

# Community Needs Assessment Report

2020



## ACKNOWLEDGMENTS

### Community Action Advisory Board

Alishia Topper, County Treasurer, Chair  
David Poland, Vice-chair  
Bridget McLeman, Secretary  
Linda Glover, Vancouver City Council  
Rob Perkins, Evergreen School Board  
Amy Boget, Yacolt Town Council  
Jamie Spinelli  
Karyn Kameroff  
Erica Hefter  
Megan Mulsoff  
Amy Lynn Roark  
Melanie Green  
Lance Carter

### Community Action Advisory Board CNA Task Force

David Poland, CAAB member  
Melanie Green, CAAB member  
Karyn Kameroff, CAAB member  
David Hudson, Clark County Public Health  
Laura Ellsworth, Council for the Homeless  
Esra Khalil, Community Foundation of SW Washington

### Community Partners

Many community partners were involved in the completion of this assessment. View a full list of participants on page 48.

### Clark County Staff

Vanessa Gaston, Director  
Rebecca Royce  
Michael Torres

### Consultants

#### **Community Needs Assessment Task Force**

Integral team working with staff over an 18 month period to develop every component of the CNA process from reviewing the Survey of Needs, creating the Community Forum in a virtual format and reviewing the final draft. The CNA Task Force reviewed, provided feedback and reviewed information again throughout the process, making sure to incorporate an equity lens so that all the components were more accessible to low-income community members. The CNA Task Force included Community Action Advisory Board Members Karyn Kameroff, Melanie Green and David Poland; community advocates Esra Khalil with the Community Foundation for Southwest Washington and Laura Ellsworth with Council for the Homeless; and community partner David Hudson with Clark County Public Health.

#### **Survey of Needs Data Review**

Rachel Williams, through a partnership with Applied Research NW, vetted all of the data from the 1655 responses to the Survey of Needs looking for bias in the responses and created charts based on survey responses and the comparison chart.

#### **Assessment**

Jackie St. Louis was consulted to create the draft assessment in partnership with county staff based on the Survey of Needs responses, Community Forum participation and review of assessments available by other local agencies.



Special contributions by Washington  
State Community Action Partnership

# TABLE OF CONTENTS

## About the report

- Importance ..... 4
- Benefits ..... 4
- Method ..... 4
- Population Profile ..... 6
- Data Overview ..... 10
- Equity..... 10
- Participation..... 12
- Strengths & Limitations..... 13
- Impact of COVID-19 Pandemic ..... 14

## Key Findings

- Overall needs ..... 16
- Housing ..... 19
- Health ..... 23
- Employment ..... 28
- Income & Asset Building ..... 33
- Education ..... 36
- Support Services ..... 40
- Conclusion ..... 45
- Glossary of Terms ..... 48
- Partner Participation ..... 49

## Appendices ..... 52

- Sample copy of Survey of Needs
- Survey results – raw data
- News Release for Survey of Needs
- Community Forum Flyer
- Community Forum group discussion notes
- Community Forum poll results

## Referenced reports ..... 53

# Clark County 2020 Community Needs Assessment

## IMPORTANCE

The 2020 Clark County Needs Assessment (CNA) is intended to be a transparent and systematic way of identifying the needs of people who are low-income in Clark County through a process of community engagement, research and analysis of data. The CNA is an important part of the process of developing community-wide policies, practices and services intended to respond to the needs which have been identified as important to the entire community. Community Needs Assessments also help inform future funding decisions. The objective of the CNA is to present a clear and coherent explanation of the needs of members of the community, as they see those needs and priorities to be, to increase understanding and awareness for the purpose of educating and galvanizing public support in addressing the emergent needs.

## BENEFITS

- Needs assessments can improve the effectiveness of programs in the community by helping inform how they provide services.
- Needs assessments serve as a valuable tool for policy makers and aid in their decision-making process.
- Needs assessments are valuable for developing interventions to address issues in an informed manner, including prevention, early intervention and upstream strategies.
- Needs assessments can contribute to stakeholder cohesion in the community.
- Needs assessments center the voices of those most impacted.

## METHOD

The following information was gathered in a community-based needs assessment conducted in Clark County during the year 2020. Using a mixed method design, the first phase included a survey which was mailed (paper and electronically) to and distributed by local service providers, through social media, news releases, local newspaper articles and distributed at several community meetings. The information from the survey was sorted and organized into themes and categories for further community engagement.

Thirty-eight community members from around Clark County were convened in a virtual community forum to review information that was gathered from the surveys and engaged in discussion while providing their input. In addition to engaging the community, literature review, research, and the leveraging of subject matter expertise were used in the completion of the Community Needs Assessment. Data from communities within close geographic proximity was retrieved and assessed for the purpose of making comparative analysis.



As part of the virtual forum, participants were presented themes and key data specific to Clark county which included:

- I. **Racism as a social determinant of health**
  - a. Racial disparities in the public-school system
  - b. Racial disparities in the prison system
  - c. Racial disparities in evictions
  - d. Racial disparities in homelessness
- II. **The impact of COVID-19 on Clark County**
  - a. Disproportionate impacts on Hispanic/Latin@ community
  - b. Countywide unemployment rate of 9.4% in September 2020
  - c. 25% loss in the Leisure and Hospitality industry

Virtual forum participants were asked to respond to the data which had been collected and organized from the surveys. This process prioritized and centered the voice of people from low-income households, elevating them to be used to frame the discussion during the community forum and in the Needs Assessment.

## POPULATION PROFILE

This section includes information from the U.S. Census Bureau’s American Community Survey, or ACS. The total number of people living in Clark County for purposes of the ACS survey is estimated at 468,659 people, with 43,384 people living below 100% of the federal poverty guidelines.

The federal poverty guidelines, more commonly known as the federal poverty level, or FPL, is a term used throughout this report. The FPL is an economic measure used to decide whether a person’s or family’s income level qualifies them for certain federal benefits and programs. The FPL is supposed to represent the set minimum income a family needs for food, clothing, transportation, shelter and other necessities.

The formula used to calculate the FPL has not been updated since its inception in the 1960s. For example, it does not take childcare costs into consideration, assuming that one parent will be home with children. Each year, the FPL is updated and issued in the Federal Register by the Department of Health and Human Services (HHS).

**Table 1. Population by gender**

Report area	Male	Female	Percent Male	Percent Female
Clark County, WA total population	231,128	237,531	49.3	50.7
Clark County, WA below poverty	19,018	24,366	8.2	10.3
OR-WA Metro Area total population	1,234,751	1,258,470	49.5	50.5
OR-WA Metro Area below poverty	318,877	321,193	12.3	12.4
Washington total population	3,621,184	3,645,626	49.8	50.2
Washington below poverty	360,087	425,157	9.5	11.7
United States total population	155,133,161	161,581,890	49.0	51.0
United States below poverty	18,909,451	23,601,392	12.2	14.6

*Data Source: US Census Bureau, American Community Survey 2019 / 5 year estimates*



## Table 2. Population by age

The table below shows the age distribution of Clark County residents compared with residents in the metropolitan area, statewide and nationwide. The Clark County distribution is similar to the other distributions for total population, but Clark County fares better than the nation for residents living below the federal poverty level nationwide. Children ages 0-17 experience the highest rates of poverty.

Report area	Age 0-4	Age 5-17	Age 18-35	Age 35-64	Age 65 and over
Clark County, WA total population	6.1%	17.9%	21.2%	39.7%	15%
Clark County, WA below poverty	13.3%	11.2%	11.4%	7.3%	7.2%
OR-WA Metro Area total population	5.7%	15.9%	23.2%	40.7%	14.5%
OR-WA Metro Area below poverty	13.7%	12.8%	14.0%	8.5%	7.7%
Washington total population	6.1%	16.1%	23.5%	39.2%	15.1%
Washington below poverty	14.4%	13.3%	13.9%	8.7%	7.5%
United States total population	6.1%	16.7%	22.6%	39.0%	15.6%
United States below poverty	20.3%	17.9%	16.3%	10.5%	9.9%

Data Source: US Census Bureau, American Community Survey 2019 / 5 year estimates



### Table 3. Population by race

The tables below represent the race of people living in Clark County compared with people in the metropolitan area, statewide and nationwide. Clark County has a higher white population and lower African American, Asian and Native populations when compared to the other distributions. However, all BIPOC communities in Clark County live in poverty at a higher rate than the white population.

Report area	White	Black	Asian	American Indian Alaska Native	Native Hawaiian Pacific Islander	Other Race	Multiple Races
Clark County, WA total population	84.7%	1.7%	4.6%	0.6%	0.8%	2.6%	5.0%
Clark County, WA below poverty	8.65%	14.85%	11.0%	11.4%	19.9%	15.2%	12.5%
OR-WA Metro Area total population	72%	3%	7%	1%	1%	4%	0%+
OR-WA Metro Area below poverty	10.4%	29.6%	14.1%	N	N	24.7%	10.8%
Washington total population	75.5%	3.7%	8.6%	1.2%	0.7%	4.5%	5.8%
Washington below poverty	9.5%	20.4%	9.3%	22.3%	15.3%	20.2%	13.0%
United States total population	72.7%	12.5%	5.5%	0.8%	0.2%	5.0%	3.3%
United States below poverty	11.1%	23.0%	10.9%	24.9%	17.5%	21.0%	16.7%

Data Source: US Census Bureau, American Community Survey 2019 / 5 year estimates





**Table 4. Population by ethnicity**

When looking at ethnicity data from the ACS, Clark County has a lower total Hispanic and Latin@ population when compared with Washington as a whole. For those living below the federal poverty level, there are significantly more Hispanic and Latin@ persons when compared to the total population.

Report area	Total	Number Hispanic or Latin@	Percent Hispanic or Latin@	Non-Hispanic or non-Latin@	Percent non-Hispanic or Latin@
Clark County, WA total population	468,659	44,891	9.6%	368,406	78.6%
Clark County, WA below poverty	43,384	7,215	16.1%	29,186	7.9%
OR-WA Metro Area total population	2,493,221	309,230	12.4%	2,183,991	87.6%
OR-WA Metro Area below poverty	640,070	61,704	17.4%	588,366	82.6%
Washington total population	7,266,810	919,516	12.7%	4,989,465	68.7%
Washington below poverty	785,244	169,168	18.4%	436,470	8.7%
United States total population	316,715,051	57,311,163	18.1%	192,610,197	60.8%
United States below poverty	42,510,843	11,256,244	19.6%	18,525,349	9.6%

Data Source: US Census Bureau, American Community Survey 2019 / 5 year estimates

## DATA

Data used in this report comes from a variety of resources and is referenced throughout. The basis for much of the identified needs comes from a local Survey of Needs conducted by Clark County Community Services. This survey was sent to low-income households between November 1, 2019, through January 31, 2020, through partnerships with more than 100 partner organizations and was available online. The survey was available in several languages including Spanish, Russian, Vietnamese, and Chuukese. A total of 1,655 responses were received from those directly affected by poverty and adverse social conditions.

A significant amount of information is from the U.S. Census Bureau and can be accessed at [data.census.gov](https://data.census.gov). Other resources available specific to Clark County include the Healthier Clark County InfoMap provided by Clark County Public Health and outcome dashboards created by the Council for the Homeless.

The Healthier Clark County InfoMap offers a new way of learning about health issues and people impacted in Clark County. The InfoMap includes nearly 50 maps of a variety of indicators of community health – including demographics, social determinants of health, maternal health, chronic disease, and behavioral health. Each map is accompanied by charts and graphs exploring the indicator in more detail. You can access the InfoMap at [www.clark.wa.gov/InfoMap](http://www.clark.wa.gov/InfoMap).

Council for the Homeless reports on many aspects of Clark County's homeless crisis response system including the annual Point-in-Time Count, access to housing, equity of access and program outcomes. Visit <https://www.councilforthehomeless.org> and click on About Homelessness for more information.

## EQUITY

Poverty is a complex issue and it is far from being equally distributed in our community, region and country. The prevalence of racial discrimination, which has become institutionalized in our systems spanning from education to health care to housing to access for financing, has imprinted a legacy of inequality that has been sustained and embedded throughout our country's laws and policies. Persistent racial disparities in poverty result from cumulative, systemic disadvantage over not just one life course, but generations. And this cycle of exclusionary policies targeting Black, Indigenous and Communities of Color exacerbates why race frequently is correlated with poverty. In the United States, Black/African American, Indigenous, and other Persons of Color (BIPOC) have historically experienced poverty at rates much higher than that of white people. In 2019 the national poverty rate in the United States was 10.5% overall. Indigenous Americans experience poverty at two and a half times the rate (25.4%), Black/African Americans were almost two times as likely to struggle financially as the national average (18.8%) and Latin@/Hispanics are one and a half times more likely (15.7%). Though the rates may be slightly different, the over-representation of BIPOC communities among those in poverty remains true in Clark County.

In 2018, Latin@/Hispanics accounted for 13.3% of all the people who experienced poverty in Clark County. Comparatively, Latin@/Hispanics made up approximately 10% of the population. White people, who made up 78% of the total population accounted for 68% of the total number of people who struggled financially in Clark County. Similarly, 2.4% of all people experiencing poverty were Black, whereas they made up only 1.6% of the population. Furthermore, Native Americans who made up 0.2% of the overall population of Clark County were 0.7% of all people struggling financially. Native Hawaiian/Pacific Islanders who are 0.8% of the total population of Clark County are a total of 1.14% of the people who are experiencing poverty in this community. Though there are more white people who struggle financially in Clark County, in comparison to their overall numbers BIPOC communities are disproportionately experiencing poverty.

