

PROSPERITY PROJECT 2024 A COMMUNITY NEEDS ASSESSMENT

Accepted by Opportunity Council Board of Directors

June 27, 2024

CONTENTS

Table of Figures	3
Executive summary	4
Introduction	6
Project context	6
Poverty by the numbers	6
Collecting information and data	7
Findings of Client Survey	7
Respondents: Who are they?	7
Gender and age	7
Race, ethnicity and language	7
Employment and income	10
Income and poverty status	10
Food and housing	11
Health	15
Employment and income	18
Childcare	23
Community services assessment	26
Importance of services	26
Availability of services	27
Three-county region	30
Whatcom County	31
Island County	33
Subsample populations: Young children, seniors, Spanish speakers, and BIPOC	34
Appendix A: Survey	36

TABLE OF FIGURES

Figure 1. Race and ethnicity	8
Figure 2. People of color (non-white or Hispanic)	9
Figure 3. Language usually spoken at home	9
Figure 4. Housing	11
Figure 5. No confidence in ability to pay housing costs	12
Figure 6. Food security, past 12 months	14
Figure 7. Health ratings	15
Figure 8. Main reasons needed health services were not received, regionwide	16
Figure 9. Employment barriers in past 12 months	18
Figure 10. Have any of these employment situations applied to you in the last 12 months	ths?
	19
Figure 11. Financial strain indicators, past 12 months	20
Figure 12. Debt	21
Figure 13. An emergency cost of \$500 would be a crisis	22
Figure 14. Childcare services used in past 12 months	
Figure 15. Average childcare hours needed per week	24
Figure 16. Barriers to getting and keeping adequate childcare services in the past 12	
months	25
Figure 17. Service ratings: Extremely important (sorted by responses regionwide)	27
Figure 18. Service ratings: Difficult to access (Sorted by responses regionwide)	28
Figure 19. Three-county region respondent perspectives on relative importance and	
availability of services	30
Figure 20. Whatcom County respondent perspectives on relative importance and	
availability of services	
Figure 21. San Juan County respondent perspectives on relative importance and availa	bility
of services	32
Figure 22. Island County respondent perspectives on relative importance and availabil	ity of
services	
Figure 23. Households with young children, seniors 60+, Spanish speakers, and POC	35

EXECUTIVE SUMMARY

The 2024 Prosperity Project is a community needs assessment designed to gain a detailed understanding of the experiences of people living in low-resource households in our service area of Island, San Juan, and Whatcom counties in Washington State. This assessment is conducted every three years and is used by Opportunity Council in strategic planning so that our agency's priorities are aligned with the people we aim to serve. Our hope is to provide a rich set of data to help Opportunity Council leaders and stakeholders make key decisions about resource allocation and potential partnerships in advancement of our mission

The 2024 assessment relied on quantitative and qualitative data from 671 households who were surveyed during a 16 week period spanning from late 2023 to early 2024.

The survey respondents were residents of the local three-county region, with 67% from Whatcom County, 15% from Island County, and 18% from San Juan County. Seventy-two percent of respondents were female (72%) and 16% speak a language other than English in their home. Overall, 31% of respondents were people of color (POC), with 6% Native American, and 18% Latinx.

Below is a summary of selected key region-wide findings from the client survey.

Housing

- Roughly 4 in 10 of the sampled respondents said they have safe, affordable, stable housing that meets their needs (39%).
- Ten percent (10%) said they were currently homeless or about to lose their housing and 15% said they have no confidence in their ability to pay their upcoming housing costs on time.
- When compared to white/non-Hispanic respondents, people of color were less likely to have safe, affordable stable housing (26%) and more likely to say they have no confidence in their ability to pay upcoming housing costs (21%).

Health

- Dental health continues to be problematic. Regionwide, half of respondents (51%) assessed their dental health as only *fair* or *poor*. When asked about barriers, 62% identified cost as a reason they have been unable to get dental care.
- Difficulty getting an appointment was also a top barrier for health care in general (dental, medical, and mental health).
- Nearly one-third of people who were unable to access needed mental health care said they did not *know how to get help* (31%).

Employment and income

- Respondents were asked about challenges they have faced getting or keeping a job.
 The top issues were physical or mental disabilities (31%) and medical events (23%).
- Survey participants who identified as people of color were comparatively more likely to cite language barriers, a lack of childcare, and telephone/internet access as barriers for employment.
- Roughly one in four said they have built up too much credit card debt (29%) and have debt from medical or dental expenses (29%).

