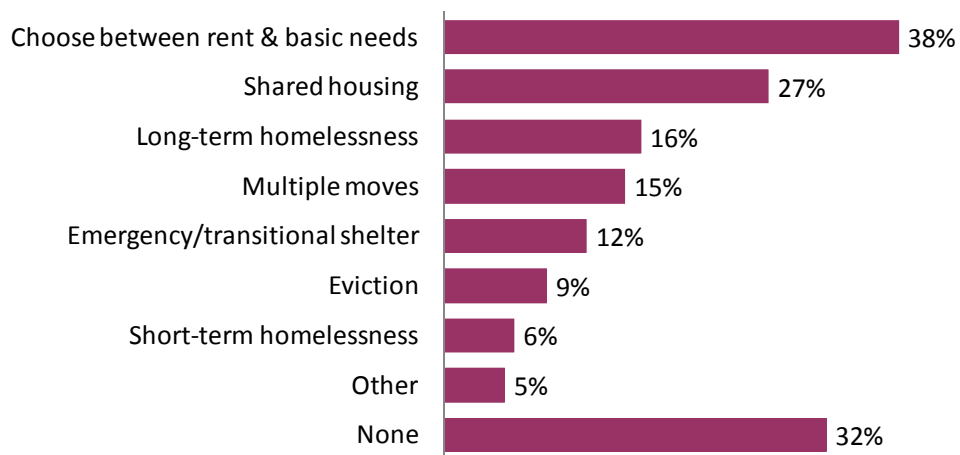


Figure 12 Respondent housing situations (N=621)

Housing Cost Burden and Assistance

On average, low-income renter households pay \$536 per month for rent, and low-income homeowners pay \$847 per month for mortgage payments (Table 5). Housing is considered to be affordable when households spend no more than 30% of their pretax income on housing costs. A conservative estimate of housing cost burden can be determined by comparing household income to reported rent or mortgage payment. On average, renters and owners in this sample of respondents are spending slightly more than half of their income for monthly rent (55%) or mortgage (54%) payments. Three fourths of low-income homeowners (75%) and nearly two thirds of renters (64%) are spending more than 30% of their household income on mortgage or rent payments. The proportion respondents paying more than a third of income for housing costs is certainly higher than what could be estimated with this survey data because the questionnaire did not measure other housing costs such as utilities, insurance, property taxes and maintenance.

Table 5 Renter and owner cost and cost burden

Household size (persons)	Renters (n=417)	Owners (n=79)
Mean monthly cost (rent or mort. pmt.)	\$536	\$847
Median monthly cost (rent or mort. pmt.)	\$535	\$740
Mean cost burden (% of income spent on rent)	55%	54%
Median cost burden	42%	43%
Cost burden >30% of income	64%	75%

Housing assistance in the forms of various subsidies for low-income renters (e.g. Section 8 voucher) and homeowners (e.g. down payment assistance; subsidized mortgages) are meant to reduce the household’s housing cost burden. Figure 13 demonstrates this by comparing the average rent and mortgage payments for survey respondents with and without some form of housing assistance. For both renters and homeowners, the effect is substantial. On average, households without assistance pay significantly more for their rent or mortgage payments.

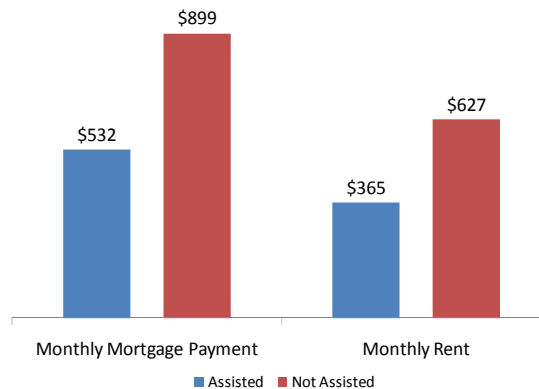


Figure 13 Mean renter and owner housing cost for respondents with and without housing assistance

Housing Condition

Most survey respondents reported their housing to be in good shape (35%) or needing only minor repairs (44%). Just 2% say that their home is in such bad shape that it is unsafe (Figure 14). It is worth noting that within this sample, there is no association between household income and housing condition. Households in the top third income group (\$1,298/month or higher) are just as likely to say that their housing needs major repairs or is in good shape as those in the lowest third (\$0-700/month).

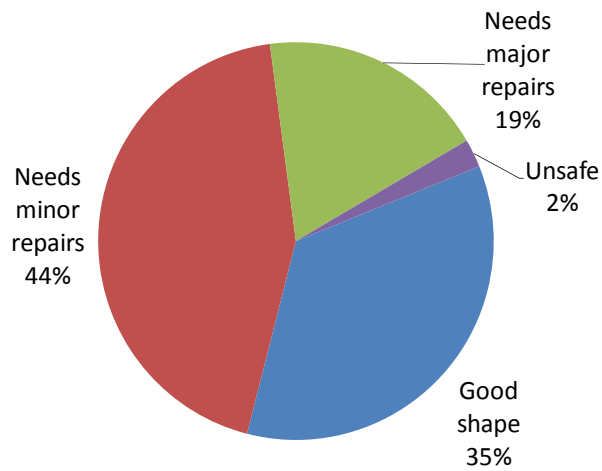


Figure 14 Housing condition (N=535)

Health and Healthcare

Compared to 2006:

- More households reporting good, very good, or excellent health
- More households relying on the internet or family for health information
- More households received the care they needed

Combining several categories of health status (Figure 15), about two-thirds of the survey respondents said that, in general, their health was good (37%), very good (19%), or excellent (8%). The other third said their health was fair (27%) or poor (9%). In contrast, during a 2007 countywide health survey of the entire population, 87% of participants said their health was good, very good, or excellent. That survey also found that households with annual incomes below \$20,000 were far more likely to report poor health.⁴

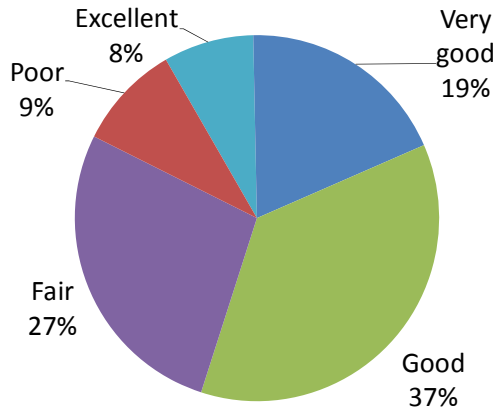


Figure 15 Respondent general health status (N=627)

Within our study’s sample, household income is associated with general health status (Figure 16). Sampled households were divided into three roughly equal sized groups based on income. Those in the lowest income group (\$0-700/month) were nearly twice as likely to report poor or fair health as those in the highest income group (\$1,298 and higher).

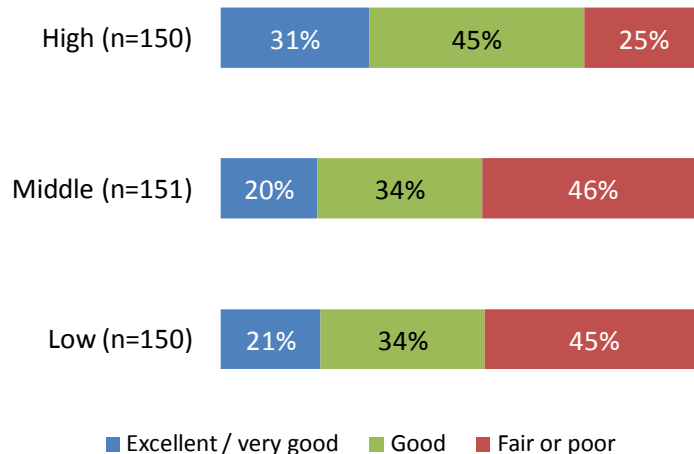


Figure 16 Respondent general health status by income group (income group boundaries: low=\$0-700/month; middle=\$701-1,297; high=\$1,298+)

⁴ Whatcom County 2007 Behavioral Risk Factor Surveillance System Data Summary, Whatcom County Health Department, August 2008.

Health Insurance

Nearly half of survey respondents (46%) rely on DSHS coupons or Medicaid for medical coverage (Figure 17). About one in four survey respondents have no medical coverage. Commercial insurance plans were divided between those who pay for individual insurance out of pocket (2%) or through a group plan (17%).

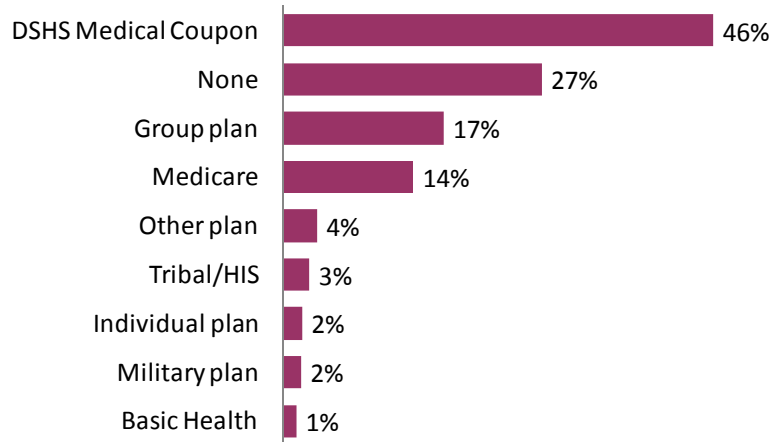


Figure 17 Respondent's type of health insurance (N=636)

Primary Care

Survey respondents reported that they usually get their medical care from a private doctor's office (39%), a community health clinic such as Interfaith Community Health Center or Sea Mar (34%), or the hospital emergency department (25%).