On June 16, 2020, the Clark County Council adopted a resolution to work towards eliminating systemic racism and injustice in Clark County. Over the summer, the council held listening sessions to hear from our BIPOC communities. On December 1, 2020, the Clark County Council took the additional step and adopted a resolution to eliminate systemic racism and health inequities. <https://clark.wa.gov/sites/default/files/media/document/2020-12/2020-12-05%20BOH%20Resolution%20systemic%20racism%20public%20health%20crisis.pdf>



Washington State Department of Commerce recently made a commitment to provide equitable access to services funded by their department. New funding includes a requirement that local jurisdictions meet equity goals to serve communities of color at least at the same rate as those experiencing poverty in that community. The first program with this requirement was the Eviction Rent Assistance Program which provided significant funding to prevent households from falling into homelessness or acquiring rental debt during the pandemic. Clark County exceeded the goals for this program by working with several partners designated as By and For Organizations. These organizations are operated by and for the community they serve. New and exciting partnerships have been created due to this effort.

To help local nonprofits and service providers be able to see and address racial inequities in the community, and in the services they provide, Clark County Community Services partnered with the Community Foundation of Southwest Washington and the Southwest Washington Accountable Communities of Health (SWACH) to form the Southwest Washington Racial Equity Learning Community. Leadership of over a dozen service organizations in Clark, Cowlitz and Skamania counties meets monthly for facilitated and structured learning and discussions about race and equity. This collaboration will last at least a year.

A new component of the Survey of Needs conducted for this assessment asked respondents what was getting in the way of meeting their needs in each of the categories of assistance. Bias/discrimination and immigration status concerns were two of the options provided. In each category, an average of 8% of respondents indicated bias/discrimination was a concern and 4% indicated immigration status concerns were preventing them from getting their needs met.

## PARTICIPATION

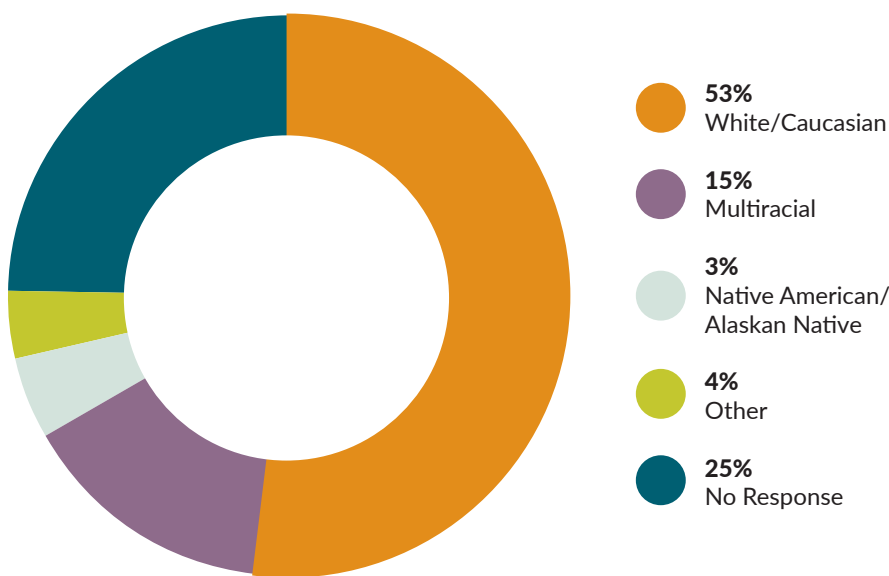
The Survey of Needs collected information on the needs, barriers and demographic information of survey respondents and their households. Demographic data collected from the survey included gender, age, race, housing and economic status.

- Of the 1,403 survey participants who responded to the question about their age, 44% are between 25 and 44, followed by 18% in the 45-54 age range.
- Of the 1,361 survey participants who responded to the question about their gender, 71% identified as female, 28% as male and 1% as gender non-conforming, or genderqueer.
- Of the 1,346 survey participants who responded to the question about their race, 78.5% identified as white, 3.2% identified as Black/African American, 4.7% as Indigenous, 1.7% as Asian, 1.8% as Native Hawaiian or other Pacific Islander and 5.1% identified as being multi-racial.
- Of the 1,352 survey participants who responded to the question about their housing status, 50% indicated they are renters, 25% report being homeowners, 14% indicated they were currently unhoused and 11% indicated they were currently staying with friends or family.
- Of the 1,168 survey participants who responded if their income, based on family size, was more or less than the amount at 125% of the federal poverty level, and at 200%. More than 60% indicated they earned less than 125%, and 84% indicated

they earned less than 200%. These are two common thresholds for eligibility into programs.

Two virtual community forums were held, one on December 2, 2020, and the other on December 3, 2020. Of the attendees at the virtual community forum, 53.5% identified as white/Caucasian, 15% multiracial, 3.5% Native American/Alaska Native, 3.5% as other, and 24.5% did not provide an answer to the question about their racial background.

### Virtual Community Forum attendance by race



## STRENGTHS & LIMITATIONS

Strengths include the relationship of lead organization (Clark County Community Services) to the partners within the community which includes collaborative efforts on initiatives including the Community Needs Assessment and as funder for services which positively impact the lives of low-income residents of Clark County.

The limitations of the Needs Assessment include the lack of incentives for participating in the surveys and language barriers, including verbal and signed languages, which may have excluded some prospective participants. Additionally, as some of the research activity was conducted during the global pandemic, it required community forum participants to interact in a virtual rather than in-person format.

## IMPACT OF COVID-19 PANDEMIC

Though the question was not posed directly to survey participants nor the virtual forum attendees, the impact of the pandemic is recognized and acknowledged. The challenges faced in completing this report were unprecedented. During data collection phase of the study, partner programs were already scrambling to adjust their programs and practices in response to the pandemic, and many were not in contact with clients with the same frequency or in the same manner that they had been previously. Similarly, the community forum had to be held virtually because of the restrictions imposed for the safety of the public. It is also recognized that if the Survey of Needs were released at any time after the declaration of the State of Emergency in March 2020, the results of the survey could look much different.

Governor Inslee took action to help keep households impacted by COVID-19 in their housing. On March 13, 2020, he implemented an eviction moratorium preventing landlords from evicting tenants simply from lack of paying rent. The pandemic affected many households, but disproportionately affected BIPOC communities and people living in poverty. These households are at a much higher risk of eviction in general, but during a pandemic, these populations are more likely to contract the virus, lose wages due to the pandemic, and have longer lasting affects because of the impacts of the pandemic. The moratorium was extended throughout 2020 and 2021, with the current version of the eviction moratorium expiring June 30, 2021. Governor Inslee may extend the eviction moratorium if he deems it necessary.

The county received significant increases in funding due to the pandemic. Two programs played a key role in keeping people safe and sheltered. The first program was a quarantine and isolation shelter. This program provided funding to pay for an entire motel setting, a total of 116 rooms, and staff to provide services from April through December 2020. By having a non-congregate temporary shelter, congregate setting shelters were able to reduce the number of people being sheltered to accommodate physical distancing and reduce the risk of spreading COVID-19. This program also provided shelter space for people who were unhoused and at high risk of serious health conditions if they contracted the virus along with providing space for people living outside to isolate and quarantine themselves if they were exposed to the virus. In total, 256 persons were served through this temporary shelter, of which approximately 28% were able exit to permanent housing.

The second program provided eviction rent assistance. More than 2,200 households received assistance to pay their rent and keep them stably housed.





# Key Findings

The intent of the survey was to engage with and learn about the needs from the perspective of self-identified low-income residents of Clark County. The virtual forum brought together members of the community to learn about the findings from the survey and subsequently offer their feedback and insights. A total of 1,655 people participated in the survey and 38 unduplicated persons attended the community forums which were held over a period of two days (December 2-3, 2020).

Survey respondents were asked to identify the top five service area needs for their family. Almost one half (49%) of respondents identified housing assistance as their most important need. Other top mentions include food assistance (44%), asset building (35%), mental health supports (31%), and employment services (30%).

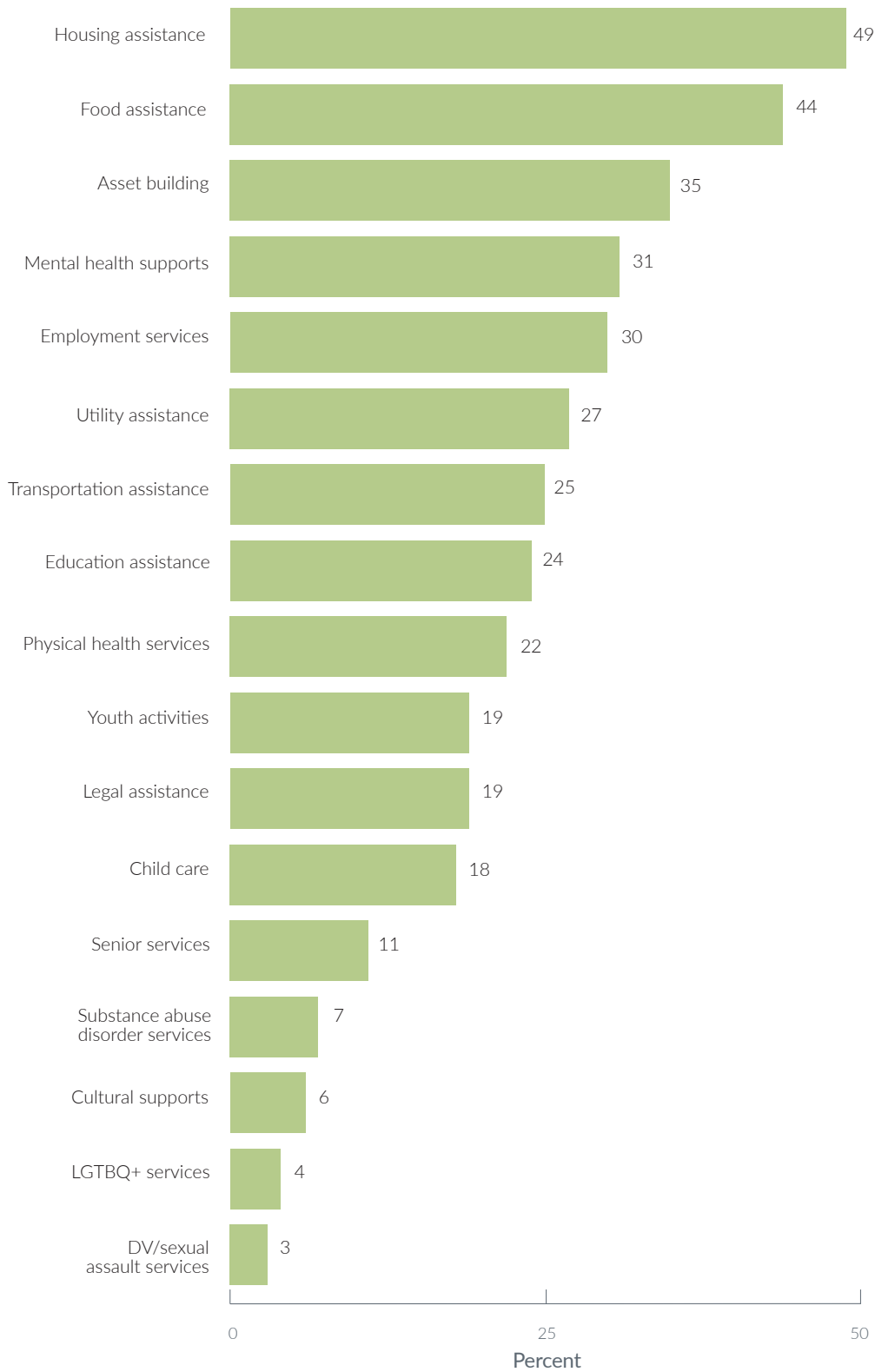
Key segments of interest were identified. Analysis looked to see how these segments responded to the survey items. For each segment that was identified, we compared the responses from the particular segment to responses from the remaining survey participants (who responded to the particular segmentation questions). For example, we looked to see if homeless respondents answered differently than non-homeless respondents. Respondents who didn't answer questions about homelessness were not included in that particular segment analysis.

Table 1 shows each of the service areas along the left column and each of the segments of interest along the top row. The presence of an arrow indicates if that segment responded differently, and the arrow shows directionality. For example, homeless respondents were more likely to identify a need for housing assistance, and less likely to identify a need for youth activities, when compared to non-homeless respondents.