Childcare

- Nearly three-quarters of households with young children (73%) used some type of childcare in the past year. Just over one-third (37%) said they have relied on a grandparent or another relative; 26% used licensed childcare.
- Among those who use childcare, sampled households reported an average of 27 hours needed per week.
- The biggest challenges faced when trying to find and keep childcare included affordability, lack of weekend care, and difficulty finding evening hours or part-time care.

Clients identify gaps in service

Respondents rated sixteen service areas on importance and availability. The table below shows the gaps in service for particular segments of the respondent sample. Regionwide, clients see gaps in service for dental, jobs, housing and mental health.

Figure E1. Gaps in service by client population

					Mental	Child-	
	Dental	Medical	Jobs	Housing	health	care	Utilities
Regionwide	✓		✓	✓	✓		
Island	✓			✓	✓		
San Juan	✓	✓	✓	✓			
Whatcom			✓	✓	✓		
Households with young			./	✓	./	./	
children			•	•	•	•	
Households with seniors	✓			✓			
Spanish speakers	✓	✓	✓	✓			✓
Non-white or Hispanic	✓		√	✓			

INTRODUCTION

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 \$31,200 per year for a family of four (2024 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.

POVERTY BY THE NUMBERS

Table 1 shows federal poverty guidelines, as established by the Federal Office of Management and Budget. The guideline of 125% of the federal poverty level is commonly used as an eligibility criterion for programs that assist people in the Opportunity Council service area.

Table 1. Federal Poverty Guidelines for 2024

Family Size	Income per year at 100% of FPL	Monthly eligibility limit at 125% of FPL	Annual eligibility limit at 125% of FPL
1	\$15,060	\$1,569	\$18,825
2	\$20,440	\$2,129	\$25,550
3	\$25,820	\$2,690	\$32,275
4	\$31,200	\$3,250	\$39,000
5	\$36,580	\$3,810	\$45,725
6	\$41,960	\$4,371	\$52,450
7	\$47,340	\$4,931	\$59,175
8	\$52,720	\$5,492	\$65,900

The U.S. Census Bureau estimates that there were 28,469 people (13% of the population) in Whatcom County, 5,725 in Island County (7%), and 1,954 in San Juan County (11%) living at or below 100% of the federal poverty level in 2022 (the last year that estimates are available). Washington State, by comparison, is estimated to have 747,538 people, comprising 10% of the overall population, living at or below 100% poverty.

COLLECTING INFORMATION AND DATA

The Prosperity Project conducted a needs assessment survey in five languages (English, Punjabi, Russian, Spanish, and Ukrainian) at many program locations throughout Island, San Juan, and Whatcom County¹. This client-intercept 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 the region.

FINDINGS OF CLIENT SURVEY

Because there is no existing list of all low-income households (or persons) in Whatcom, Island and San Juan Counties, it is not possible to draw a random sample from a well-defined population. Repeating the methodology used in previous Community Needs Assessments, the team intensively sampled as many unduplicated households as possible from social and health service sites throughout the three-county region. The Prosperity Project presents the findings of a low-income client survey. This report describes the demographic characteristics of the respondents plus analysis of several general categories of need and services: food and housing, health, employment and income, childcare, and gaps in service. Analysis presents findings by county, and also explores prevalence related to race/ethnicity.

RESPONDENTS: WHO ARE THEY?

Regionwide, 671 households participated in the survey. These households included a total of 1,279 persons. The majority of respondents (70%) completed the survey online; 30% completed the survey on paper.

Gender and age

Survey respondents were more likely to identify as women (72%) than men (27%). One percent (1%) of respondents identified their gender in terms other than singularly female or male (e.g. non-binary). Respondents ranged in age from 18 to 89 with a median age of 51. The median age for each county was: Island, 60; San Juan, 45; Whatcom, 51.