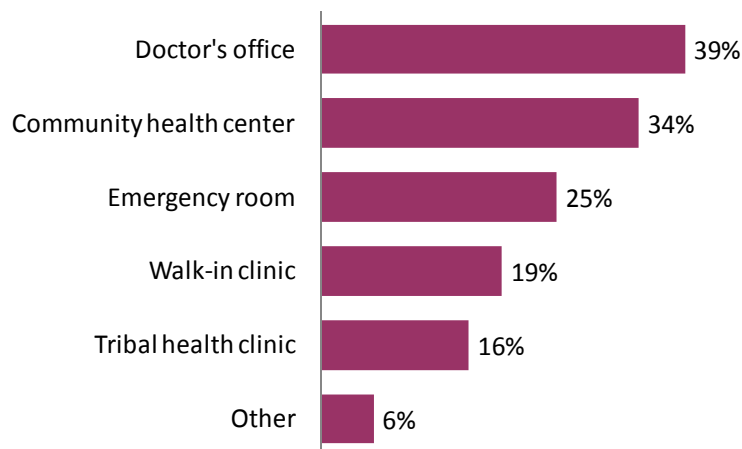


Figure 18 Where survey respondents usually go for medical care (N=627)

Where survey respondents usually go for medical care is associated with the type of coverage they carry (Figure 19). For example, over two-thirds of those with commercial insurance plans (67%), and over one half of those with a military plan

(54%) usually go to a private doctor’s office for medical care. Within all other coverage groups, only about one-third or fewer usually go to a private doctor’s office for medical care. Those with no coverage rely most frequently on community health centers or the hospital emergency department.

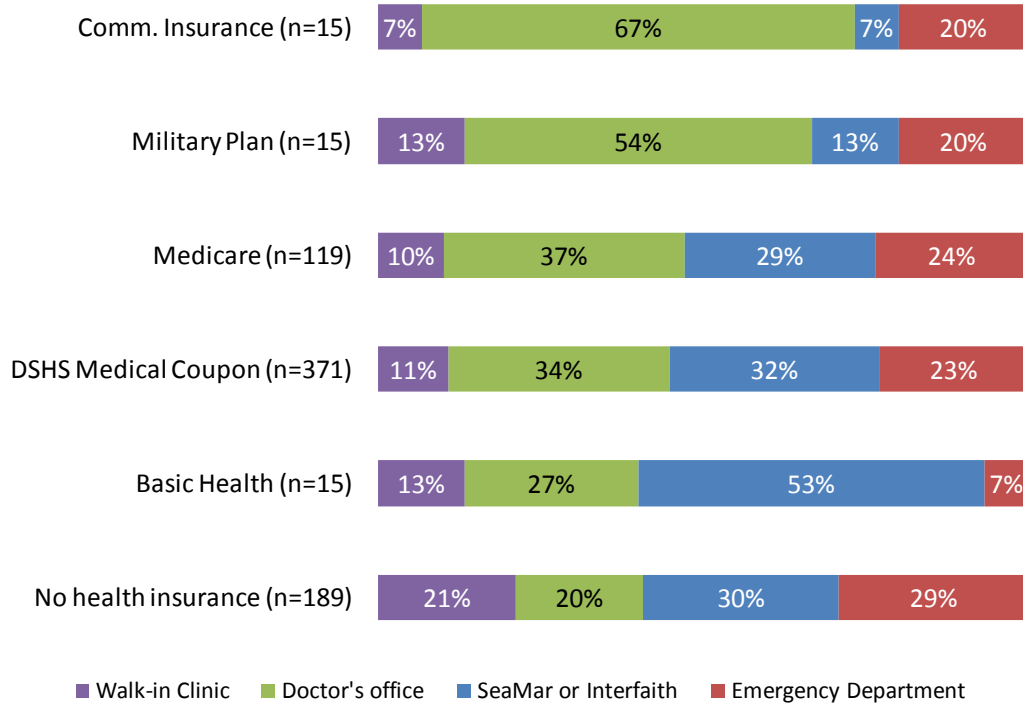


Figure 19 Where survey respondents usually go for health care by type of insurance plan

Most survey respondents (73%) said they usually go to a doctor or other healthcare professional for advice or information about their health (Figure 20). The next most frequently cited sources of health information are family (34%), the internet (30%), friends (25%), the hospital (12%), and pharmacists (11%).

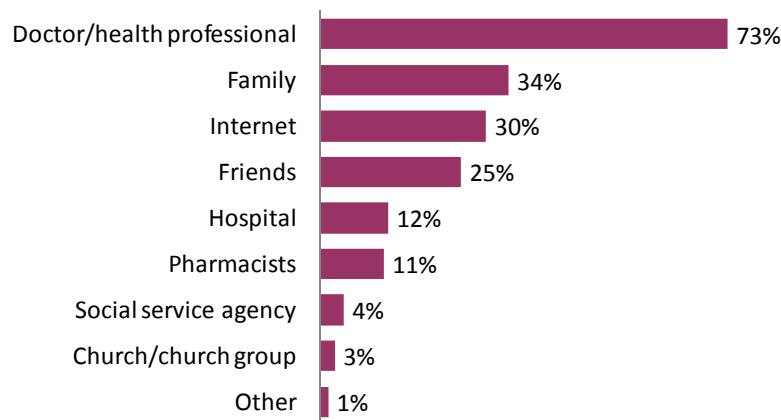


Figure 20 Where survey respondents usually go for advice or information about health (N=622)

Over half of the survey respondents said that in the last 12 months, they needed medical, dental, mental health care or medication, but didn't receive it (Figure 21).

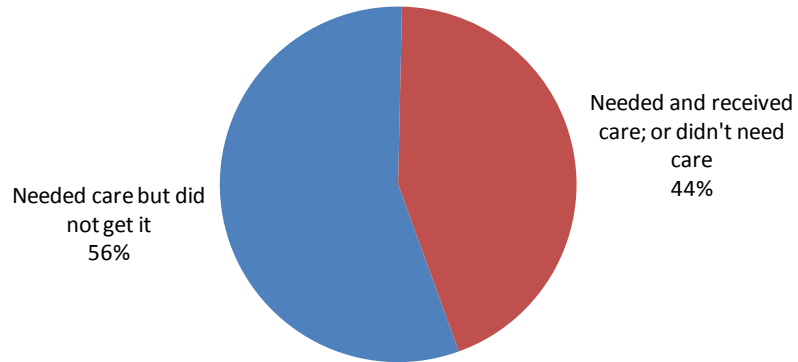


Figure 21 Proportion of survey respondents who needed medical, dental, mental health care or medication in the last 12 months, but did not get it (N=613)

By far, the most common reasons for not receiving any of four types of health care (medical, dental, mental health, or medications) are the high cost and not having insurance (Figure 22). More than three in four survey respondents who did not receive needed dental or prescriptions cited high cost as a reason.

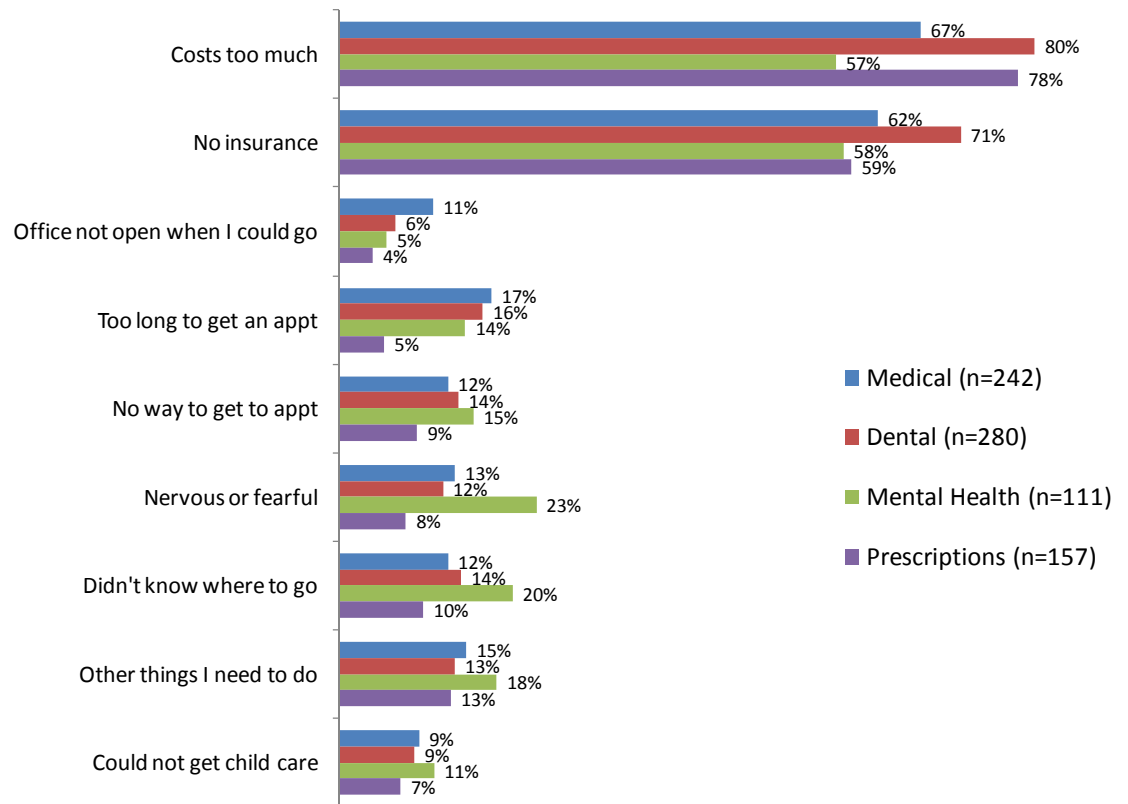


Figure 22 Main reasons for not getting each type of health care

Compared to 2006:

- Increase in children with health care coverage
- More children doing well in school
- Less children receiving adequate medical care
- Increase in parents that could not afford childcare

Parenting and Childcare

There is arguably nothing more important to parents than the care and support their children receive. The responsibility to find quality, affordable childcare is of significant concern. According to Opportunity Council’s Child Care Resource & Referral Program, since 2005, there has been a net loss of four family child care businesses and a net gain of one center facility. Even so, there were 299 more potential licensed child care slots (a 9% gain) in 2009 than in 2005. Over one in four of providers reported having Spanish-speaking staff. Infant care continues to be the most difficult care to find and the most expensive, with a median cost over \$9,000 annually. For a family with an infant and a preschooler in full-time care, the annual median cost represents 35% to 38% of the county’s 2009 median household income.⁵

Child Health Insurance

Of the survey respondents with children under 18 living at home, 93% say their children are covered by health insurance (Figure 23). This is an improvement compared to the 2006 survey, when only 81% of respondents said their children were covered by insurance.