Figure 1. Top overall needs



*n=1,188 respondents who identified a top need*

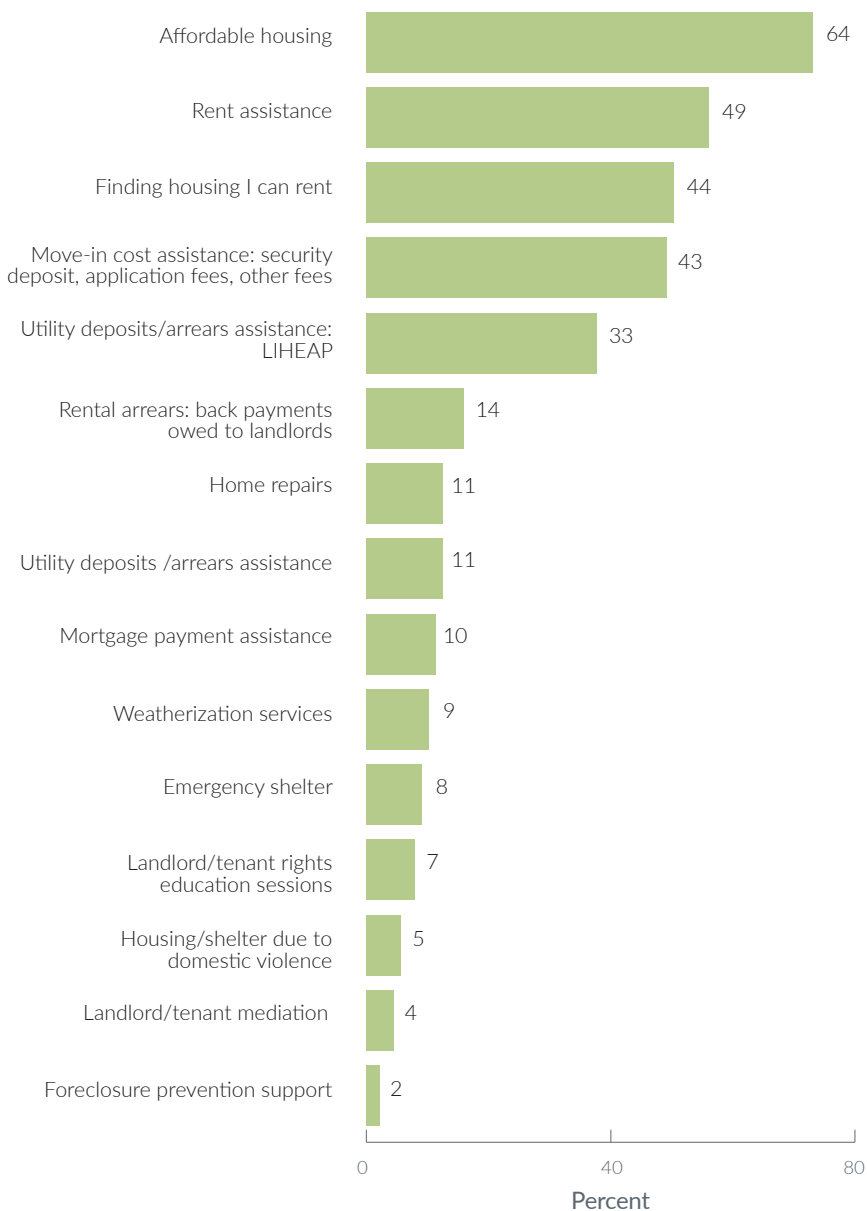
Table 5. Population needs comparison

	% Top need	Homeless	Doubled up	Disability/ special need	Income < 200% FPL	Income < 125% FPL	Veteran	55+	Primary language Russian	Primary language Spanish	Primary language non-English
Housing assistance	49	←	←	←	←	←		→			
Food assistance	44			←	←	←		←	←		
Asset building	35				→	→		→	→		
Mental health supports	31	←		←	→	→		→	→	→	→
Employment services	30	←	←		←	←		→			
Transportation assistance	27	←		←	←	←	←	→	→	→	→
Utility assistance	25				←						
Education assistance	24	→			→	→		→			
Physical health services	22			←					→	→	
Youth activities	19	→		→	→	→		→	→	←	←
Legal assistance	19			←					→		
Childcare	18	→		→	→	→	→			←	
Senior services	11	→		←	→	→	←	←	→	→	→
Substance use disorder services	7	←	←				←	→			
Cultural supports	6		→		→					←	←
LGBTQ+ services	4				→						
DV/sexual assault services	3				→						

# HOUSING

Housing emerged as one of the most important needs of survey participants with nearly one-half (49%) identifying this as one of their primary needs. Sixty-four percent of all participants on the survey identified housing affordability as their primary challenge in securing housing, 49% acknowledged needing rental assistance and 44% noted not being able to find affordable housing. Concerning the barriers to acquiring stable housing, 58% of participants admitted with struggling to navigate the system, 34% do not qualify and 47% face the combination of challenges getting to services (transportation) and lack of options in their local community. Eight percent of respondents identified bias and discrimination as their primary barrier.

Figure 2. Housing needs

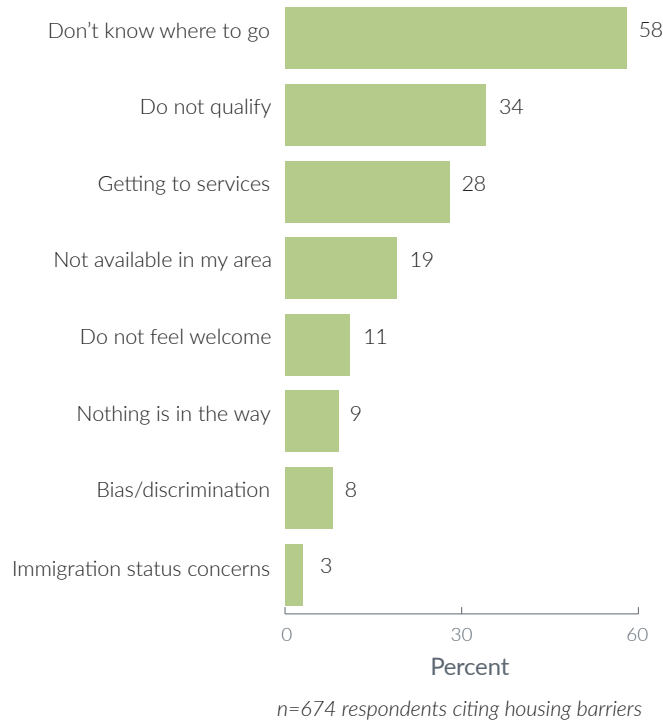


n=765 respondents citing housing needs

## Did you know

To afford a two-bedroom apartment, a person would need to make \$28.65 to \$30.38 per hour full time in Vancouver WA and \$25.00 to \$36.15 per hour in Clark County.<sup>i</sup>

Figure 3. Housing barriers



People face a plethora of challenges to attaining affordable housing in Clark County. Survey participants who responded to the question about their housing needs identified the following top four:

- I. Affordable housing
- II. Rental assistance
- III. Low vacancy rate
- IV. Move-in costs

The lack of sufficient affordable housing stock is repeatedly cited as a driver for homelessness and housing insecurity in Clark County. At a national level, two trends are identified for having contributed to the issue. One is the sharp decline in the production of rental housing units since 2017. The second is the trend of conversions of single-family rentals back to owner occupancy. Local trends are similar to those on a national level. According to the 2019 Healthy Columbia Willamette Collaborative Community Health Needs Assessment, from 2012 to 2016, 39% of households in Clark County were paying 35% or more of their income toward rent. This is slightly less than the regional average of 40.9% but offers important insights as to the housing unaffordability crisis in addition to the financial security of those who are housed.

Further worsening the housing issue is the reality that BIPOC communities, people experiencing homelessness and other minorities often face housing discrimination which places acquiring housing out of their reach. When one considers that people

### Did you know

There is no state or county where a renter working full-time at minimum wage can afford a two-bedroom apartment. <sup>ii</sup>

who are homeless in Clark County are struggling financially and disproportionately BIPOC, it paints a daunting picture about their prospects of acquiring stable and affordable places to live. People experiencing homelessness participated in forums conducted in the summer of 2018, as part of the development of the 2019-2022 Clark County Homeless Action plan, reported that affordable rent, income and rental assistance were the three primary barriers to acquiring housing. In Clark County, 67% of housing units are occupied by owners, which is significantly higher than that of the most comparative population count in proximity which is Multnomah County, Oregon, that has an ownership rate of 54.5%. The median gross rent in Clark County estimated from the years 2015 through 2019 was \$1,261, in comparison to Multnomah County which has a larger population by more than 324,000 and has a median gross rent cost of \$1,237. Spokane County, Washington, which has a comparable population size to Clark County (522,798) had a median rent average of \$1,097 in 2019. Of all Washington State counties in the year 2019, Clark County ranked only behind King and Snohomish counties in the average cost per apartment unit. The data paints a clear picture of the critical need for housing that is affordable. Comparatively, Clark County's population is significantly smaller than King and Snohomish Counties and social services are not as robust as either of these communities.

People who cannot afford housing in the community are left with limited options, with the possibility of homelessness looming large. According to the U.S. Department of Housing and Urban Development, people living in shelters are more than twice as likely to have a disability compared to the general population and a 2017 report by the National Alliance to End Homelessness found that 20% of the national homeless



### *Did you know*

Seventy-five percent of all extremely low-income families are severely cost-burdened, paying more than half their income on rent. <sup>iii</sup>

population suffer from serious mental health conditions, 16% suffer with chronic substance use disorder and more than 10,000 were living with HIV/AIDS. For the members of our community living with physical and behavioral health challenges, housing assistance plays a critical role in helping them become able to secure housing and to maintain it. Without rental assistance programs, many of those most in need would not be able to afford their housing, and rental assistance dollars are in limited supply. In Clark County, as of August 12, 2020, limited rental assistance was available through the Emergency Rental Assistance Program (ERAP) for households whose income is below 50% of the Area Median Income (AMI) within the previous two months. A significant influx of additional rental assistance is coming into Clark County as this report is being finalized, which will be extremely helpful, but the need is still expected to exceed available assistance by a large margin.

According to the Center on Budget and Policy Priorities, “Federal rental assistance helps families to afford decent quality, uncrowded housing and avoid homelessness or other kinds of housing instability. By limiting housing costs, it also leaves families with more resources for work-related expenses like child-care and transportation, as well as basic needs like food and medicine.” Rental assistance assists individuals and households in acquiring and maintaining housing by providing financial relief in the areas of paying utilities, paying off arrears and assisting with the costs associated with moving into housing. Rental assistance also includes programs for individuals with special needs and disabilities; Housing Opportunities for People with AIDS/HIV (HOPWA); and McKinney-Vento rental assistance programs for the homeless. Homelessness is frequently correlated with physical health conditions. Rental assistance is one component of what should be a dynamic response to unaffordable housing and homelessness.

In Clark County, new programs are taking shape to bring more affordable housing into our community. A new non-congregate shelter is under construction and will start housing people by early fall. The project is a joint project between Clark County, Vancouver Housing Authority and the City of Vancouver and includes purchasing a closed hotel and converting it to individual shelter units. In three years, this project could transition to permanent affordable housing.

Along with the shelter, new affordable housing projects have recently opened or are under construction. These new units will focus on serving people with behavioral health challenges, people who are chronically homeless, meaning they have been continually homeless for two or more years or have had four episodes of homelessness in the past three years.

### *Did you know*

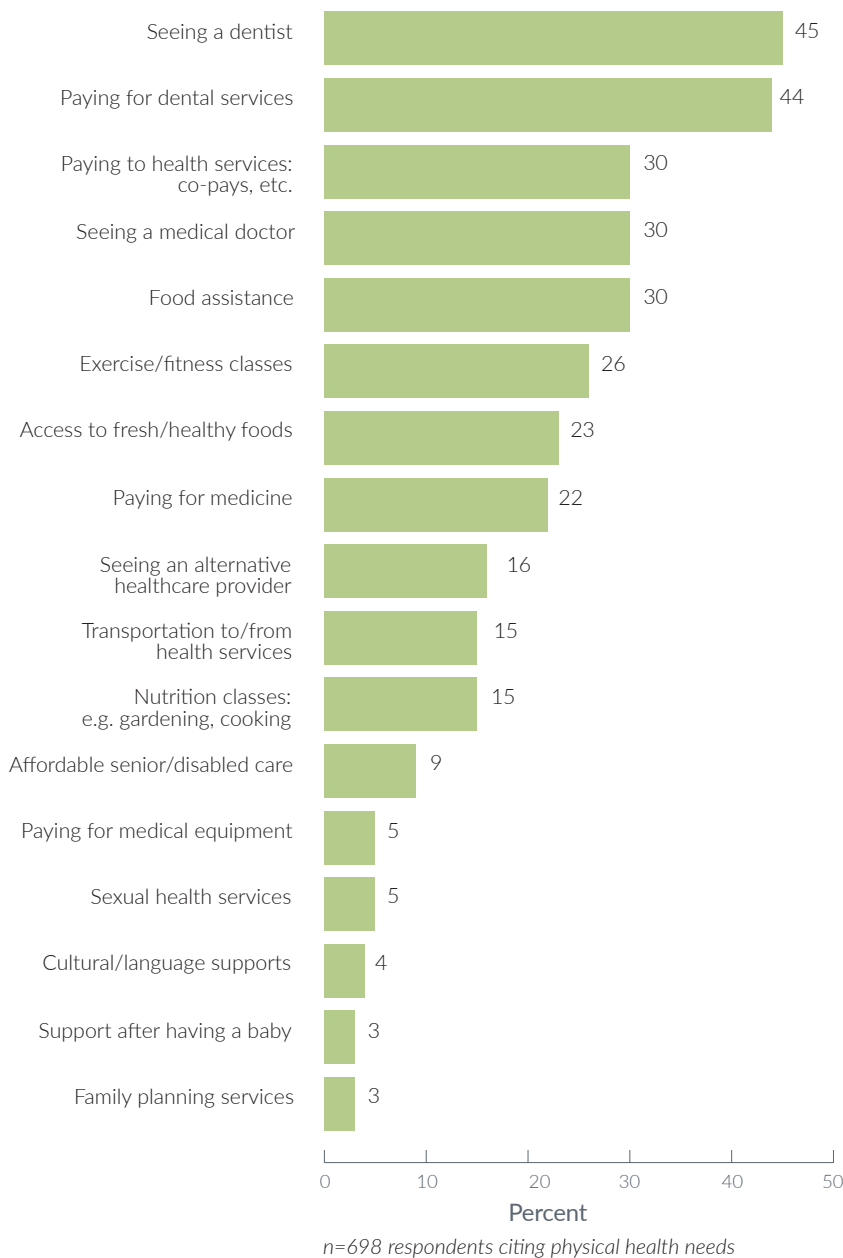
You can make a request to change the date your rent is due. Under the law, a landlord must agree to your request if your main source of income is government assistance. If your income mainly comes from other sources, the landlord can but does not have to change the due date.<sup>iv</sup>



# HEALTH

Survey participants identified two financial needs related to health among the top three overall: assistance in paying for dental services and health services (74% combined). Other prominent physical health needs identified by the survey respondents included the ability to see a doctor, access to fresh/healthy foods, food assistance and access to exercise and fitness resources. Barriers to physical health as identified by survey participation revealed a gap in knowledge, more specifically that individuals were informed as to how they could access resources to address their health needs (56%). Thirty-one percent report that they do not qualify for services and another 16% face barriers of discrimination and feeling unwelcome.