Race, ethnicity and language

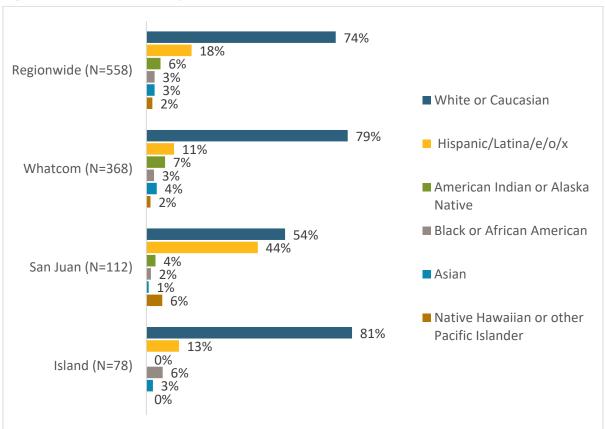
In this study's three-county survey sample, about three-quarters of respondents identified as white (74%). Eighteen percent (18%) identified as Hispanic or Latinx. The proportion of Latinx was notably higher in San Juan County (44%²).

¹ See Appendix A for the English survey form. The surveys in other languages are available upon request.

² Agencies in San Juan County have additional outreach staff who communicate regularly with Spanish speaking community members in San Juan County. This additional capacity in staff time may have led to a larger sample of Spanish speaking respondents than in years past.

Regionwide, 6% were Native American. A very small minority identified as African American (3%), Asian (3%), or Native Hawaiian (2%).

Figure 1. Race and ethnicity



To do additional analysis on how race and ethnicity impact the households surveyed we created a race/ethnicity variable. This variable classified anyone who identified as Latinx/Hispanic, or with race categories other than white, as people of color. Respondents who indicated they were white and non-Hispanic were classified as white and non-Hispanic. See Figure 2.

 Regionwide (N=558)
 31%
 69%

 Whatcom (N=368)
 26%
 74%

 San Juan (N=112)
 54%
 46%

 Island (N=78)
 22%
 78%

 ■ People of Color
 White and Non-Hispanic

Figure 2. People of color (non-white or Hispanic)

Regionwide, most respondents said they typically speak English at home (84%), with Spanish as the second most common language (13%). The remaining 3% identified other languages including Russian, Punjabi, and Ukrainian.

It is noted that the sample of respondents from San Juan County had a higher proportion of Spanish speakers than the other two counties. This is consistent with the fact that the San Juan sample included a comparatively higher proportion of Latinx households³.

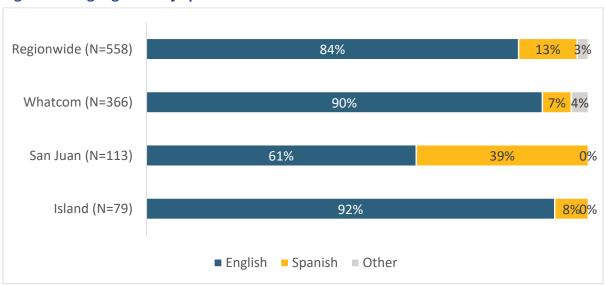


Figure 3. Language usually spoken at home

³ Agencies in San Juan County have additional outreach staff who communicate regularly with Spanish speaking community members in San Juan County. This additional capacity in staff time may have led to a larger sample of Spanish speaking respondents than in years past.

EMPLOYMENT AND INCOME

Income and poverty status

For the three-county region, the mean monthly income from all sources for survey respondent households was \$1,821 and the median was \$1,300. Monthly household incomes ranged from \$0 to \$9,000 per month.

The median income ranged from \$1,100 for single person households to \$3,000 for six-person households. Table 2 shows that 71% of clients surveyed were below 125% of the federal poverty level.

Table 2. Income by household size

	Household size	Number of households	Mean monthly income	Median monthly income	% below 125% of poverty level
	1	231	1,307	1,100	76%
	2	92	2,081	1,750	60%
	3	54	2,146	1,700	76%
Regionwide	4	31	2,941	2,800	58%
	5	29	2,685	2,400	76%
	6	19	2,745	3,000	74%
	All HH sizes	456	1,821	1,300	71%
	1	149	1,160	1,060	81%
	2	65	1,751	1,440	65%
	3	33	2,446	1,800	70%
Whatcom	4	21	2,715	2,500	62%
	5	17	2,263	1,599	88%
	6	15	2,344	2,750	87%
	All HH sizes	300	1,660	1,200	75%
	1	47	1,761	1,280	60%
	2	14	3,146	2,800	36%
	3	10	2,130	1,700	70%
San Juan	4	6	3,293	4,000	50%
	5	10	3,040	2,500	60%
	6	3	4,000	4,500	33%
	All HH sizes	90	2,337	1,850	56%
	1	35	1,322	1,066	80%
Island	2	13	2,584	1,870	62%
	3	11	1,259	1,400	100%