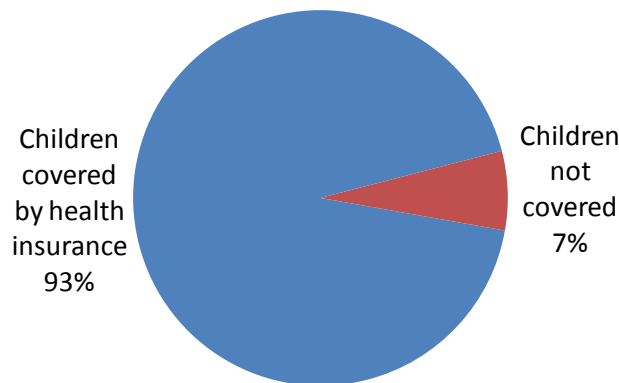


Figure 23 Proportion of survey respondents with children who report their children have health insurance coverage (N=351)

Child Characteristics

Respondents with children under 18 years old living at home were asked to describe their children in terms of hopes and concerns, and in terms of particular disabilities (Figure 24). Almost three-fourths of parents (71%) said their children are doing well in school, and two-fifths (38%) said their children receive adequate medical care.

Prevalence of children with disabilities includes learning disabilities (19%), developmental disabilities (13%), and physical disabilities (7%). Additionally, 14% of parents said they are worried about their children’s weight or eating habits. For these parents, concern about being overweight is much more common (73%) than concerns about being underweight (34%).

⁵ Opportunity Council Child Care Resource & Referral Network. Child Care in Whatcom County. (October 2010).

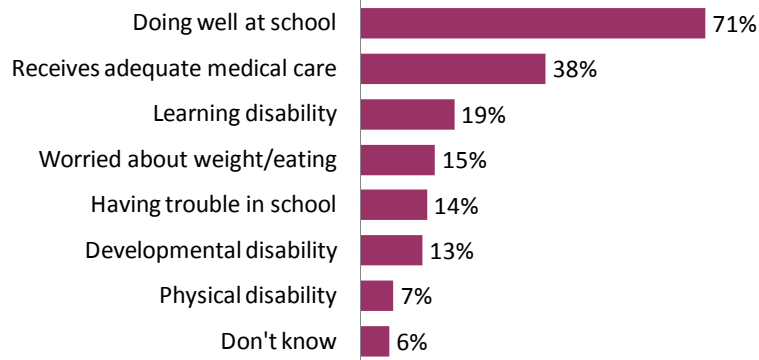


Figure 24 Characteristics of survey respondents' children (N=354)

Head Start Enrollment and Child Characteristics

Since a large percentage of respondents were recruited from the Opportunity Council's Early Learning and Family Services programs, we can compare families with young children who responded that their children are enrolled in Head Start programs with families with young children who are not enrolled in head Start (Figure 25). Nationally, recent research confirms that Head Start has a positive impact on children's preschool experiences, school readiness, health insurance status and health status.⁶

In this survey, families with young children in the Head Start program reported more frequently (83%) that their children are doing well in school compared to non-Head Start families (62%). Families with young children who were *not* enrolled in Head Start were more likely to report they were worried about their child's weight or eating habits (20% compared to 10%), or that their child was having trouble in school (20% compared to 7%).

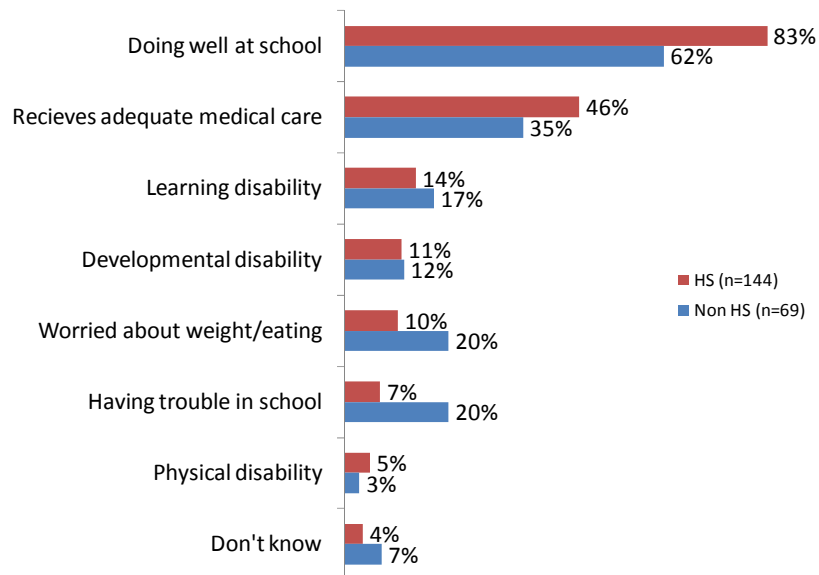


Figure 25 Comparison of families with young children in the Head Start program

⁶ Puma, Michael, Stephen Bell, Ronna Cook, Camilla Heid, Gary Shapiro, Pam Broene, Frank Jenkins, Phillip Fletcher, Liz Quinn, Janet Friedman, Janet Ciarico, Monica Rohacek, Gina Adams, and Elizabeth Spier. 2010. Head Start Impact Study: Final Report. Washington, DC: U.S. Department of Health and Human Services.

Childcare

About half (48%) of the survey respondents with children at home less than 13 years old said they use Head Start programs⁷, a third (32%) of survey respondents with children at home less than 13 years old said they do not use any form of childcare service (Figure 26). Just under a third relies on relatives, friends, or neighbors (30%) for childcare. About one in four (27%) said that a grandparent sometimes takes care of the children. Licensed childcare services (22%) and unlicensed childcare (6%) are also used by some survey respondents.

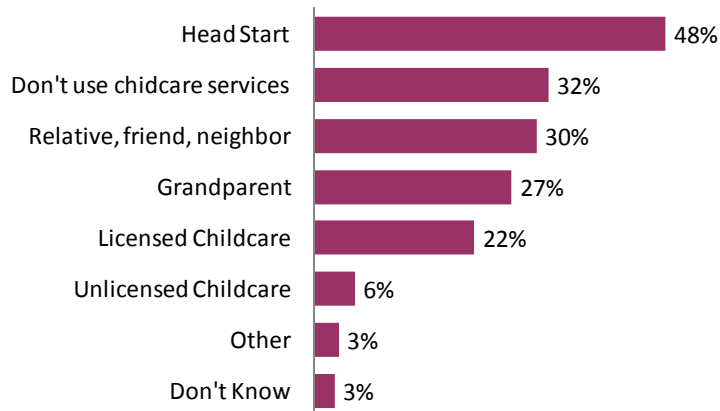


Figure 26 Type of childcare services used (N=319)

Forty one percent of childcare users find it hard to get and keep adequate services. Of those who do find it hard to get or keep childcare, over half say it is hard to find affordable services (Figure 27). Some also find it difficult to find childcare services that fit their needs, such as evening (34%), weekend (27%), and part-time (29%) care. Care for infants (8%) and children with special needs (10%) were hard to find for some survey respondents.

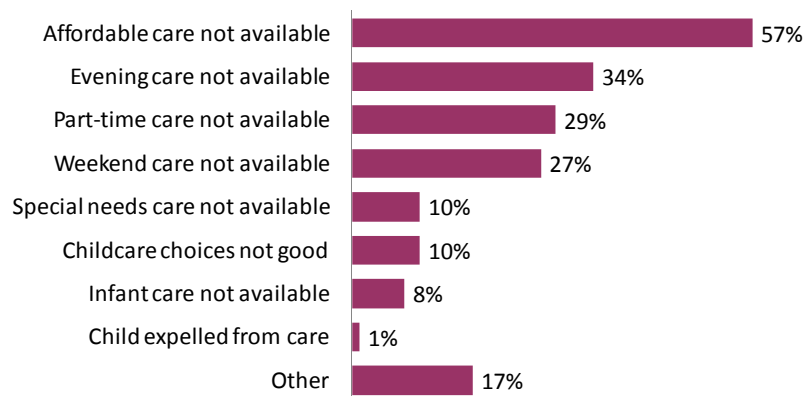


Figure 27 Reasons for difficulty keeping adequate childcare services (N=93)

⁷ Because Head Start classrooms were data collection sites for this survey, head Start families are overrepresented in the data; therefore, the Head Start participation proportion of 48% is much higher than would be found in a general sample of low-income families with young children.

Compared to 2006:

- Fewer households skipping meals and going hungry
- More families using WIC (possibly due to oversampling of Head Start families in this year's survey)

Food and Nutrition

Programs that supplement a household's food supply help 88% of survey respondents (Figure 28). Even so, slightly more than half (53%) said that someone in their household had skipped meals in the past 12 months because there was not enough money for food. And more than a quarter (27%) said that someone at home had gone hungry because they could not get enough food.