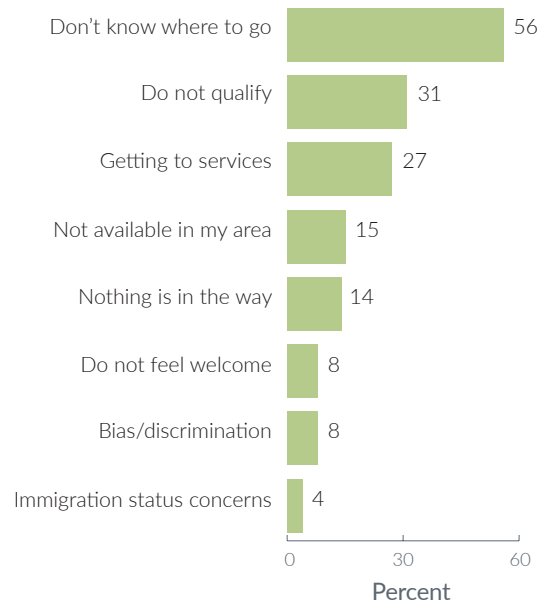
Figure 4. Physical health needs



## Did you know

Inadequate health insurance coverage is one of the largest barriers to health care access, and the unequal distribution of coverage contributes to disparities in health. Vulnerable populations are particularly at risk for insufficient health insurance coverage; people with lower incomes are often uninsured, and minorities account for over half of the uninsured population. <sup>v</sup>

Figure 5. Physical health barriers



*n=589 respondents citing physical health barriers*

The top five behavioral health needs identified by survey respondents were access to mental health services (67%), access to mental health counseling (55%), the ability to pay for services (41%), resources to pay for medication prescribed to treat mental health (27%), transportation for travelling to and from mental health services (27%) and access to treatment for substance use disorders (25%).

The three most significant barriers to mental health services as reported by survey participants are uncertainty about where to go (55%), difficulty acquiring services (33%), and lack of eligibility (22%).

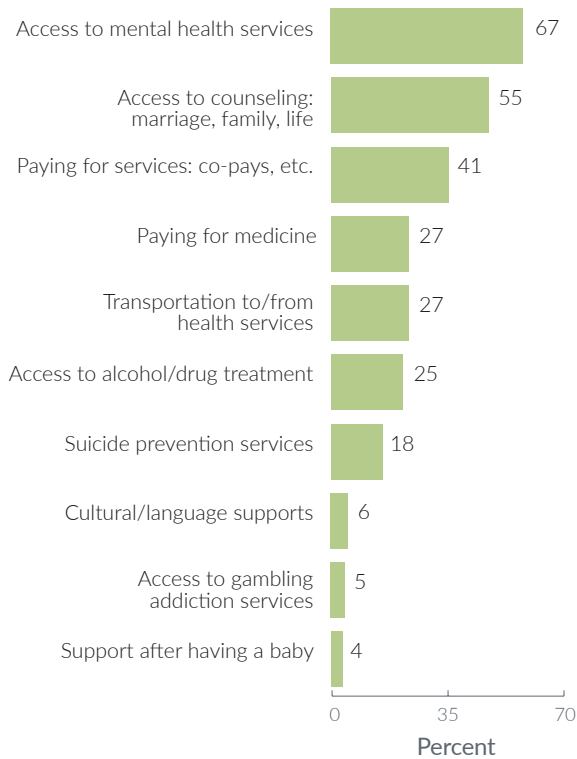
Poverty and poor health outcomes are frequently correlated. The links between poor health and poverty have been attributed to social, political and economic injustice. According to Health Poverty Action, poverty is simultaneously a cause of and outcome of poor health; people who are experiencing poverty are more likely to be in bad health, and people in bad health are disproportionately experiencing poverty.

Historically health has referred to the physical wellbeing of a person and has been distinguished from behavioral health which refers to mental and emotional wellbeing and substance use disorders. Research increasingly points to the fact that conventional beliefs about physical health and behavioral health being separate are inaccurate. In 2015, the president of the American Psychological Association, in a column, wrote:

To ignore the impact of diet and exercise, to ignore smoking and substance abuse, and to minimize health disparities due to socioeconomic status is to be ill-informed. In addition, the changing U.S. demographics highlight the need for a more culturally sensitive, flexible, and integrative approach to health care. Research suggests that 70% of

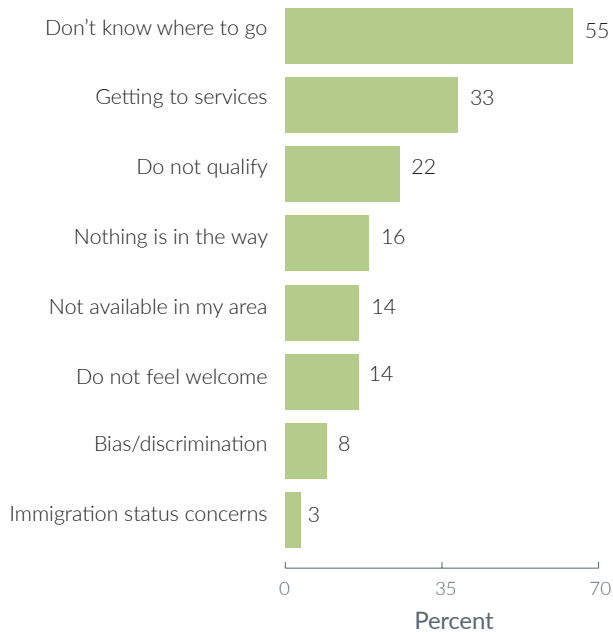


Figure 6. Behavioral health needs



n=479 respondents citing behavioral health needs

Figure 7. Behavioral health barriers



n=424 respondents citing behavioral health barriers

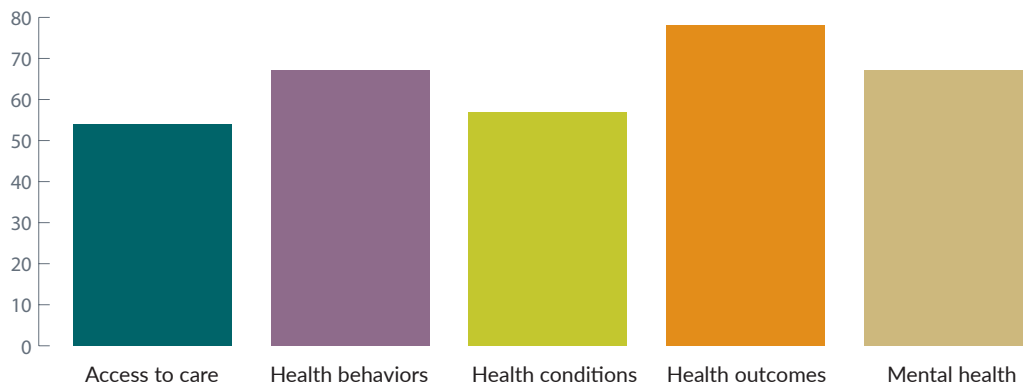
**Did you know**

Suicide is the second leading cause of death among people ages 15-34 in the United States.<sup>vi</sup>

primary-care visits stem from psychosocial factors. We also know that chronic health conditions, such as diabetes, substance abuse, asthma, obesity, and cardiovascular disease, require behavioral health interventions for best outcomes.

According to *U.S. News & World Report's* 2020 overview, Clark County's population health score was 77 out of a possible 100. This score was the highest among all categories which included equity (55), education (52), economy (67), housing (47), food & nutrition (53), environment (64), public safety (62), community vitality (54) and infrastructure (70). The population health score was based on an assessment of access to healthcare, healthy behaviors, health conditions, mental health and health outcomes in the community. The study showed that Clark County's population of people with no health insurance is more than 3% which was significantly less than the national average of 10.6%. Among the five (5) areas assessed (access to care, health behaviors, health conditions, health outcomes, mental health), Clark County scored as follows:

### Clark County Population Health 2020



Source: *U.S. News & World Report. Overview of Clark County, WA, 2020*

Physical health is largely dependent on variables outside the scope of an individual's control. A 2019 Community Health Needs Assessment for the quad-county region comprised of Clark County in Washington, and Clackamas, Multnomah, and Washington counties in Oregon identified the following Social Determinants of Health:

- Social and Community Context
- Discrimination and Racism
- Isolation and Social Cohesion
- Education, Literacy and Language
- Health and Healthcare
- Economic Stability
- Neighborhood and Built Environment

Survey participants with physical health concerns provided insights as to the complications which impede their ability to get the help they need. Of the challenges identified by the respondents, economic/financial, transportation, language barriers, and overall affordability of healthcare were prominent factors contributing to inadequate healthcare. Poverty and poor health outcomes are intricately tied. The adverse health effects which a person experiences in their adulthood begins in their childhood. Research has increasingly pointed to the importance of narrowing the health-care gap from the start of life.



Mental health supports ranked as the fourth most important service area need for survey participants. Access to mental health care is critical to the overall functioning of a person. Almost one half of all survey respondents reported they were uncertain as to how to access the mental health care needed, but even if educated as to how the mental health system can be accessed, resources are in short supply. In comparison to proximate communities and nationally, Clark County scores poorly on the ratio of mental health providers to the population. The national average of provider to population is 330:1, Multnomah County 137:1, and Clark County 355:1.

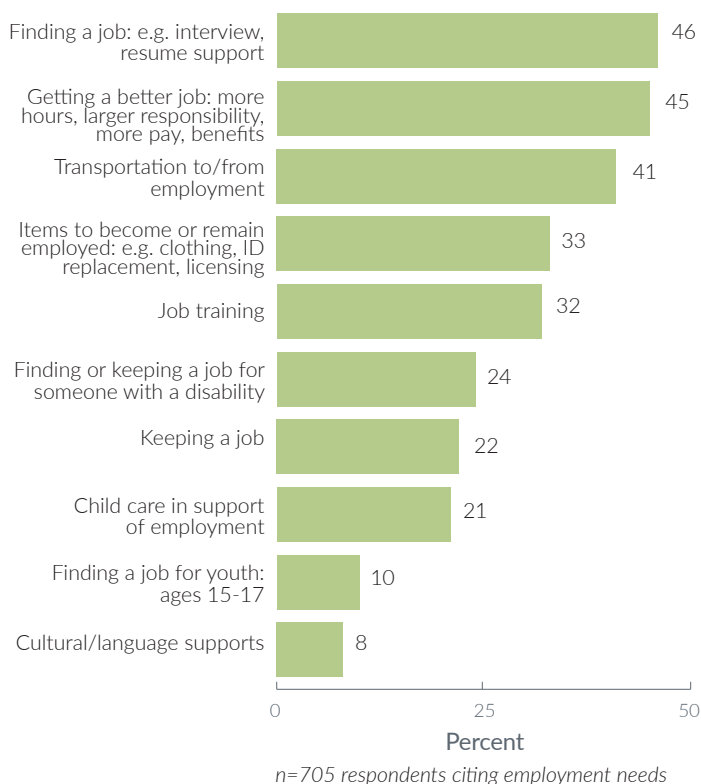
In the quad county region (Clark County (WA), Clackamas County (OR), Multnomah County (OR), Washington County (OR)) some 28% of students in the eighth grade reported feeling sad or hopeless for two or more weeks in a row. Individuals who experience poverty, particularly early in life or for an extended period, are at risk of a host of adverse health and developmental outcomes throughout their life. Poverty in childhood is associated with lower school achievement; worse cognitive, behavioral, and attention-related outcomes; higher rates of delinquency, depressive and anxiety disorders; and higher rates of almost every psychiatric disorder in adulthood. The plight of youth experiencing poverty and mental health issues is further exacerbated by the limited resources at their disposal for diagnosis and treatment.