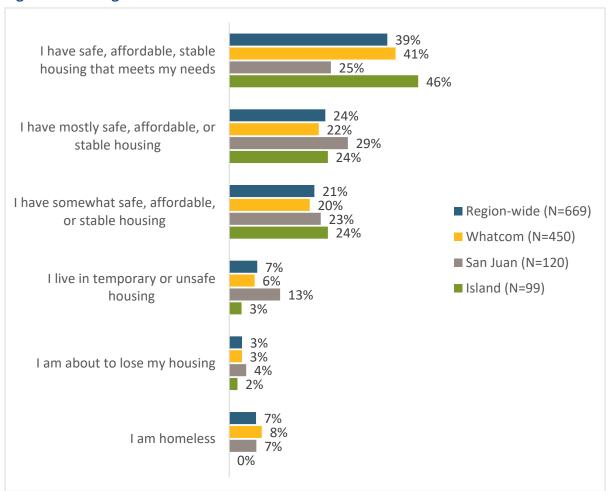
4	4	3,600	3,500	50%
5	2	4,500	4,500	50%
6	1	5,000	5,000	0%
All HH sizes	66	1,850	1,400	76%

Note: Only households of six or smaller that provided household size and income figures were included (N=463)

FOOD AND HOUSING

Regionwide, roughly four of ten respondents said they have safe, affordable, stable housing that meets their needs (39%). Ten percent (10%) said they were currently homeless or about to lose their housing. Sampled households from San Juan County were comparatively less likely to have housing that meets their needs; 13% of San Juan respondents said they currently live in temporary or unsafe housing.

Figure 4. Housing



Racial and ethnic differences in experience

Analysis compared survey responses based on race and ethnicity. White/non-Hispanic respondents were more likely to say they have safe affordable housing (43% vs 26% of people of color).

When asked about confidence in paying rent or mortgage, 15% said they have no confidence in their ability to pay their upcoming housing costs on time. This is highest in San Juan County (20%). Analysis of race and ethnicity found that non-white or Hispanic respondents demonstrated higher lack of confidence (compared to white/non-Hispanic respondents).

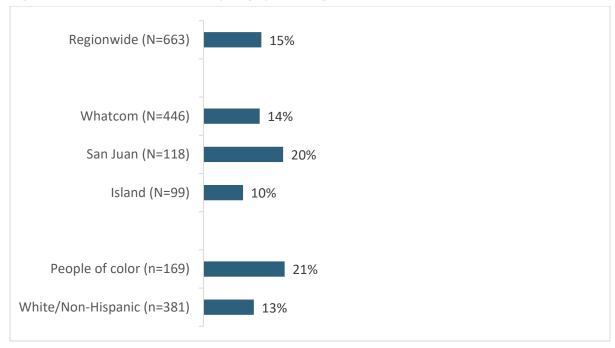


Figure 5. No confidence in ability to pay housing costs

Households were asked "What do you want us to know about your current housing situation?" Some participants simply described their current arrangements, which ranged from shelters to couch surfing to roommates to owning their own home. Comments revealed a pervasive theme of cost and concern, with mentions of expensive rents, difficulties with landlords or other tenants, inadequate heat or cooling systems, as well as other maintenance and repair needs. Some participants talked about programs that have helped them or are in the process of helping them with housing needs. Here is a small sample of representative quotes:

"I am about to lose my housing because I lost my job and fell behind in rent. I am a single mom with 2 children."

"I'm working with a HEN case manager to find permanent housing, in a motel temporarily. I wish it wasn't so hard to get accepted into a new place."

"As my walking deteriorates I worry more and more about falling. I need a ramp at my front door."

"My trailer is old and has holes and mold."

"Very expensive mortgage over 50% of income just in our mortgage. But it's safe."

"I live in an apartment with the help of HUD"

Respondents were asked a series of questions about food security in the past 12 months. Regionwide, 80% of respondents have used some form of food assistance services. Half of respondents said that they (or someone in their household) has skipped or cut the size of meals because there wasn't enough money for food. This was slightly higher in Whatcom County (55%) and lower in San Juan (36%). Roughly one-quarter of respondents surveyed (26%) said someone in their household has gone hungry in the past 12 months because they were not able to get enough food.