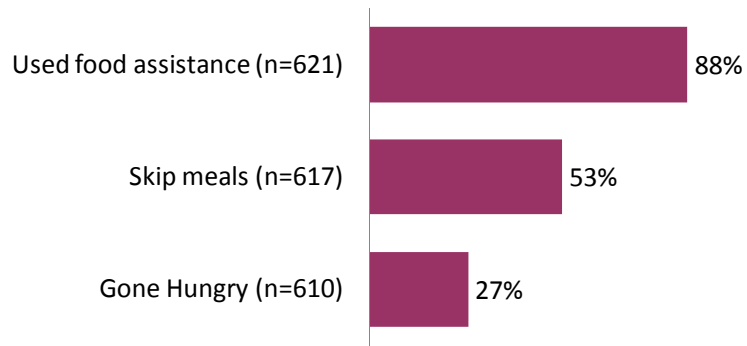


Figure 28 Respondent household food security and assistance indicators

These three food security indicators are all associated with household income (Figure 29). When the respondent sample is divided into roughly equal size groups based on income, households in the highest income group are less likely to use food assistance, experience hunger, or skip meals.

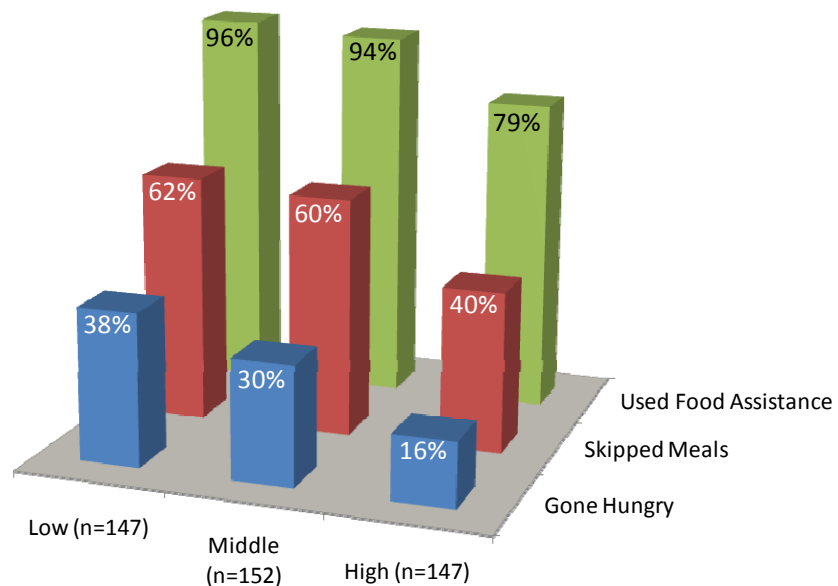


Figure 29 Food security and assistance indicators by income group (income group boundaries that divide the respondent sample into equal thirds: low=\$0-700/month; middle=\$701-1,297; high=\$1,298+)

Because a large percentage of respondents were recruited at food banks and community meal sites, we calculated food security indicators separately for this group and compared to all other respondents (Figure 30). There is not a large difference between the hunger and skipped meal indicators. However, food bank and meal clients are more likely to report the use of food banks, and they are less likely to report using food stamps.

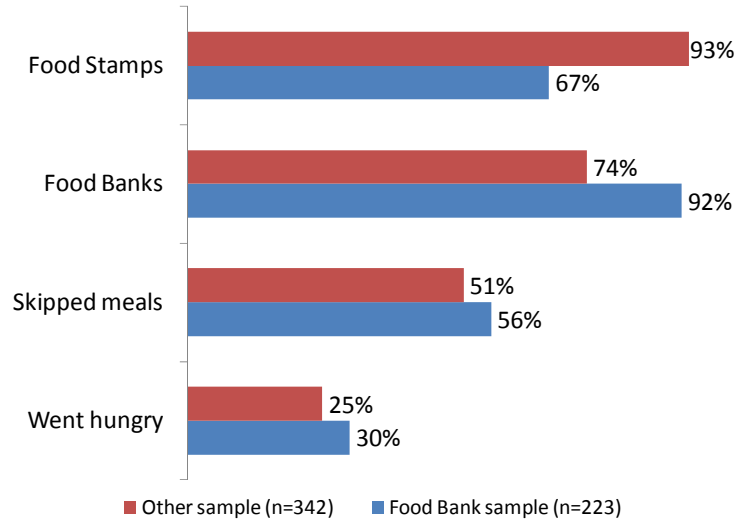


Figure 30 Food security indicators by survey sub-sample: those who responded to survey at a food bank or meal program, versus all other respondents

Accessing Community Food Resources

Many survey respondents rely on a wide variety of food assistance programs (Figure 31). Two stand out for the degree of participation by respondent households. Food banks in Whatcom County supply food to 74% of respondent households, and 81% of survey respondents use Food Stamps.

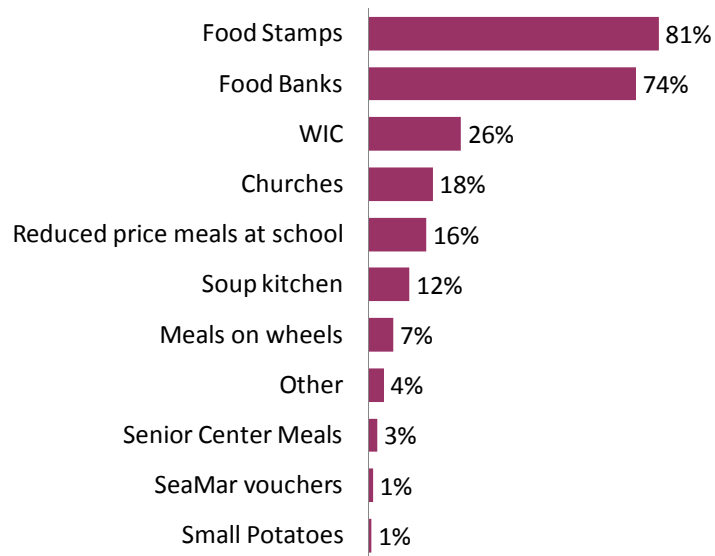


Figure 31 Food assistance programs used by survey respondents (N=511)

According to Washington State's Economic Services Administration, 25,099 clients received food stamps in Whatcom County in 2009. This and other countywide statistics show that approximately 37% of those eligible for food stamps in Whatcom County are actually receiving them.⁸

Trends in School Lunch Program

This indicator reflects the percentage of public school children enrolled in the Free or Reduced Price Meal Program at school.⁹ The Free or Reduced Price Meal Program helps ensure that low-income children get adequate nutrition. For some children, the school meal is the most significant meal of the day. Children who are hungry have trouble concentrating in class and have less energy for school. In addition, their health and development can be affected by poor nutrition. This indicator also serves as a measure of local child poverty.

The proportion of school children in Whatcom County enrolled in the program rose steadily from 38% in 2007 to 42% in 2010. Most of the increase is due to the rise in the percentage of children who qualify for the *free* meal program. Since 2007, the proportion of program enrollees has increased to 34%. This trend may be due to a combination of factors related to both an increase in the number of children who qualify and administrative changes that make it easier to enroll in the program.

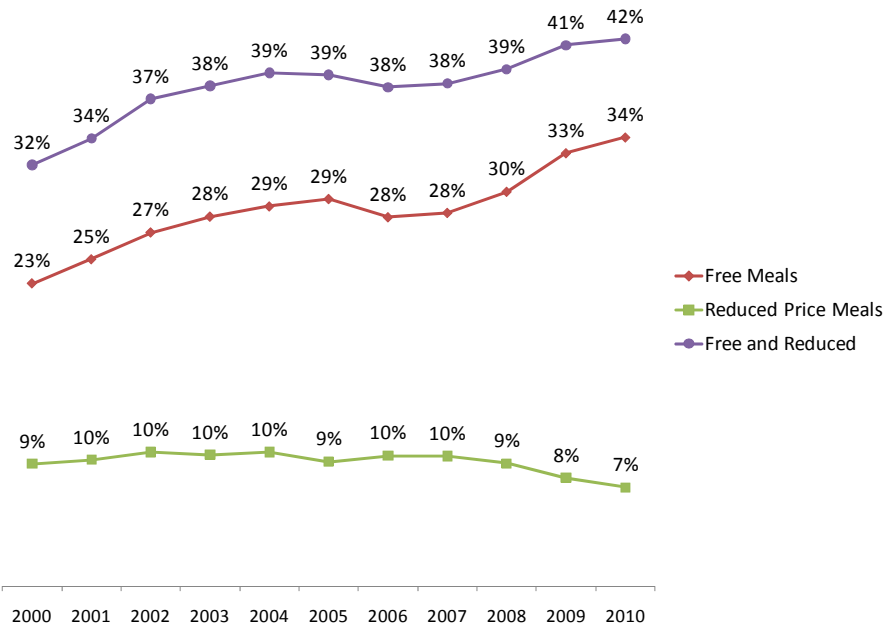


Figure 32 Percent of Whatcom County public school enrollment in free and reduced meals programs (Source: WA State Office of the Superintendent of Public Instruction)

⁸ The number of Basic Food Clients has increased since the original Whatcom Prosperity Project; in addition, the income eligibility limit for Basic Food was increased from 130% FPL to 200%, creating a much larger pool of potential recipients.

⁹ A child's family income must fall below 185% of the Federal Poverty Level (or \$40,793 for a family of four in 2010) to qualify for reduced-cost meals, or below 130% of the Federal Poverty Level (\$28,665 for a family of four in 2010) to qualify for free meals. Not all eligible children are enrolled in the program, so these numbers do not reflect all low-income school-age children.