Writing in the June 2018 issue of the *Psychiatric Times*, psychiatrists Kevin Simon, Michaela Bader and Mark Manseau present findings which indicate that geographically concentrated poverty -frequently found in urban areas- is particularly toxic to well-being. The writers go on to note that neighborhood deprivation has been associated with poor mental health functioning and these issues can be mediated with quality, readily accessible services, good schools, and social networks. The writers acknowledge that many psychiatrists receive little training in assessing and intervening in poverty. The lived experience of people with low-income is often invalidated when they engage with mental health systems. The writers recommend assessments which include questions about the social determinants of mental health such as housing, education, immigration status and legal concerns.

## EMPLOYMENT

Concerning employment, survey participants noted that finding a job, getting a better paying job and transportation to and from their place of employment were their primary job-related concerns. Other less significant employment needs included the acquisition of documents and credentials needed for employment, job training, jobs that accommodate disabilities and childcare.

Figure 8. Employment needs



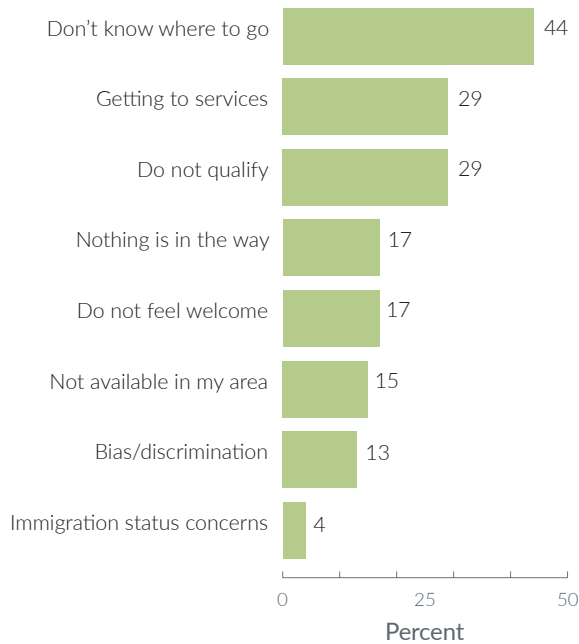
### Did you know

In Clark County, the highest median wage workers are software developers at \$66.44 while the lowest median wage workers earn \$13.43 at fast food establishments, a difference of \$53 per hour.<sup>vii</sup>

Respondents who expressed that they have employment needs were also asked to identify what is getting in the way of meeting those needs. Forty-four percent (44%) of those respondents said they don't know where to go. Just under one third (29%) said getting to services was a barrier. The same proportion said they do not qualify (29%).

Poverty is the common thread which weaves through the lived experiences of low-income Clark County residents. *USA News & World Report* ranks Clark County as above average in terms of its economy with a score of 67 out of a possible 100. Clark County's unemployment rate prior to the global pandemic hovered right around 4.5% and has since been at a low of 14.6% in May 2020. Historically, Clark County's unemployment rate has been slightly higher than the national average. At the same point in June 2018 and 2019, Clark County had the third and second highest unemployment rates respectively out of 8 counties in the region, including: Clackamas (OR), Columbia (OR), Multnomah (OR), Washington (OR), Yamhill (OR), and Skamania (WA).

**Figure 9. Employment barriers**



Economic data about Clark County reveals disparities in wages by age, gender, education, and race. Black, Indigenous, Pacific Islander and Latin@ workers earn less on average than whites, and Asians. In addition to the racial disparities, the data reveals that Clark County workers who have acquired at least a bachelor's degree earn significantly more than those who have not.

	Average monthly wage
<b>Total</b>	\$4,943
Non-Latin@:	—
Black	\$3,871
Indigenous	\$4,078
Asian American	\$5,555
Pacific Islander	\$3,630
White	\$5,113
Multi-racial	\$4,284
Latin@	\$3,694
Male	\$5,898
Female	\$4,057
<b>Education (ages 30 and older):</b>	
Did not complete high school	\$4,115
High school diploma/GED only	\$4,535
Some college, including AA degree	\$5,008
Bachelor's or higher	\$6,757

Average monthly wage of Clark County Workers, 2019

### Did you know

The recent unemployment rate in Vancouver WA is 12.9%, compared to the national average of 8.4%.<sup>viii</sup>



Community forum participants acknowledged that poverty in Clark County is not solely a result of joblessness or lack of income, but also that it is a cost-of-living issue because “for the most part, people living in poverty are people who are working, and they have to double up or live with others to afford housing.” Furthermore, the participants of the community forum assert that for even those who would benefit from it, “they are in a tough spot because they make too much to qualify for assistance and though working, they do not have the resources needed to afford housing and other needs.”

In its 2016-2020 regional strategic plan, Workforce Southwest Washington (WSW) identified the following local goals and elaborated the following strategies to accomplish them.

### Goals

- For Employers – Ensure employers get the right workers at the right time: Focus on understanding employer needs through sector strategies and developing and implementing a plan to validate worker skills and increase incumbent worker skills.
- For Job Candidates – Establish pathways for youth and adults to develop professional and technical skills and find jobs that meet career and employer needs: Focus on defining professionalism skills, mapping, and communicating career pathways, serving rural communities, and better supporting retention.

- For the Workforce System – Develop a coordinated and easily accessible system that leverages resources from multiple partners and produces positive results.
- For Financial Stability – Create robust and diversified funding to support workforce needs and promote growth

## Strategies

- Establish diverse board membership that strategically represents industry clusters, geographies and stakeholders.
- Collaborate regionally to use data to fully understand economic and labor needs.
- Engage with economic development to recruit and retain local businesses.
- Establish regular industry engagement and communication to ensure clear understanding of needs.
- Develop a validated talent pool based upon complete data.
- Develop employment and training opportunities for all with special attention to youth and adults with barriers to employment.
- Establish a youth one-stop center to better provide services to youth with education and employment barriers.
- Integrate services across the WIOA partners to ensure all clients have full access to system services.
- Increase the use of technology to enhance service delivery, especially in rural communities.

In addition to the goals and strategies listed above WSW released a 2018 report in which it identified opportunities for youth in the region (Clackamas, Clark, Cowlitz, Multnomah, Wahkiakum & Washington) transitioning from K-12 education to the workforce or continuing education. The report found that among youth ages 16-24, 29,000 were neither in the workforce nor in school. The report notes having identified key demographic data and barriers facing these youth. Of the 29,131 youth ages 16-24 identified as opportunity youth, 51% were identified as living below the poverty line, 42% identified as BIPOC, 23% had less than a high school diploma, and 53% had a high school diploma or its equivalent. Of the counties included in the report, Clark County was identified as having the second highest percentage of opportunity youth.



Figure 10. Income & asset needs

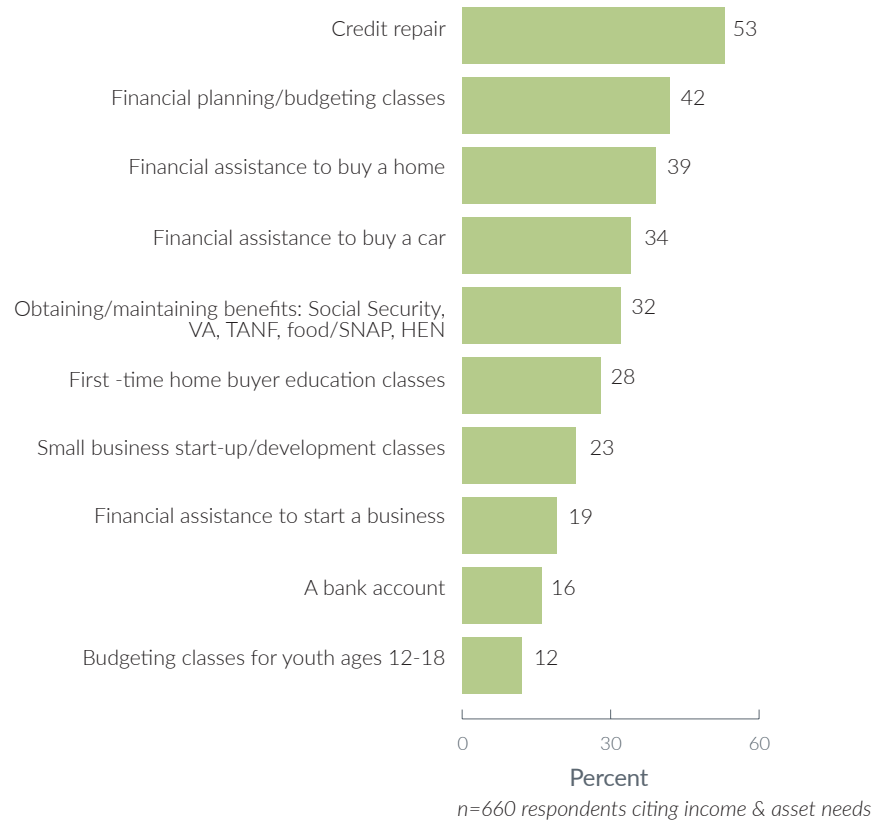
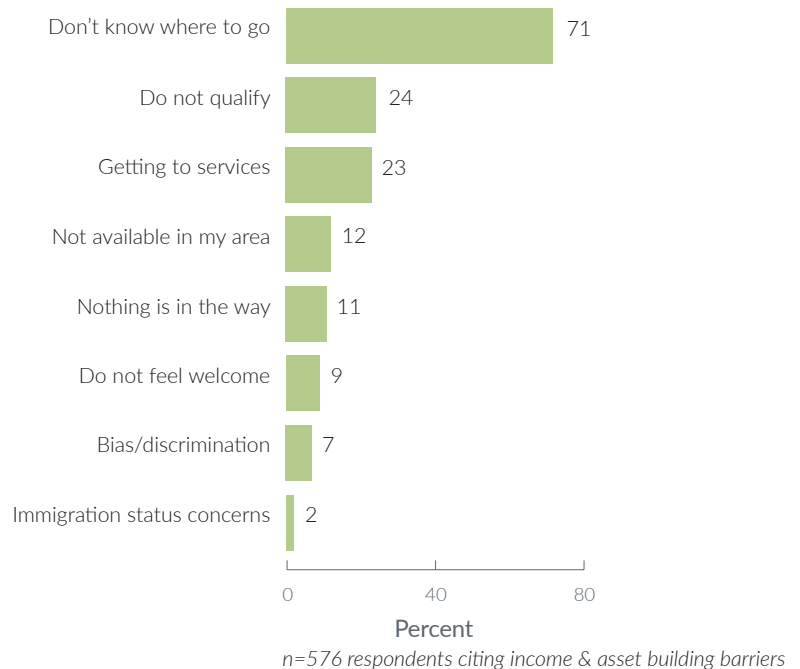


Figure 11. Income & asset building barriers



**Did you know**

Percentages of adults with disability increased as poverty increased.<sup>ix</sup>



## INCOME & ASSET BUILDING

Survey respondents were asked to identify up to five needs or concerns that they, or someone in their family, are currently experiencing regarding employment. Figure X shows that just over half of respondents with income and asset building needs said that credit repair is a current need or concern. This is followed by financial planning/budgeting classes (42%) and financial assistance to buy a home (39%).

Respondents who expressed that they have income and asset building needs were also asked to identify what is getting in the way of meeting those needs. Seventy-one percent (71%) of those respondents said they don't know where to go. Just under one quarter (24%) said they do not qualify. The same proportion (23%) said getting to services was a barrier.

The definition of poverty varies across organizations and communities. The Census Bureau defines poverty based on factors including family composition, and the ages of the members. For example, the Census Bureau uses this method to determine the amount of income that families of a certain size would have to make to be above the poverty threshold in their specific community. Other organizations such as the United Nations offer a broader definition of poverty, both looking at absolute poverty and relative poverty. Absolute poverty measures poverty in relation to the amount of money necessary to meet basic needs such as food, clothing and shelter whereas relative poverty defines poverty in relation to the economic status of other members of the community, and as such people are considered impoverished when they fall below prevailing standards of living within the context of their community.

One area that people living in poverty experience high rates of is being unbanked or underbanked. To be unbanked is defined as a household not having a checking or savings account in a bank or credit union. Underbanked is defined as households that have bank accounts but also make use of alternative financial services (AFS) such as payday loans, money orders, check cashing services, rent-to-own services, pawnshop loans, and refund anticipation loans because their financial needs are not met by the banks. In 2017, the Federal Deposit Insurance Corporation (FDIC) released a study in which it found that 25% of American households are either unbanked or underbanked. Furthermore, the study found that more than half of the unbanked households did not have sufficient money to keep in a bank account. The FDIC report found that unbanked rates were highest among low-income households, under-educated households, Black, Indigenous and Hispanic Households. Of the reasons cited for why households may be unbanked, the primary contributor is the lack of financial resources to meet minimum balance requirement. In addition to the lack of resources, households that are unbanked are cited as being distrustful of banks, cannot afford fees, are uneducated about the process and desire to protect their privacy.