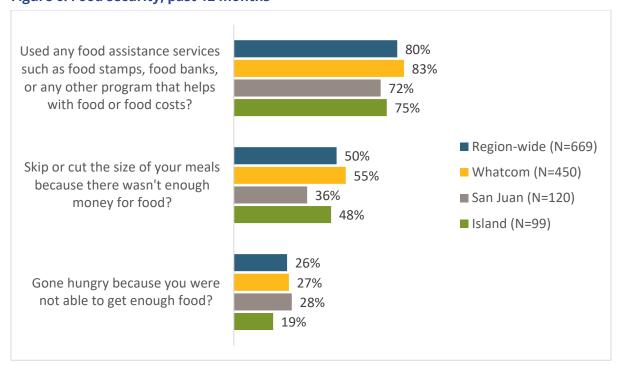


Figure 6. Food security, past 12 months

Survey respondents were asked to elaborate on their food situation. Participants talked mostly about the rising cost of groceries and using food assistance and the local food banks to fill in the gaps. Here is a small sample of representative quotes:

"The food stamps are very minimal and not enough to supply the current costs of food. There has been no substantial increase in food stamps."

"I am not able to eat the foods I really want because I can't afford them."

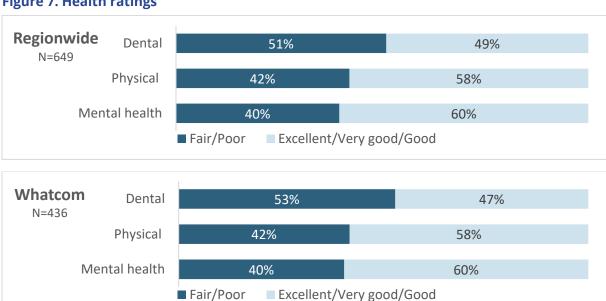
"I go to the food banks to save money for kids' expenses, insurance, cost of living, utilities. There I can get some food for essentials that helps me save more for other expenses and emergencies."

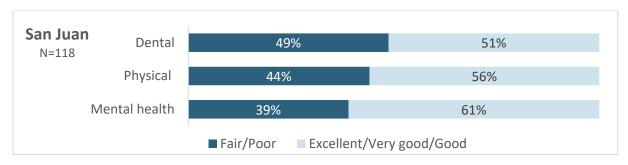
"It has definitely been a greater challenge lately to be able to get enough food for my family. We do receive food stamps each month, but due to the rising cost of food and cost of living, in general, we have to be a lot more cautious and creative with what we purchase. We utilize local food banks and that helps a great deal."

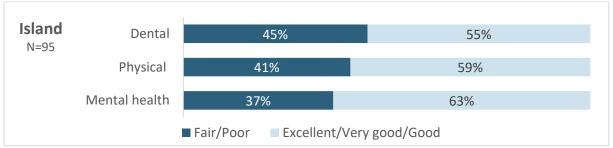
HEALTH

Respondents were asked to rate their physical, mental, and dental health, using a five-point scale ranging from excellent to poor. Regionwide, half of respondents (51%) assessed their dental health as only fair or poor. In every county, dental health was assessed slightly weaker than mental health and physical health, where roughly 4 in 10 assessed their health as fair or poor.

Figure 7. Health ratings







Respondents were asked whether there was a time in the past 12 months that they needed health care but did not get it, and to identify the reasons why. Figure 8 shows that cost was the top barrier for dental and mental health services. For medical services, nearly half (47%) mentioned that it was too long to get an appointment.

A lack of knowledge about how to get help was a top barrier for mental health (31%).