Compared to 2006:

- Increase in respondents who prefer to use a car
- Increase in respondents who say bus date/time does not work for them

Transportation

About half of survey respondents (52%) said they are unable to afford gas for their cars (Figure 33). Many have additional problems, including inability to afford needed car repairs (46%), not having car insurance (37%), and not having access to a car (33%). A quarter of survey respondents (25%) said they either don't have a driver's license or it is suspended. Only 15% said they do not have any transportation problems.

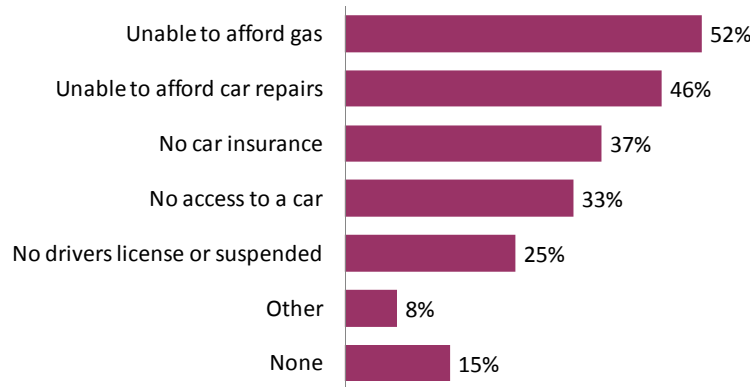


Figure 33 Household transportation problems (N=592)

Public Transit Use

Nearly half of survey respondents (46%) reported that someone in their household regularly uses the bus. Regular bus use is associated with household income (Figure 34). Survey respondents in the highest income group are significantly less likely to have a regular bus rider in their household.

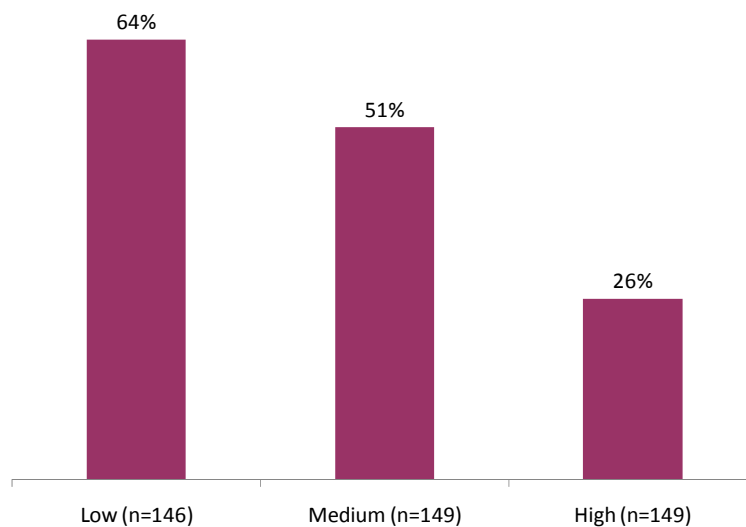


Figure 34 Proportion of regular bus users within income groups (income group boundaries that divide the respondent sample into equal thirds: low=\$0-700/month; middle=\$701-1,297; high=\$1,298+)

When asked why people in their households don't regularly use the bus, 60% say they prefer to use their cars (Figure 35). The next most common reasons are related to bus schedules and routes: times/days don't work for them (31%)¹⁰, no bus stop close to home (19%) and no service where they are going (14%). Some reported the cost of bus fare (13%), or a disability (9%) as a barrier.

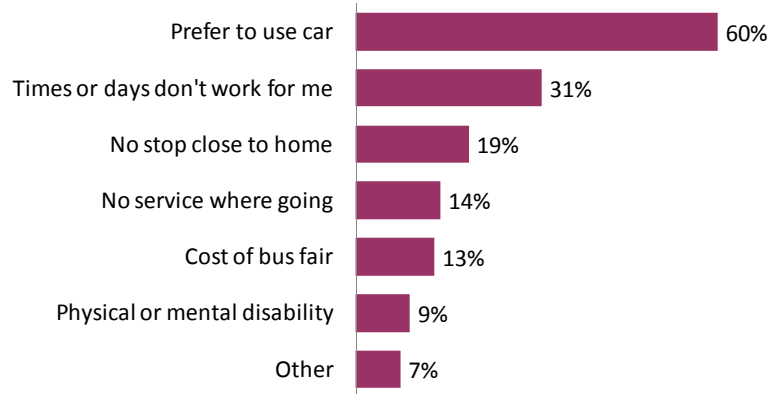


Figure 35 Reasons for not regularly using the bus by non-regular bus users (N=287)

Respondents who live in Bellingham are nearly twice as likely to regularly use the bus compared to respondents from outside Bellingham (Figure 36). We also analyzed regular bus use by respondent language and found that non-English speakers are less likely to ride the bus.

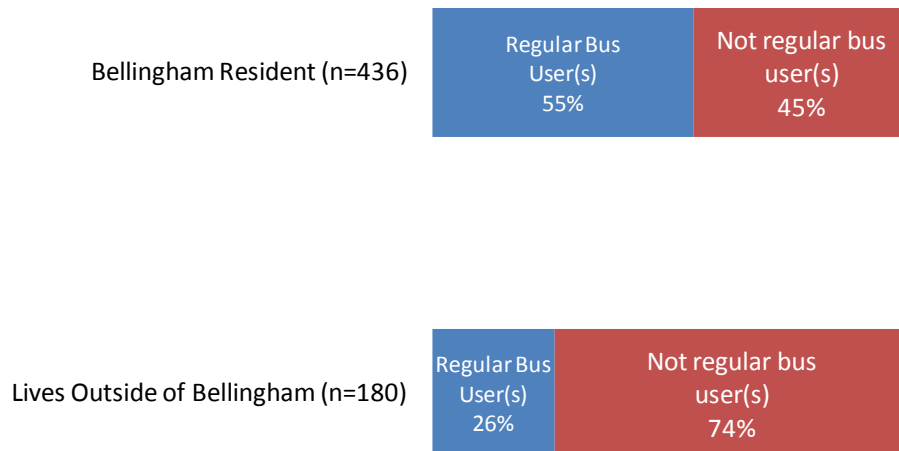


Figure 36 Regular bus use by respondent location

¹⁰ It should be noted that this survey was conducted during a time when Sunday WTA bus service had been suspended countywide, including in Bellingham.

Compared to 2006:

- Increase in percent of respondents that say energy assistance is extremely important to their household
- Increase in reported extreme service gaps for all services except Food Assistance

Community Services Assessment

Survey respondents rated both the *importance* and the *availability* of 14 categories of community-based services to their own household. Below, we examine these consumer perspectives as a method of analyzing local low-income service gaps.

Importance of Services

Almost two-thirds of survey respondents say that affordable dental care (63%), housing assistance (62%), and energy assistance (60%) are extremely important to their households (Figure 37). And more than half rated affordable medical care (59%), living wage jobs (58%), and food assistance (52%), as extremely important to their households.

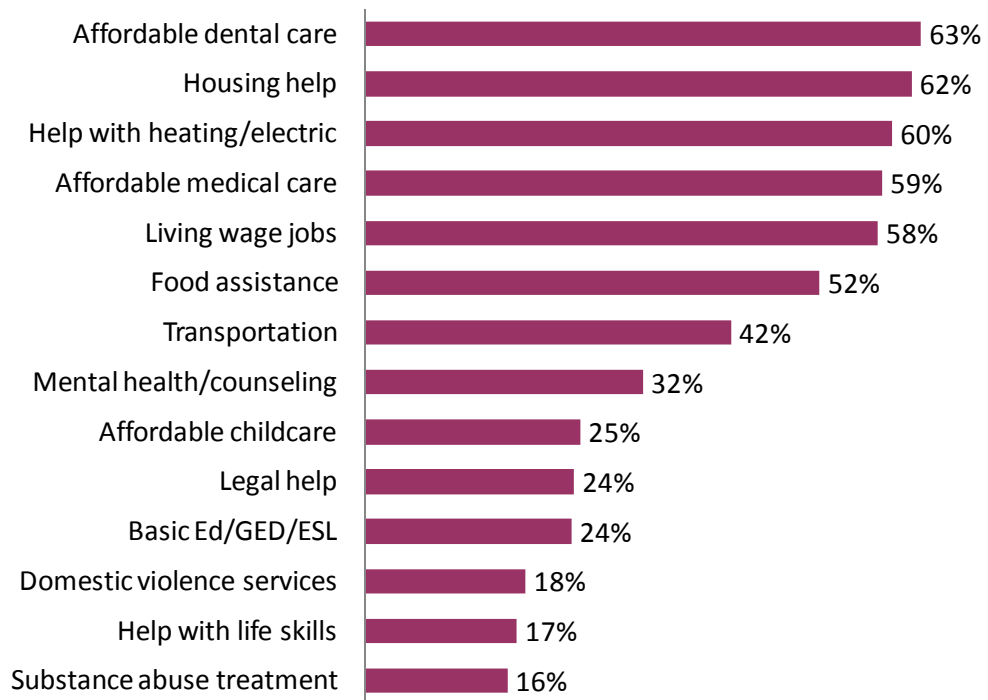


Figure 37 Proportion of survey respondents who rate services extremely important to their households

Availability of Services

Significant proportions of survey respondents agree that some services are “very hard to get” in Whatcom County (Figure 38). More than half report that affordable dental care (52%) is very hard to get. The services next most frequently reported as very hard to get are living wage jobs (48%), housing assistance (43%), and affordable medical care (36%).