According to the 2015 Clark County Community Data Profile, 4% of households in Clark County were unbanked and 21% of households underbanked. For the purpose of the study, unbanked households were defined as those without a checking or savings account; and underbanked households as those that had a checking and/or savings account but also used alternative financial services within a 12-month

### *Did you know*

Credit scores as low as 500 can qualify for an FHA loan with a 10% down payment.<sup>x</sup>

timeframe. Though the overall rates of households that are underbanked and unbanked in Clark County compare relatively well to the national averages, there are some disparities which paint a stark contrast, such as the cities of Camas and Ridgefield, the areas of Barberton, Felida, Hockinson and Lake Shore having 0% of households that are underbanked. Comparatively, the city of Vancouver and the Hazel Dell area had the highest rates of unbanked and underbanked households.

A report released by the Swedish Institute in 2016 provides additional insight as to the conditions of those who are unbanked, citing them as being persons who are generally living in poverty and having insufficient income. The study goes on to suggest that financial services can serve to move people out of poverty when they are accessible and attainable. Households that do not use or underuse banking services are often using more expensive alternatives such as payday loans which perpetuate their economic conditions. Jonathan Mintz, the former head of New York City's Department of Consumer Affairs is an advocate for helping people struggling financially manage money wisely, including in the way they interface with banks. Some initiatives that have been working include an increasing emphasis by local governments in investments such as financial literacy and working with banks and regulators to make it easier for low-income individuals to open accounts and savings.



There have long been linkages between physical disabilities and poverty. Disability and poverty have a bidirectional relationship, which means that disability is a cause but also a consequence of poverty. People who are experiencing poverty are more likely to have one or more disability because they lack the resources needed to attend to their medical needs, afford adequate housing, and properly feed themselves. Similarly, those who are disabled face hardships including financial costs associated with caring for their needs, barriers in accessing their care needs, barriers to getting into the workforce or having reasonable accommodation, limited resources at their disposal, social disenfranchisement and isolation which negatively impact their ability to earn an income or exit poverty.

The Healthy Columbia Willamette Collaborative's (HCWC) 2016-2019 community health needs assessment of the quad-county region cites that 12.6% of Clark County residents reported living with a disability, which was the second highest among other counties in that geographic region including Clackamas (11.9%), Multnomah (13.3%), and Washington (10.2%). The United States Census Bureau Quick Facts report for 2015 to 2019 lists Clark County as having 8.3% of residents under the age of 65 with a disability. The Census Bureau defines disability as having serious difficulty with four basic areas of functioning that include hearing, vision, cognition and ambulation. Nationally, 25% of all people living with disabilities are struggling financially and face barriers that affect their access to employment, education, skills development, financial services and their ability to fully participate in their communities. The National Disability Institute (NDI) is an organization on the frontlines of efforts to increase awareness about disability and poverty in America and break down the financial barriers that keep people with disabilities trapped in the cycle of poverty.

Disability and poverty are correlated throughout literature and studies, and the disparity rates between those who are disabled and not offers significant insight as to the challenges disabled people faced in meeting their needs. Additionally, BIPOC communities with disabilities are more likely to be living in poverty than their white counterparts. People with disabilities experience poverty, not because they lack skills to perform jobs that their able-bodied peers hold, but because they contend with age-old notions about their ability to perform successfully in jobs, unwillingness on the part of employers to provide reasonable accommodations and discrimination. With the understanding that people living with disabilities are willing and able to contribute to their communities, they should be supported in gaining the skills needed and acquiring employment. One such national initiative was the Workforce Innovation and Opportunity Act (WIOA) of 2014. This was a landmark legislation that was intended to improve the public workforce and provide opportunities for those with barriers, including disabilities, in getting high-quality jobs and careers and help employers hire and retain skilled workers. Other initiatives include Project E3 The Vocational Rehabilitation Technical Assistance Center for Targeted Communities that has the goal of providing State Vocational Rehabilitation agencies and their partners with the skills and competencies needed to effectively and efficiently address barriers to competitive, integrated employment and community integration encountered by persons with disabilities from economically disadvantaged targeted communities and high-leverage groups with national applicability. Thus far, the project has realized improved outcomes in the attainment of quality employment for people with disabilities.

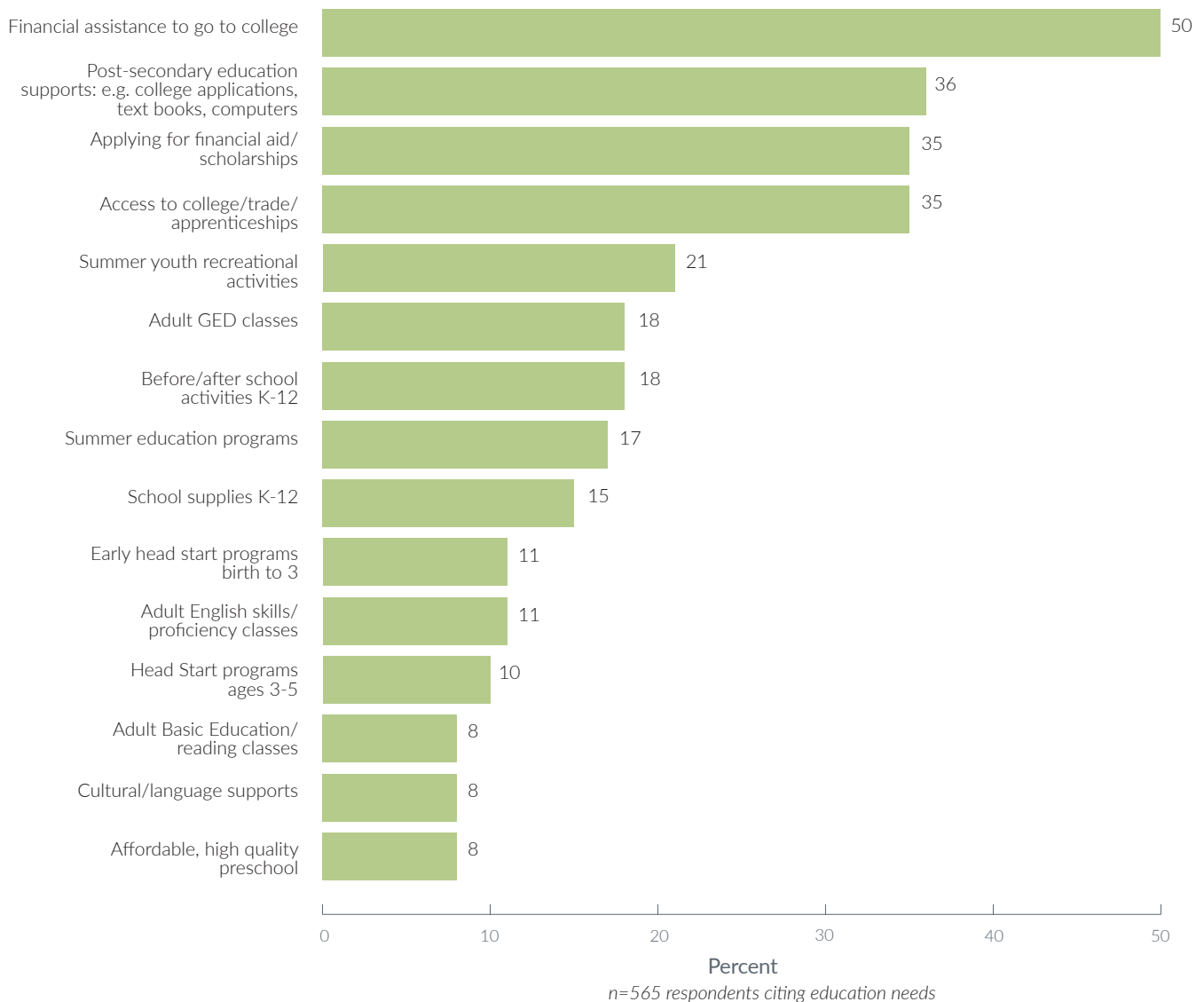
## *Did you know*

Rent prices are skyrocketed over the last couple of years making the cost of renting about the same as mortgage payment would be. Over the course of 4-5 years, buying is cheaper than renting. If you plan on staying in the same property for at least 5 years then buying is considerably cheaper than renting is.<sup>xi</sup>

## EDUCATION

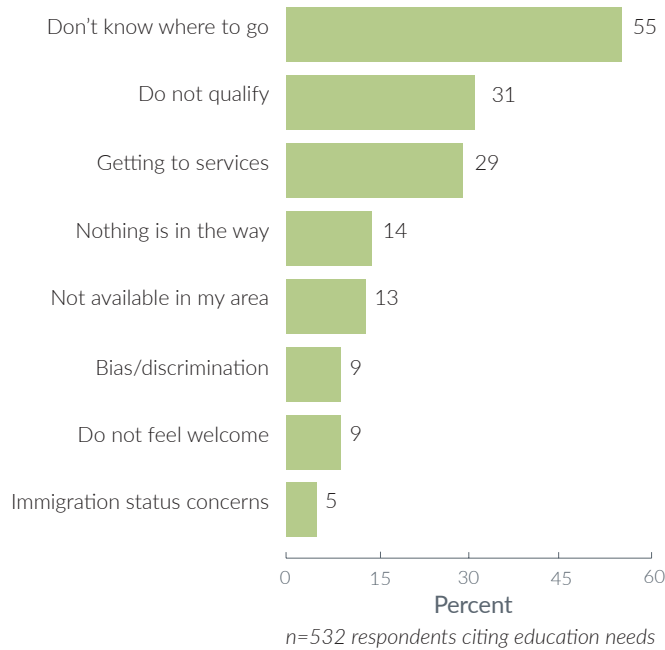
Community forum participants acknowledge the link between higher education and gainful employments though realizing that there is no guarantee that earning a degree would translate to a livable wage in Clark County. According to one participant, *“being a low income, single parent, trying to get an education and going to college is very challenging trying to bring yourself into a higher income bracket, but then student loans are crippling. Even getting an education perpetuates the cycle of poverty when student loans factor in.”*

Figure 12. Education needs



The three most significant barriers to obtaining education supports as reported by survey participants are uncertainty about where to go (55%), not qualifying for services (31%) and difficulty getting to services (29%).

Figure 13. Education barriers



Education was among the top seven overall service area needs for families. When looking at the specific areas of need in the education section, survey participants identified four that were specific to continuing their education including:

- financial support to attend college
- post-secondary education supports (e.g. college applications, textbooks, computers)
- assistance in applying for scholarships and financial aid
- increased access to college, the trades and apprenticeship programs.

Community forum participants pointed out the fact that although having the capacity to transform the reality of people experiencing poverty, education is both costly and offers no guarantee of improved economic condition. According to one participant “the cost of education is expensive and student loan payments are high.” Another attendee recommended that “free education skills with no college necessary such as technical and computer skills, paid internships and learning how to open and run a business” should be provided. In response to the question “where would you direct more funding,” Education Services ranked 3 out of 10 options with housing resources being the top two. It is reasonable to conclude that forum participants appreciate the importance of education as a critical resource in improving the overall social and economic situation. Respondents with education needs were also asked to identify the challenges they face: 54% noted that they did not know where to go for support; 31% noted not qualifying and after qualifying 28% expressed that getting to services was a barrier.

### Did you know

An estimated 2/3 of students who are unable to read with proficiency by the end of 4th grade will end up on welfare or in jail.<sup>xii</sup>



Education is recognized by scholars, policy makers and people experiencing poverty as one of the most effective strategies to create opportunities that would otherwise be inaccessible and maybe transformational to their future financial security. According to Olivia Gioveti in her online essay <https://www.concernusa.org/story/how-education-affects-poverty/> a person's educational attainment directly correlates to:

- Economic growth
- Reduced income inequality
- Reduced infant and maternal deaths
- Reduced stunting
- Reduced vulnerability to illness and disease
- Reduced violence in the home and society



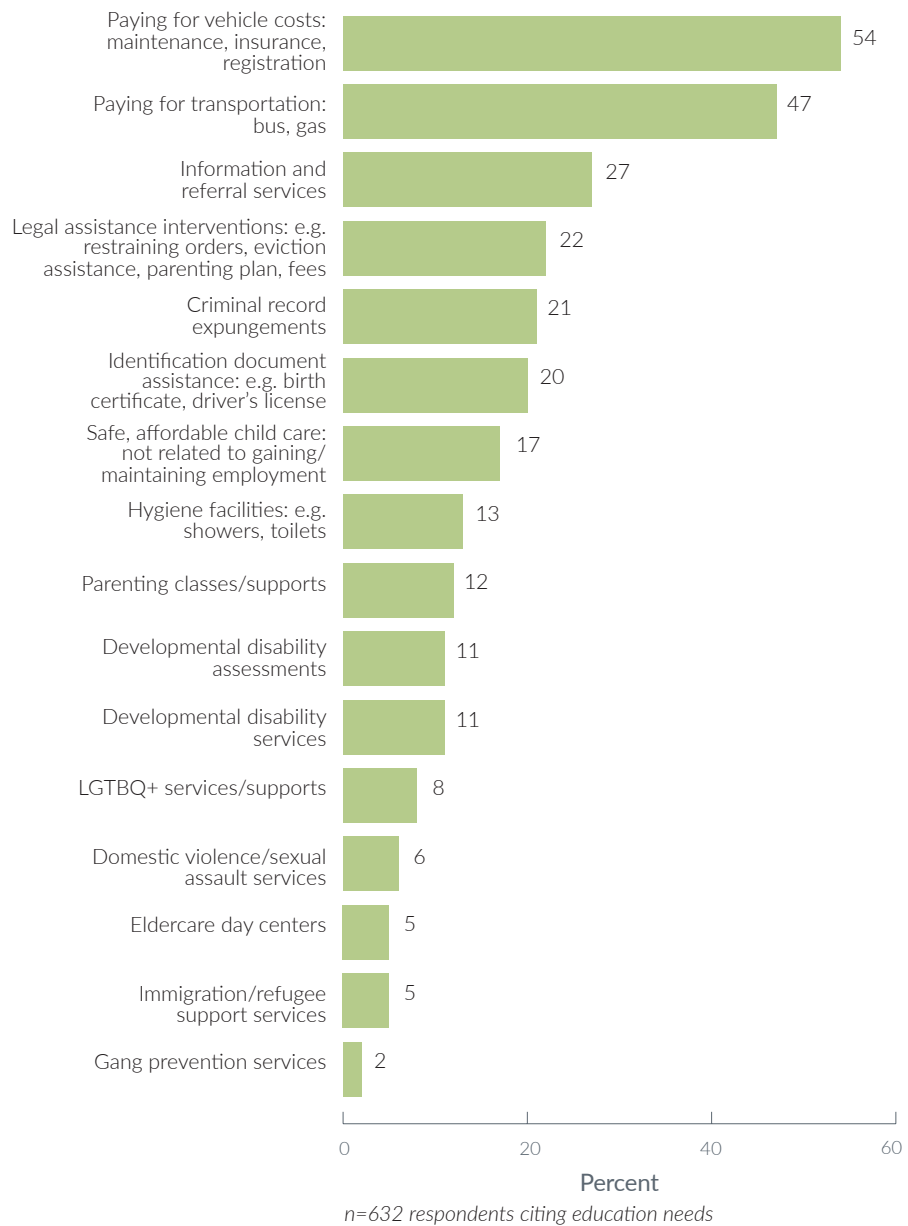
### *Did you know*

African American students are less likely than white students to have access to college ready classes.<sup>xiii</sup>

## SUPPORT SERVICES

Survey respondents were asked to identify up to five needs or concerns that they, or someone in their family, are currently experiencing regarding support services. Figure X shows that over half of respondents with support service needs said that paying for vehicle costs is a current need or concern. This is followed by paying for transportation (47%) and access to referral and information services (27%).

Figure 14. Support services needs



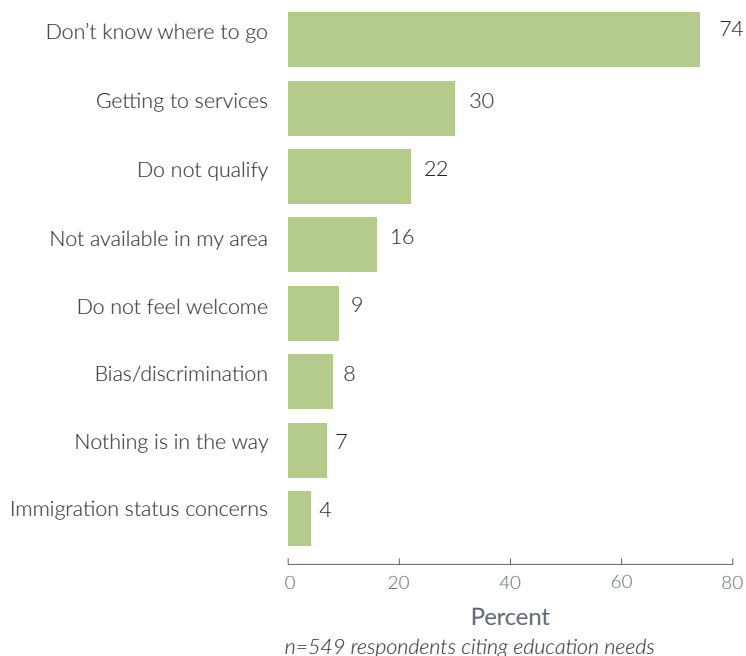
### Did you know

In 28 states center-based child care for infants and toddlers is more expensive than in-state tuition and fees at a public university.<sup>xiv</sup>



Respondents who expressed that they have support service needs were also asked to identify what is getting in the way of meeting those needs. Seventy-four percent (74%) of those respondents said they don't know where to go. Just under one third (30%) said getting to services was a barrier and almost one quarter indicated they do not qualify (22%).

**Figure 15. Support services barriers**



In response to the question about their needs for support services, survey participants identified transportation-related services as the two greatest needs. Assistance in paying vehicle costs and support with paying for gas and public transportation accounted for 54% and 47% respectively. The Clark County Regional Transportation plan update was released in 2019 and serves as the strategy for meeting transportation needs over the next 20 years. The goals of the plan which are consistent with and responsive to the needs identified by survey participants include:

- Support economic development and community vitality.
- Provide a financially viable and sustainable transportation system.
- Provide reliable mobility for personal travel and freight movement by addressing congestion and transportation system bottlenecks. Also, provide access to locations throughout the region while protecting the integrity of neighborhoods by discouraging cut-through traffic. These policy goals should be accomplished through development of an efficient, balanced, multi-modal regional transportation system.

Though the above strategies do not address the identified needs for assistance in paying vehicle costs, they do emphasize the importance of affordable public transit and commitment to support economic development and community vitality. Nearly

### *Did you know*

62% of mothers with infants are in the labor force.<sup>xv</sup>

4% of people aged 16 and up who are working nationwide do not own a vehicle. This includes people who cannot afford a vehicle and those who choose not to drive for a variety of reasons such as health conditions. This further emphasizes the need for a public transit system that is robust to meet the needs of a growing community.

Concerning the support services barriers identified by the respondents of the survey, the issues of access, discrimination and eligibility repeatedly came up. If programs are to be effective in accomplishing their goals, they must be welcoming, accessible, and attentive to the diverse and multicultural needs of those who most need them. Doing so requires reducing or eliminating barriers, serving persons within their community in ways that are accessible to them and in a manner that is client-centered and culturally informed.

Legal assistance for people with low incomes has been identified as two of the top five support service needs. Locally, Clark County Volunteer Lawyers Program provides civil legal assistance to individuals at or below 200% of the federal poverty level (FPL) and is one of only two legal service providers in the county. Civil legal issues include a wide array of needs, from family law (divorce, custody or guardianship) and domestic violence support to landlord tenant law, eviction defense, employment rights, debt defense and bankruptcy. We also know that the first barrier to access of legal aid is recognition of a legal issue. In Washington state, 76% of low-income people experiencing a legal need do not ever meet with an attorney. Many low-income people do not believe they will be treated fairly in the civil justice system, and still more do not feel the civil justice system could help them with their problem. Additionally, civil legal aid programs cannot often provide representation to someone in court, therefore need to prepare them to proceed without an attorney. A chief component of this is working one-on-one to ensure someone understands the terminology being used, what to

### *Did you know*

A person who is homeless is no more likely to be a criminal than a person who is housed, with one legal exception: camping ordinances. People who are homeless break that law merely by being unhoused. The reality is that most spend their time and resources trying to survive and improve their situation.<sup>xvi</sup>



expect in court, and how to stay grounded in an emotional situation. In 2019, Clark County Volunteer Lawyers Program provided legal assistance to nearly 1,200 individuals with nearly 1,800 attorney appointments. The greatest needs continually faced in the legal aid sector are in landlord/tenant disputes (354 clients with 454 visits in 2019) and family law (515 clients with 780 visits in 2019).

The COVID-19 pandemic dramatically increased the civil legal aid need of individuals in Clark County while stifling previous engagement opportunities like walk-in clinics or community events. With the initial shutting down of businesses there was a significant demand for employment law advice and assistance. At the same time, there was an increased need for housing legal services. Many individuals received eviction notices or threats of eviction from landlords and many tenants had ongoing questions about what tenant's rights applied to them during the pandemic. Tenants in Clark County have continued to face threats to stable housing throughout the duration of the pandemic. During 2020, CCVLP served nearly 300 clients with landlord/tenant needs despite an eviction moratorium for 10 of those months. The need for family law and domestic violence legal services rose even higher during the pandemic. Further, the changes to daily life caused by the shutdowns and stay-at-home orders raised myriad questions for parents with shared custody, parents who lost jobs and couldn't pay child support, and families living in unsafe households. During 2020 CCVLP served more than 600 clients with family law issues, 320 of whom were survivors of domestic violence.

Increasing the reach of civil legal assistance to populations who are Black, Indigenous, and Persons of Color is vital to increasing equity of access within Clark County. People from the BIPOC community experience the need for civil legal assistance at a much higher rate than their white counterparts. In Washington state, low-income Native Americans experience a higher prevalence of legal problems (57% have an employment problem and 43% have a housing issue) than any other race. Thirty-five percent of clients served by CCVLP self-report as BIPOC, but there is a still long way to go to ensure equity of access to quality legal services.

Although LGTBQ supports is not identified as a top need, service providers that specialize in serving this population are hard to find. In 2020, Rainbow Support Clark County, a coalition of diverse community members that wanted to find ways to identify barriers in the LGBTQ2S+ community, was created. The intention was to gather data from individuals willing to take a brief survey asking general questions about gaps in services, health care, mental health supports and what people would like to see. The preliminary findings identified that the highest need was mental health. There were no follow up questions about what that meant, so a Zoom webinar was set up, LGBTQ2S+ identified and affirming therapists in Clark County were contacted and a virtual town hall was created to start conversations. Since its creation, RSCC has held additional town hall type discussions on other related topics that were identified on the survey and members of the group have continued to develop resource lists of affirming or identified health care providers, LGBTQ2S+ owned/ran businesses, legislative advocacy meetings and the creation of a Pride event to be held in the future in North Clark County. There is now a Facebook page and YouTube channel with the recorded town hall events and continued outreach to community members that are interested in continuing this work.

### *Did you know*

In the past year, 211info received 6,700 phone calls, 200 emails, 731 text messages, and 17,979 website visits inquiring about health and human service resources in Clark County.<sup>xvii</sup>



## CONCLUSION

Concerning poverty in Clark County, the forum participants identified the cost of housing, substance use disorders and mental health disorders (behavioral health), cost of living, generational poverty, wage disparities, racial disparities and education as primary drivers. In any community, high levels of inequality serve as an impediment to reducing and eliminating the barriers to poverty. Poverty is most detrimental to those who experience it, but nonetheless, should be conceptualized as a community-wide issue that requires decisive actions that promote targeted interventions across the lifespan for those who are most in need such that they have the opportunity to thrive.

When posed the question “What do you think are the causes of poverty in our community” forum participants offered responses which included:

- “High rent prices, lack of jobs, lack of jobs offering a LIVABLE wage. High monthly transportation costs.”
- “A lot of it is unequal distribution of wealth. For example, during the pandemic, the poor are being hit the hardest, and the wealthy are making megabucks in the stock market. The regressive tax structure in Washington contributes to poverty too.”
- “Institutionalized Racism.”
- “Costs of living increases while wages/income are stagnant.”
- “At this point in time, there are many Covid-related closures, and quite a lot of people have lost jobs because of that.”
- “Debt related to student loans.”
- “Lack of resources, services and programs that would enable them to get out of the poverty.”
- “Lack of affordable housing. The living wages are going down. Clark County residents are having the pressures of the entire metro area’s housing crunch.”

In response to the kinds of programs and services which can help move low-income Clark County residents out of poverty, participants recommended:

- affordable housing
- affordable childcare
- student loan forgiveness
- financial literacy
- literacy
- continued efforts to limit rent increases
- flexible funding
- address equity in Black, Indigenous, and Other Persons of Color (BIPOC) communities
- better outreach to communities in need
- making sure programs and services are culturally competent
- free educational training skills
- help people function independently
- paid internships for small business creation.

When looking back at the last needs assessment, many things have remained high overall needs for households who are struggling financially such as housing and food assistance. Areas of need that have increased during this assessment process include asset building and mental health supports. Comparing the different categories shows similarities such as the need for getting a better job and finding a job, under employment, financial assistance to go to college, and help applying for financial aid under education services, and access to affordable housing and rent assistance in the housing category. Many households still struggle with credit repair and needing financial assistance to buy a home when reviewing the asset and income building responses, access to dental services in the physical health category, and transportation and legal services in the support services category.

One area that shows differences between the two assessments is around access to mental health services. In the 2017 assessment this was grouped within a broader category for health and social/behavioral health services. To get a better understanding of the need, this category was split in two for the 2020 assessment: physical health and behavioral health. In the 2017 Survey of Needs, mental health services were identified by 17% of the 577 respondents in that category as a need. In 2020, 67% of the 479 people identified mental health services as a need.

How we serve those most in need is also important. In 2018 the National Conference of State Legislatures released a report entitled Two-Generation Approaches to Addressing Poverty in which it presents a new approach to addressing poverty. According to this report, historically programs have focused exclusively either in adults or youth, but not the two simultaneously and it recommends a two-generation approach which focuses on the needs of both youth and adults to interrupt the cycle of poverty. Two-generation strategies are thought to be effective in policy areas including health, labor and workforce development, education, and human services to address issues consistent with the ones identified in Clark County such as poverty, economic stability, housing, and health. Recommendations for two-generation programs include pairing education and employment opportunities with childcare and early education programs such that the needs of parents and their children are addressed at the same time.