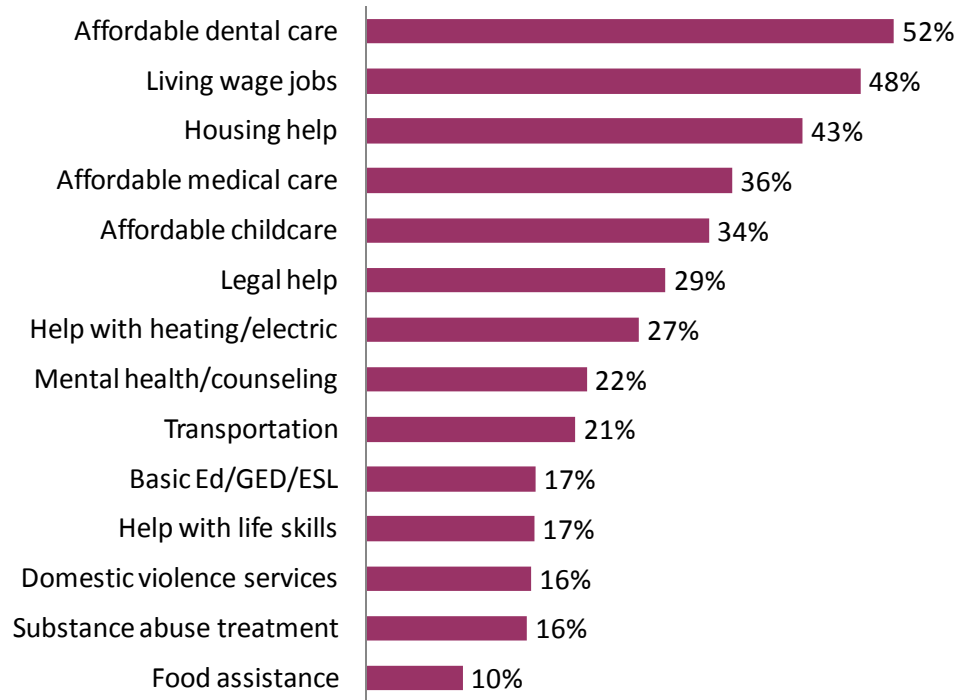


Figure 38 Proportion of survey respondents who rate services “very hard to get”

Services gap analysis using importance-availability index

From an individual household’s perspective, if a social or health service is both “extremely important” to their household and “very hard to get”, there is a perceived extreme service gap for that particular service. Figure 39 presents the proportion of survey respondents in both groups who perceive an extreme service gap for each of the 14 services.

Services perceived most frequently as having an extreme service gap are affordable dental care, living wage jobs, housing help, and affordable medical care (Figure 39).

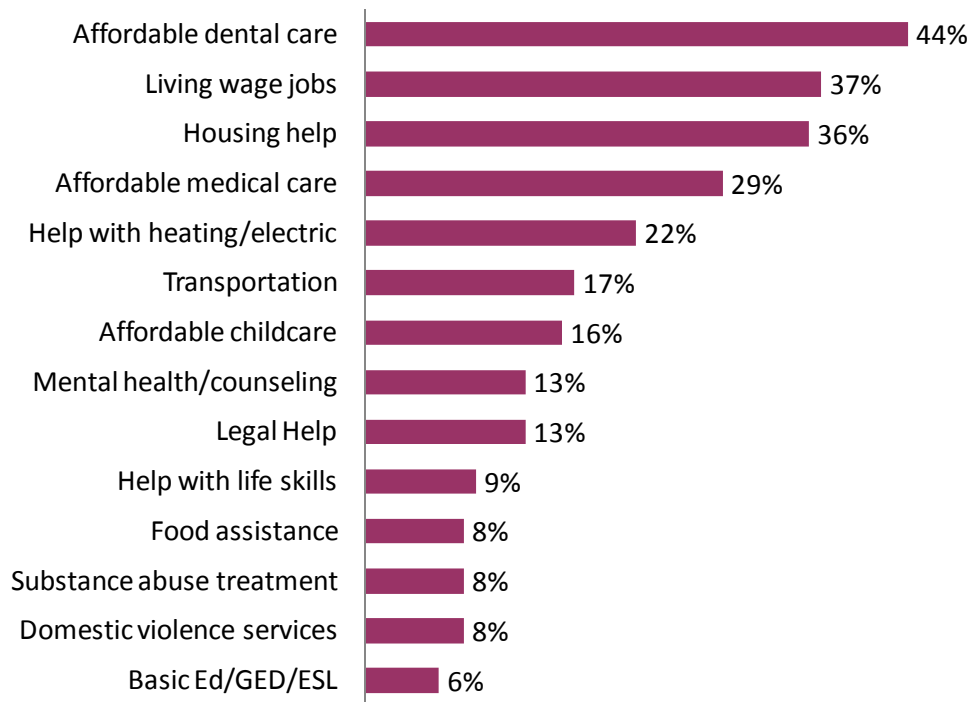


Figure 39 Percent of survey respondents who perceive an extreme gap in their community for the listed service (extreme service gap is defined here as “extremely important” to their household and “very hard to get”)

Services gap analysis using importance-availability coordinate system

Because survey respondents rated these services on five-point scales¹¹, another way to analyze these data is to calculate the average importance and availability scores for each service. These data form the basis of an “importance-availability” coordinate rating system (Figure 40). The average importance and availability ratings among clients and providers were calculated and plotted on graphs. The lines making up the “crosshairs” of each graph represent the average importance score and the average availability score for each group of survey respondents.

¹¹ Importance scale ranged from 1, for “not important” to 5, for “extremely important”; Availability scale ranged from 1, for “very hard to get” to 5, for “very easy to get”

The importance-availability charts are divided into quadrants¹² that rate the services as follows:

- Quadrant I: Above average in importance, and below average in availability
- Quadrant II: Above average in importance and availability
- Quadrant III: Below average in importance and availability
- Quadrant IV: Below average in importance, and above average in availability

Individuals and organizations planning for future services may want to pay particular attention to the services that appear in the first quadrant (QI) of these graphs. These are the services that, on average, are extremely important to low-income households and very hard for them to access (Figure 40).

For this list of items, *affordable housing, dental and medical care, and living wage jobs* and *help with heating/electric* appear to be high priority services needing attention (Figure 40). These are services that have a high potential to benefit every low-income household, so it should come as no surprise that these rank high in importance across the whole respondent sample. This finding should not diminish the importance of other services that are needed by a smaller percentage of the population (e.g., childcare is only important to households with children).

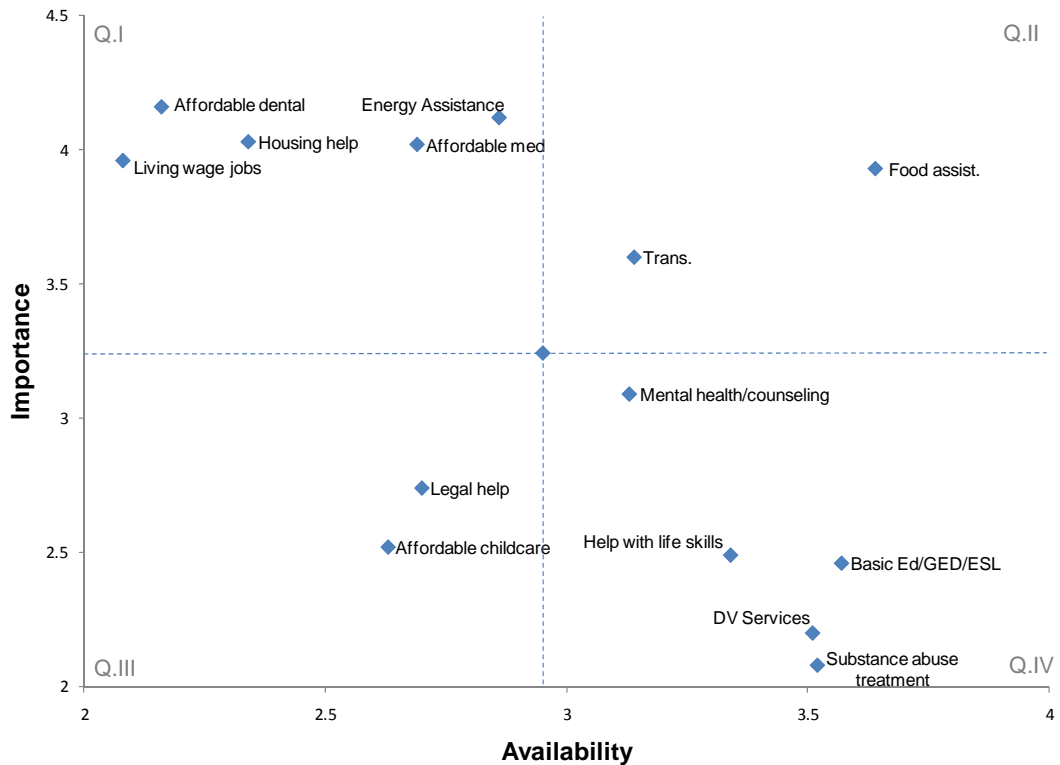


Figure 40 Survey respondents’ perspectives on services’ importance and availability

¹² Readers will note that the quadrants for the “importance-availability” chart are of different size. That’s because the “crosshairs” that delineate the chart’s quadrants are positioned at the average importance and availability scores for survey respondents.

Subsample populations

Demographic and situational information provided by respondents allows a look at how different subsample populations view the importance and availability of services. As with Figure 40, the first quadrant in the upper left contains those services that planners would consider a priority for action.

Given that these subsample populations are not mutually exclusive, there is some overlap in importance and availability of services. Affordable Dental Care, Housing Help, and Living Wage Jobs were rated as above average in importance and below average in availability across all five groups we examined (Figure 41).

Differences arise in the need for Affordable Childcare, and Energy Assistance. Families with Young Children rated affordable childcare as above average in importance and below average in availability, all other populations rated childcare as below average in importance and availability. Energy Assistance was rated above average in importance and below average in availability for all populations except for Seniors (55+) and Veterans, who rated this service as above average in importance and availability. For individuals who were homeless at the time of the survey, Food Assistance was the only service with above average importance and availability.