## GLOSSARY OF TERMS

**EQUITY:** Recognition that each person has different circumstances and allocates the exact resources and opportunities needed to reach an equal outcome.

**SURVEY OF NEEDS:** This is the first step in conducting Clark County's Community Needs Assessment. The Survey of Needs is a survey that was distributed throughout Clark County, online and in hard copy, for households to indicate what needs their family had at the time they completed the survey. The Survey of Needs was released on November 1, 2019, and responses were accepted through January 31, 2020. A copy of the survey is included as an appendix to this report.

**COMMUNITY NEEDS ASSESSMENT:** The overall report that includes Clark County's assessment of needs based on the data collected through the Survey of Needs, Community Forum and review of other local data and assessments.

**BIPOC:** An acronym that stands for Black, Indigenous and People of Color. The term BIPOC is person-first language that has risen to importance as a way to center the voices of Black and Indigenous communities. BIPOC reinforces, more holistically than the umbrella term "people of color," the fact that not all people of color have the same experience, particularly when it comes to legislation and systemic oppression.

**UNBANKED:** Defined as a household not having a checking or savings account in a traditional bank or credit union.

**UNDERBANKED:** Defined as households that have bank accounts but also make use of alternative financial services such as payday loans, money orders, check cashing services, rent-to-own services, pawnshop loans, and refund

anticipation loans because their financial needs are not met by the banks

**LGTBQ2S+:** Acronym for Lesbian, Gay, Transgender, Bisexual, Questioning/ Queer, Two Spirits, and plus to include all other gender identities and sexual orientations. Two Spirits is a gender identity used by many Indigenous and Native American tribes.

**BY AND FOR ORGANIZATIONS:** By and For organizations are operated by and for the community they serve. Their primary mission and history is serving a specific community and they are culturally based, directed, and substantially controlled by individuals from the population they serve. At the core of their programs, the organizations embody the community's central cultural values. These communities may include ethnic and racial minorities; immigrants and refugees; individuals who identify as LGBTQ+, individuals with disabilities or who are deaf; and Native Americans.

**CULTURALLY SPECIFIC ORGANIZATIONS:** Culturally-specific are organizations are led and staffed by persons of color that primarily serve communities of color. The majority of members and/or clients must be from a particular community (e.g. African, African American, Asian, Pacific Islander, Latino/a, Native American or from the disability community). The organizational environment is culturally focused, and the community being served recognizes the organization as a culturally-specific organization. The staff of the organization must be a majority of the community being served, and the leadership (including individuals in management and director positions) of the organization must be a majority of the community being served.



## PARTNER PARTICIPATION

Clark County Community Services engaged many community partners to complete this assessment. Partners included agencies in the faith community, private sector and public sector. They included community-based organizations and schools. Partners participated through emails, presentations and by phone.

These agencies and community groups were key in helping distribute the Survey of Needs:

### Community-based organizations

ARC of Southwest Washington  
Area Agency on Aging and Disability  
Battle Ground Health Care  
BIPOC Legislative Workgroup  
Bridgeview Education & Resource Center  
Cascade AIDS Project  
Catholic Community Services  
Children's Home Society  
Clark County Food Bank and 35 pantries

Clark County Veterans Assistance Center  
Clark County Volunteer Lawyers  
Columbia River Mental Health Services  
Commission on African American Affairs  
Community Health Access Resource Group (CHARG)  
Community Services Northwest  
Consumer Voices are Born  
Council for the Homeless  
Crisis Collaborative Meeting



Developmental Disabilities Parent Coalition  
 Evergreen Habitat for Humanity  
 Family Promise of Clark County  
 Fourth Plain Forward  
 Free Clinic of Southwest Washington  
 Hispanic Metropolitan Chamber of Commerce  
 Human Services Council  
 Impact NW  
 Innovative Services Northwest  
 Janus Youth  
 Latino Community Resource Group  
 Lifeline Connections  
 Lighthouse Community Resource Center  
 Lutheran Community Services Northwest  
 Meals on Wheels  
 National Association for the Advancement of Colored People (NAACP) Vancouver Chapter  
 National Alliance on Mental Illness (NAMI)  
 Neighborhood Association's of Vancouver, WA  
 Neighborhood Association Council of Clark County  
 The Noble Foundation  
 Northwest Justice Project  
 Opioid Task Force Community Meeting  
 Outsiders Inn  
 Parents Empowered and Communities Enhanced (PEACE) NW  
 Partners in Careers  
 REACH Community Development  
 Recovery Café Clark County  
 Resident Action Project  
 The Salvation Army  
 Sea Mar Community Health Centers  
 Second Step Housing  
 Severe Weather Shelter network  
 Share Vancouver

Smith Tower  
 Southwest Washington Accountable Community of Health Community Health Workers  
 SW Washington Community Health Advocate & Peer Network (SW CHAPS)  
 Southwest Washington League of United Latin American Citizens (LULAC)  
 Trillium Employment  
 Unite! Washougal  
 YWCA Clark County

**Faith-based agencies**

Evergreen Faith-Based Coffee  
 Friends of the Carpenter  
 Interfaith Coalition  
 Kiich Me Aach Chuukese Organization  
 Lord's Gym  
 Open House Ministries  
 Vancouver Faith-Based Coffee  
 Xchange Recovery Church

**Private sector**

Amerigroup Washington  
 Beacon Health Options  
 Community Health Plan of Washington  
 Legacy Medical  
 Molina Healthcare  
 Planned Parenthood  
 SW Washington Regional Health Alliance

**Public sector**

Clark County Public Health  
 Clark County Youth House  
 Clark Public Utility  
 Commission on African American Affairs  
 Cowlitz Tribe

Jail Re-entry Program  
Jail Work Center  
Vancouver Housing Authority  
WorkSource

### **Educational institutions**

Battle Ground Public Schools–  
Homeless Liaison  
Camas School District – Homeless  
Liaison  
Clark College  
Educational Opportunities for Chil-  
dren and Families  
Educational Service District 112  
Evergreen Public Schools– Family  
Community Resource Centers

Evergreen Public Schools– Home-  
less School Liaison  
Hockinson School District – Home-  
less Liaison  
La Center School District – Home-  
less Liaison  
Mt. Pleasant School District –  
Homeless Liaison  
Ridgefield School District – Home-  
less Liaison  
Vancouver Public Schools– Family-  
Community Resource Centers  
Vancouver Public Schools– Home-  
less Liaison  
Washougal School District –  
Homeless Liaison

## **Community Feedback Forum**

The second phase of the assessment was to get community feedback on survey results. County staff planned to offer four virtual events the first week of December 2020: two in English, one in Spanish and one in Russian. Due to lack of registration, the Spanish and Russian events were canceled. Clark County engaged three agencies to co-sponsor the Community Feedback Forums. The Washington Advocates of Deaf & Hard of Hearing, Cowlitz Indian Tribe and Southwest Washington League of United Latin American Citizens (LULAC) were helpful informing the community about the forums. A news release was published October 20, 2020, to inform the public about the event and information was advertised through Clark County's social media platforms including Facebook, Twitter and NextDoor. Event flyers were emailed to contacts at each of the partners on a stakeholder list that includes the agencies listed above, small cities, other nonprofit organizations and community members who expressed interest.

To get an idea of the representation at the forums, attendees were asked to identify which category best described them. Of the 41 unduplicated participants at both forums, 18 identified as service providers, 9 advocates/volunteers, 1 as a member of a financially struggling household, 1 as an engaged community resident and 4 indicated other. Other demographic information was also voluntarily collected at the event and is available in the appendices.



## APPENDICES

Sample copy of Survey of Needs

Survey results – raw data

News Release for Survey of Needs

Distribution email

Community Forum Flyer

Community Forum group discussion notes

Community Forum poll results

## REFERENCED REPORTS

1. US Census Library. Retrieved from: <https://www.census.gov/library/stories/2020/09/poverty-rates-for-blacks-and-hispanics-reached-historic-lows-in-2019.html> / page 10
2. Data USA. Retrieved from <https://datausa.io/profile/geo/clark-county-wa#:~:text=9.3%25%20of%20the%20population%20for,and%20then%20Males%2025%20%2D%2034> / page 11
3. America's Rental Housing 2020, Joint Center for Housing Studies of Harvard University / page 20
4. 2019 Community Health Needs Assessment. Healthy Columbia Willamette Collaborative / page 20
5. 2019-2022 Clark County Homeless Action Plan / page 21
6. United States Census Bureau, 2019 / page 21
7. [www.rentdata.org](http://www.rentdata.org) Washington Fair Market Rent for 2019. Retrieved from <https://www.rentdata.org/states/washington/2019> / page 21
8. National Alliance to End Homelessness. "What causes homelessness?" Retrieved from: <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/health> / page 22
9. Council for the Homeless. Retrieved from: <https://www.councilforthehomeless.org/erap-one-pagers-and-grievance-process> / page 22
10. Center on Budget and Policy Analysis. Policy Basics: Federal Rental Assistance. Retrieved from: <https://www.cbpp.org/research/housing/federal-rental-assistance> / page 22
11. Center on Budget and Policy Analysis. Policy Basics: Federal Rental Assistance. Retrieved from: <https://www.cbpp.org/research/housing/federal-rental-assistance> / page 26
12. Healthy Columbia Willamette Collaborative, 2019 Community Health Needs Assessment / page 26
13. Healthy Columbia Willamette Collaborative, 2019 Community Health Needs Assessment / page 27
14. Healthy Columbia Willamette Collaborative, 2019 Community Health Needs Assessment / page 27
15. Beder, Manseau & Simon, A multi-level, prevention-oriented approach that addresses poverty, 2019. Psychiatric Times / page 27

16. U.S. Bureau of Labor Statistics. Unemployment in the Portland Area by County / page 29
17. Healthy Columbia Willamette Collaborative, 2018 Opportunity Youth Report / page 31
18. <https://www.thebalance.com/how-the-underbanked-handle-finances-in-the-u-s-4175509> / page 33
19. <https://www.governing.com/archive/gov-why-government-should-help-bank-the-unbanked.html> / page 33
20. <https://www.fdic.gov/analysis/household-survey/2019report.pdf> / page 33
21. <https://www.cnbc.com/2019/03/08/25percent-of-us-households-are-either-unbanked-or-underbanked.html> / page 34
22. <https://si.se/app/uploads/2017/10/sisf2016-bank-the-unbanked.pdf> / page 34
23. [http://www.scielo.org.co/scielo.php?script=sci\\_arttext&pid=S0120-00112015000500014](http://www.scielo.org.co/scielo.php?script=sci_arttext&pid=S0120-00112015000500014) / page 34
24. <https://www.census.gov/quickfacts/clarkcountywashington> / page 34
25. <https://projecte3.com/about> / page 35
26. Regional Transportation Plan for Clark County. March 2019 Update / page 40
27. <https://data.census.gov/cedsci/table?q=S0801&y=2019&tid=ACSST1Y2019.S0801&hidePreview=true> / page 41
28. [https://www.srln.org/system/files/attachments/CivilLegalNeedsStudy\\_October2015\\_V21\\_Final10\\_14\\_15.pdf](https://www.srln.org/system/files/attachments/CivilLegalNeedsStudy_October2015_V21_Final10_14_15.pdf), page 17 / page 41
29. National Conference of State Legislatures. Two-Generation Approaches to Addressing Poverty A Toolkit for State Legislators, July 2018. Retrieved from [https://www.ncsl.org/Portals/1/Documents/cyf/2Gen\\_toolkit\\_f04\\_1.pdf](https://www.ncsl.org/Portals/1/Documents/cyf/2Gen_toolkit_f04_1.pdf) / page 44

## *Did you know...*referenced reports

- i. <https://reports.nlihc.org/oor>
- ii. <https://nlihc.org/explore-issues/why-we-care/problem>
- iii. <https://nlihc.org/explore-issues/why-we-care/problem>
- iv. <https://www.washingtonlawhelp.org/resource/can-i-change-the-date-my-rent-is-due?ref=v1hun#i7237C4A0-091C-4B7F-9107-F9AC8FEF6DA7>
- v. <https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-health/interventions-resources/access-to-health>
- vi. <https://www.cdc.gov/mentalhealth/>
- vii. <https://reports.nlihc.org/oor>
- viii. <https://www.zerotothree.org/resources/2012-infant-toddler-child-care-fact-sheet>
- viiii. <https://www.zerotothree.org/rresources/2012-infant-toddler-child-care-fact-sheet>
- x. [https://ycharts.com/indicators/vancouver\\_wa\\_unemployment\\_rate](https://ycharts.com/indicators/vancouver_wa_unemployment_rate)



COMMUNITY SERVICES  
1601 E Fourth Plain Boulevard • PO Box 5000  
Vancouver, WA 98661-5000  
564.397.2130 / 563.397.6028 fax

[www.clark.wa.gov/community-services](http://www.clark.wa.gov/community-services)

3.22.22

---

For other formats, contact the Clark County ADA Office

Voice: 564.397.2322 / Relay: 711 or 800.833.6388 / Fax: 564.397.6165 / Email: [ADA@clark.wa.gov](mailto:ADA@clark.wa.gov)