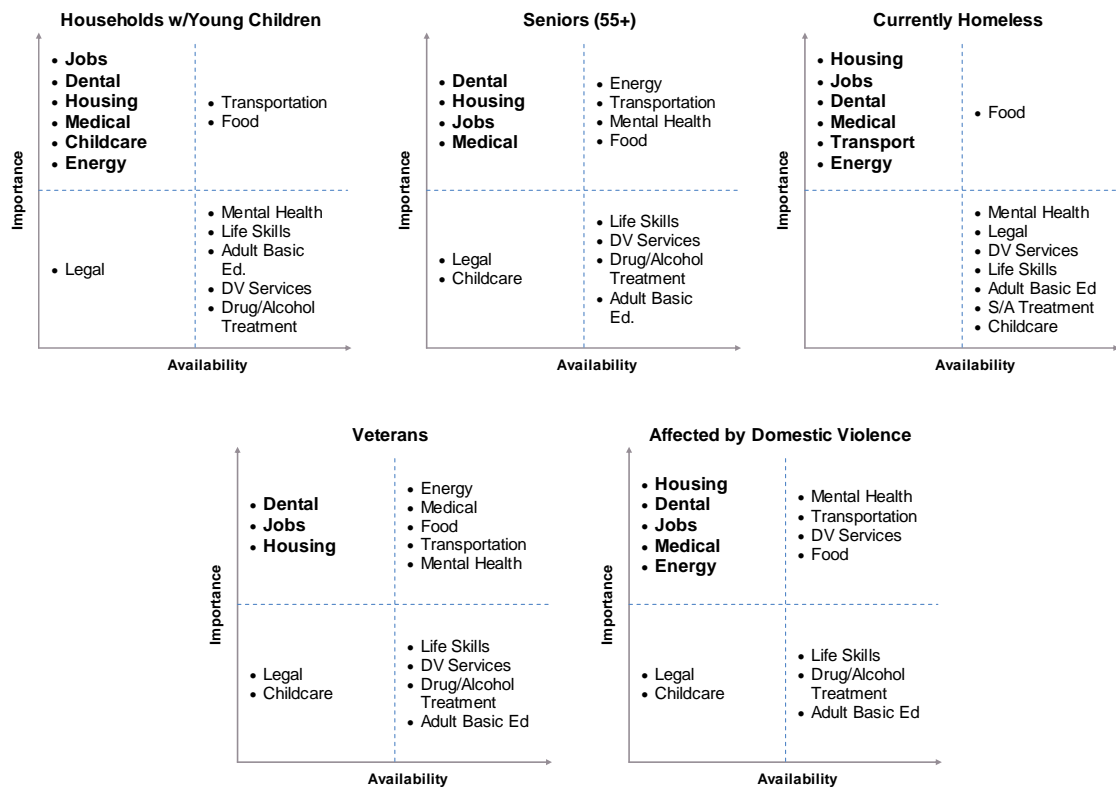


Figure 41 Subsample Populations' perspectives on services' importance and availability

Appendix A: Survey Questionnaire

Whatcom Prosperity Project 2011



WHAT DO YOU THINK?

A survey about ways to support everyone in Whatcom County

The Whatcom Prosperity Project wants to find ways to help everyone in our community be successful in their lives. We hope you will take this survey and fill it out completely. As thanks for your help, **we will enter you in a raffle for gift cards to Target Stores (\$100, \$50 and \$25 prizes).**

The questions take about 10-15 minutes to answer and your answers are confidential.

Thanks for your help!

Questions? Please contact Javier Flores, Whatcom Homeless Service Center: (360) 255-2091.

HOUSING

Q1. Which of the following housing situations have happened to you in the last 12 months?
(CHECK ALL THAT APPLY)

- Shared housing with another household to prevent being homeless
- Had to choose between paying rent OR paying for other basic needs
- Have had to move multiple times
- Was homeless for a week or less
- Was homeless for more than a week
- Was evicted from my home
- Stayed in emergency shelter or transitional housing (including motel vouchers)
- None of the above
- Other housing problems? (PLEASE DESCRIBE) _____

Q2. Which best describes your current home? (CHECK ONLY ONE) Don't know

- Rental housing
- Owner-occupied housing
- Sharing a home with another household
- Transitional or emergency shelter
- I am homeless ⇒ PLEASE SKIP TO Q6

Q3. Including yourself, how many people are in your household? _____

Q4. Which of the following best represents your opinion about the condition of your current home?
(CHECK ONLY ONE)

- In good shape, needs no repairs
- Needs minor repairs
- Safe, but needs major repairs
- Such poor condition that it is unsafe

Q5. What is your monthly payment for housing? Don't know

If in OWNER housing Mortgage payment per MONTH \$_____ per MONTH

If in RENTAL housing Rent payment per MONTH \$_____ per MONTH

Q6. Do you hope to buy a home someday?

- Yes
- No ⇒ PLEASE SKIP TO Q8
- Don't know

Q7. What prevents you from buying a home? (CHECK ALL THAT APPLY) Don't know

- Cannot afford monthly payment
- Cannot afford a down payment
- Do not have good credit
- Other reason? (PLEASE DESCRIBE) _____
- Will not be in this area very long
- The home buying process is too complicated

Q8. Do you receive financial support for your rent or house payment?

- Yes
- No
- Don't know

Q9. Do you have a working telephone where you live (either regular or cellular phone)?

- Yes
- No
- Don't know

CHILDCARE AND PARENTING

Q10. How many children, less than 18 years old, live in your house?

Number of children _____ OR None ⇒ **PLEASE SKIP TO Q15**

Q11. Are your children covered by health insurance?

Yes No Don't know

Q12. Which of the following apply to any of your children at home?

(CHECK ALL THAT APPLY)

Don't know

- | | |
|--|--|
| <input type="checkbox"/> My child is doing well in school | <input type="checkbox"/> My child is having trouble in school |
| <input type="checkbox"/> My child has a physical disability | <input type="checkbox"/> I am worried about my child's weight or eating habits |
| <input type="checkbox"/> My child has a developmental disability | <input type="checkbox"/> Worried about overweight |
| <input type="checkbox"/> My child has a learning disability | <input type="checkbox"/> Worried about underweight |
| <input type="checkbox"/> My child receives adequate medical care | |

Q13. IF YOU HAVE CHILDREN AT HOME UNDER 13, PLEASE ANSWER THE FOLLOWING QUESTIONS. IF NOT, PLEASE SKIP TO Q15.

What child-care services have you used while you were at work or school in the last 12 months?

(CHECK ALL THAT APPLY)

Don't know

- | | |
|---|--|
| <input type="checkbox"/> None ⇒ PLEASE SKIP TO Q15 | <input type="checkbox"/> Grandparent |
| <input type="checkbox"/> Licensed Childcare | <input type="checkbox"/> Relative or neighbor |
| <input type="checkbox"/> Unlicensed Childcare | <input type="checkbox"/> Other (PLEASE DESCRIBE) |
| <input type="checkbox"/> Head Start | _____ |

How many hours do you usually use childcare per week? _____ Hours

Q14. Has it been hard to get and keep adequate childcare services in the last 12 months?

Yes No

IF YES: What's been hard? (CHECK ALL THAT APPLY)

- | | |
|---|---|
| <input type="checkbox"/> Infant care not available or hard to find | <input type="checkbox"/> Couldn't find care for child with special needs |
| <input type="checkbox"/> Evening care not available or hard to find | <input type="checkbox"/> Childcare choices were not good enough |
| <input type="checkbox"/> Weekend care not available or hard to find | <input type="checkbox"/> My child was expelled from child care due to behavior problems |
| <input type="checkbox"/> Part-time care not available or hard to find | <input type="checkbox"/> Other problem (PLEASE DESCRIBE) |
| <input type="checkbox"/> Couldn't find childcare I can afford | _____ |

FOOD AND NUTRITION

Q15. In the last 12 months, have you or anyone in your home gone hungry because you were not able to get enough food?

- Yes No Don't know

Q16. In the last 12 months, did you ever skip or cut the size of your meals because there wasn't enough money for food?

- Yes No Don't know

Q17. In the last 12 months, have you or anyone in your home used any food assistance services such as food stamps, food banks, or any other program that helps with food or food costs?

- Yes No Don't know

IF YES: Here is a list of food services. Check any that your household used in the last 12 months? (CHECK ALL THAT APPLY) Don't know

- | | |
|--|---|
| <input type="checkbox"/> Food Banks | <input type="checkbox"/> Soup kitchen (such as Maple Alley Inn) |
| <input type="checkbox"/> Food Stamps | <input type="checkbox"/> Reduced price meals at school |
| <input type="checkbox"/> Senior Center Meals | <input type="checkbox"/> Small Potatoes Gleaning Project |
| <input type="checkbox"/> Meals on Wheels | <input type="checkbox"/> WIC |
| <input type="checkbox"/> SeaMar vouchers | <input type="checkbox"/> Other (PLEASE DESCRIBE) |
| <input type="checkbox"/> Churches | |
-

TRANSPORTATION

Q18. In the last 12 months, which of the following has your household experienced?

- | | |
|--|---|
| <input type="checkbox"/> No access to a car | <input type="checkbox"/> Unable to afford car repairs |
| <input type="checkbox"/> No car insurance | <input type="checkbox"/> Other problem? (PLEASE DESCRIBE) |
| <input type="checkbox"/> No drivers license or license suspended | |
| <input type="checkbox"/> Unable to afford gas | |
-

- No transportation problems

Q19. Does anyone in your home regularly use the bus?

- Yes No

IF NO, what keeps you from using it? (CHECK ALL THAT APPLY)

- | | |
|--|--|
| <input type="checkbox"/> Prefer to use car | <input type="checkbox"/> A physical or mental disability |
| <input type="checkbox"/> No service where I am going | <input type="checkbox"/> Bus times or days don't work for me |
| <input type="checkbox"/> No bus stop close to home | <input type="checkbox"/> The cost of bus fare |
| | <input type="checkbox"/> Other _____ |

HEALTH AND HEALTH CARE

Q20. Would you say that in general your health is...? (CHECK ONLY ONE)

- | | |
|------------------------------------|-------------------------------|
| <input type="checkbox"/> Excellent | <input type="checkbox"/> Fair |
| <input type="checkbox"/> Very good | <input type="checkbox"/> Poor |
| <input type="checkbox"/> Good | |

Q21. When you are sick or need medical care, where do you usually go?

(CHECK ALL THAT APPLY)

- A walk-in clinic
- A doctor's office
- SeaMar or Interfaith Community Health Centers
- The hospital emergency room
- A Tribal health clinic
- Other place (PLEASE DESCRIBE) _____

Q22. When you need advice or information about your health, where do you usually go?

(CHECK ALL THAT APPLY)

- A doctor or health professional
- Family
- Friends
- Pharmacist
- Social service agency
- Hospital
- The internet
- Church or church group
- Other place (PLEASE DESCRIBE) _____

Q23. What kind of health insurance do you have? (CHECK ALL THAT APPLY)

Don't know

- None
- DSHS Medical Coupon
- Medicare
- Commercial health insurance I pay for
- Health insurance group plan through employer, union or association
- Military plan
- Other plan (PLEASE DESCRIBE) _____

Q24. Was there a time during the past 12 months when you needed medical, dental, mental health care, or prescription medication but did not get it?

- Yes No ⇒ PLEASE SKIP TO Don't know

Q25. If YES, for each type of care, what are the main reasons you did not get the care or medication you needed? (CHECK ALL THAT APPLY)

	Medical	Dental	Mental health	Prescriptions
A. Costs too much	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. No insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Office wasn't open when I could get there	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Too many days to get an appointment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. No way to get to appointment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. Nervous or fearful of the experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. Didn't know where to go for help	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. Too many other things I need to do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. Could not get child care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. Other reasons (PLEASE DESCRIBE): _____				

GENERAL DEMOGRAPHIC INFORMATION

Q26. Where do you live now? CITY _____ STATE _____

Q27. **INCLUDING YOURSELF**, how many people in your household are...?

0-5 years old ____ 6-17 years old ____ 18-59 years old ____ 60+ years old ____

Q28. Because of a physical, mental, or emotional condition lasting 6 months or more, does anyone in your household have any difficulty in doing any of the following activities?

(CHECK ALL THAT APPLY)

- Learning, remembering, or concentrating
- Dressing, bathing, or getting around inside the home
- Going outside the home alone to shop or visit a doctor's office
- Working at a job or business
- Other disability (PLEASE DESCRIBE) _____

Q29. How long have you lived in Whatcom County? (IF LESS THAN ONE YEAR, WRITE "<1")

_____ YEARS

Q30. Your sex? Male Female Transgender

Q31. What is your age? _____ YEARS OLD

Q32. Which best describes your race and ethnicity? (CHECK ALL THAT APPLY)

- African American or Black
- Asian
- Caucasian or White
- Hispanic or Latino
- Native American or Alaskan Native
- Native Hawaiian / Pacific Islander
- Other (Specify) _____

Q33. What language do you usually speak in your home? (CHECK ONLY ONE)

- English
- Spanish
- Russian or Ukrainian
- Other (Specify) _____

Q34. Have you or anyone in your home served in the military?

- Yes
- No
- Don't know

Q35. What is the highest level of education you have completed? (CHECK ONLY ONE)

- Less than high school diploma
- High school graduate
- GED or high school equivalency
- Vocational or trade school
- Some college (or still in college)
- Two-year degree
- Four-year degree
- Graduate degree (MS, MA, PhD, JD, MD, etc.)

SERVICES

The following questions will help us find out which of the following services are the most important to you.

Q36. On a scale of 1 to 5, how **important** is this service to your household NOW? Use 1 for “not important” and 5 for “extremely important”

PLEASE CIRCLE ONE NUMBER FOR EACH SERVICE

	Not important			Extremely important	
Housing help (help keeping rent low enough to afford)	1	2	3	4	5
Childcare I can afford	1	2	3	4	5
Basic Education/English (ESL)/GED	1	2	3	4	5
Legal help	1	2	3	4	5
Food (help getting enough food)	1	2	3	4	5
Transportation that meets my needs	1	2	3	4	5
Affordable medical care	1	2	3	4	5
Affordable dental care	1	2	3	4	5
Living wage jobs	1	2	3	4	5
Help with heating & electric bills	1	2	3	4	5
Mental health services or family counseling	1	2	3	4	5
Domestic violence shelter and/or counseling services	1	2	3	4	5
Drug/alcohol treatment & counseling	1	2	3	4	5
Help with life skills (such as budgeting, preparing meals, time management, etc.)	1	2	3	4	5

PLEASE GO ON TO THE NEXT PAGE

Q37. Next we would like to know how easy it is to access these services. On a scale of 1 to 5, how easy is it for your household to locate and receive these services?

Use 1 for “very hard to get” and 5 for “very easy to get”

PLEASE CIRCLE ONE NUMBER FOR EACH SERVICE OR CHECK “Don’t know”

	Very hard to get					Very easy to get	
Housing help (help keeping rent low enough to afford)	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Childcare I can afford	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Basic Education/English (ESL)/GED	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Legal help	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Food (help getting enough food)	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Transportation that meets my needs	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Affordable medical care	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Affordable dental care	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Living wage jobs	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Help with heating & electric bills	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Mental health services or family counseling	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Domestic violence shelter and/or counseling services	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Drug/alcohol treatment & counseling	1	2	3	4	5	or	<input type="checkbox"/> Don't know
Help with life skills (such as budgeting, preparing meals, time management, etc.)	1	2	3	4	5	or	<input type="checkbox"/> Don't know

EMPLOYMENT AND INCOME

This last section is about employment and income. Please remember that your answers are completely confidential.

Q38. Here is a list of common sources of household income. Which of these has been a source of income for anyone in your home during the last 12 months?

(CHECK ALL THAT APPLY)

- | | |
|--|--|
| <input type="checkbox"/> Wages or income from a job | <input type="checkbox"/> GAU or GAX |
| <input type="checkbox"/> VA benefits | <input type="checkbox"/> Unemployment insurance |
| <input type="checkbox"/> Social Security | <input type="checkbox"/> Child Support |
| <input type="checkbox"/> SSI | <input type="checkbox"/> Pension |
| <input type="checkbox"/> SSD | <input type="checkbox"/> Investment income |
| <input type="checkbox"/> Workers' compensation (L & I) | <input type="checkbox"/> Other (PLEASE DESCRIBE) |
| <input type="checkbox"/> TANF (Welfare assistance) | _____ |

Q39. INCLUDING YOURSELF, how many persons in these age groups that live in your home worked for pay at any time in the last 12 months?

Persons under 16 years old _____

Persons 16 – 18 years old _____

Persons older than 18 _____

Q40. Has getting or keeping a good job been hard for you or anyone in your home in the past 12 months?

- Yes No Don't know

If YES, what's been hard about getting or keeping a good job? Don't know
(CHECK ALL THAT APPLY)

- | | |
|---|---|
| <input type="checkbox"/> Not enough jobs available | <input type="checkbox"/> No regular place to sleep at night |
| <input type="checkbox"/> Not the right job skills | <input type="checkbox"/> No telephone |
| <input type="checkbox"/> Don't know how to search for a job effectively | <input type="checkbox"/> A criminal record |
| <input type="checkbox"/> No tools, clothing, or equipment for the job | <input type="checkbox"/> Language barriers |
| <input type="checkbox"/> No transportation | <input type="checkbox"/> Physical or mental disability |
| <input type="checkbox"/> No childcare | <input type="checkbox"/> Other (<i>please describe</i>) |
-

Q41. About how often did each of the following things happen to you during the last 12 months?

	Did not happen	Happened once	Happened a few times	Happened frequently
Fell behind in paying rent or mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pressured to pay bills by stores, creditors, or bill collectors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car, household appliances, or furniture repossessed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pawned or sold-off valuables to make ends meet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used a payday loan service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrowed money from friends or family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Had utilities (water, heat, or electricity) shut off	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Had gambling losses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q42. Which of the following situations apply to you or your household?
(CHECK ALL THAT APPLY)

- | | |
|--|--|
| <input type="checkbox"/> Have debt from medical or dental expenses | <input type="checkbox"/> Have debt that is hard to manage <i>because of payday loans</i> |
| <input type="checkbox"/> Received credit or budget counseling | <input type="checkbox"/> Have fines or legal fees that are hard to pay off |
| <input type="checkbox"/> Declared personal bankruptcy | <input type="checkbox"/> Can't save for unexpected expenses |
| <input type="checkbox"/> Have built up too much credit card debt | <input type="checkbox"/> None of the above |

Q43. In the last 12 months, what was your average estimated total MONTHLY household income from all sources?

Dollars per MONTH \$ _____

Don't know

----- RAFFLE ENTRY FORM BELOW -----

As thanks for your help, we would like to enter you in a drawing for gift cards to Target Stores of up to \$100. To be eligible for this drawing, you must write your first name, phone number and/or address on this page so that we can enter you in the drawing and so that we know how to contact you.

You must have completed this survey form to be eligible for the drawing. The drawing will take place in early April 2011.

Your first name or initials _____

Your date of birth Month _____ Year _____

Your phone number _____

OR (we need a contact phone number or mailing address to tell you if you win)

Your mailing address (below) so we can contact you if you win a cash prize:

Thank you for your participation. Your answers are very helpful.

If you have any questions, please contact **Javier Flores, Whatcom Homeless Service Center (360) 255-2091 (360) 378-4474.**