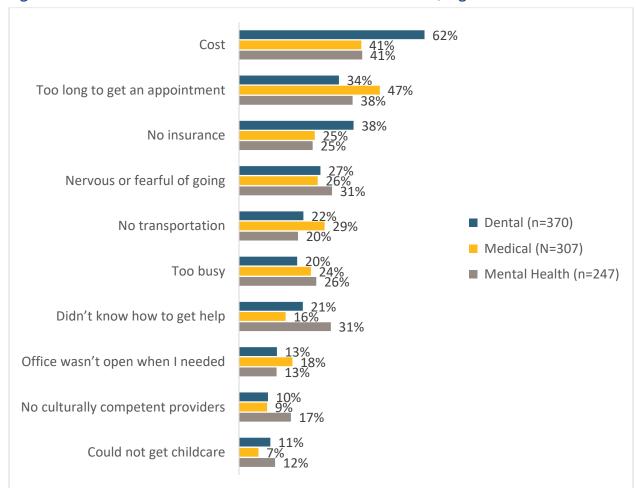


Figure 8. Main reasons needed health services were not received, regionwide

Racial and ethnic differences in experience

Respondents who identified as people of color were more likely to cite a lack of culturally competent services compared to non-Hispanic white respondents. They were also comparatively more likely to cite a lack of insurance (for all three types of health service) and cost (for medical and dental services).

County level barriers

In Whatcom County, the top three barriers, in order:

- Medical: Too long to get an appointment, cost, too busy
- Dental: Cost, too long to get an appointment, no insurance
- Mental health: Too long to get an appointment, cost, nervous or fearful

In San Juan County, the top three barriers, in order:

- Medical: Cost, no insurance, transportation
- Dental: Cost, no insurance, transportation
- Mental health: Cost, no insurance, nervous or fearful/don't know how (tied)

In Island County, the top 3 barriers were:

- Medical: Too long to get an appointment, cost, nervous or fearful
- Dental: Cost, too long to get an appointment, no insurance
- Mental health: Cost, too long to get an appointment, don't know how

EMPLOYMENT AND INCOME

Respondents were asked to identify their household barriers to getting or keeping a job in the past 12 months. Figure 9 shows what proportion of households experienced each potential barrier, sorted by regionwide responses. Overall, the most prevalent circumstances mentioned included physical or mental disability, medical events, not having the right job skills, and not enough jobs available.

Challenges from physical or mental disability were the most prevalent issues in Whatcom County. In San Juan County, transportation topped the list of barriers, closely followed by a lack of jobs (not enough available). In Island County, the top barriers were not enough jobs available, physical or mental disability, and medical events preventing work.

Figure 9. Employment barriers in past 12 months

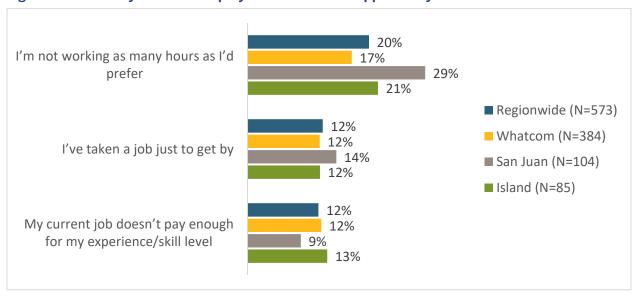
	Regionwide (N=583)	Whatcom (N=385)	San Juan (N=113)	Island (N=85)
Physical or mental disability	31%	38%	14%	21%
Medical events prevented working	23%	25%	19%	19%
Not the right job skills	21%	23%	19%	16%
Not enough jobs available	20%	19%	21%	22%
No transportation	17%	17%	22%	13%
No childcare	14%	16%	11%	14%
No tools, clothing, equipment	11%	12%	10%	5%
No telephone or internet access	8%	9%	8%	4%
Language barriers	8%	7%	16%	2%
A criminal record	7%	9%	5%	4%
No regular place to sleep at night	6%	6%	10%	1%
Don't know how to search for a job	5%	5%	3%	6%

Racial and ethnic differences in experience

Regionwide, respondents who identified as people of color were more likely to cite language barriers (19% vs. 3% of white/non-Hispanic respondents). They were also comparatively more likely to mention a lack of childcare (19%) and telephone/internet access (12%) as circumstances that have contributed to their difficulties in getting or keeping a job.

One out of five households sampled in this survey said they were not working as many hours as they would prefer. This was higher in San Juan County (29%). Twelve percent (12%) said that in the past year, they have taken a job just to get by and the same portion (12%) said their job doesn't pay enough for their skill level.

Figure 10. Have any of these employment situations applied to you in the last 12 months?



Respondents were asked about their personal experience in the past year with eight different indicators of financial instability. Regionwide, roughly half of households sampled have borrowed money from friends or family in the past year and 41% said they were pressured to pay bills by creditors or bill collectors. Four in ten fell behind in paying rent or mortgage.

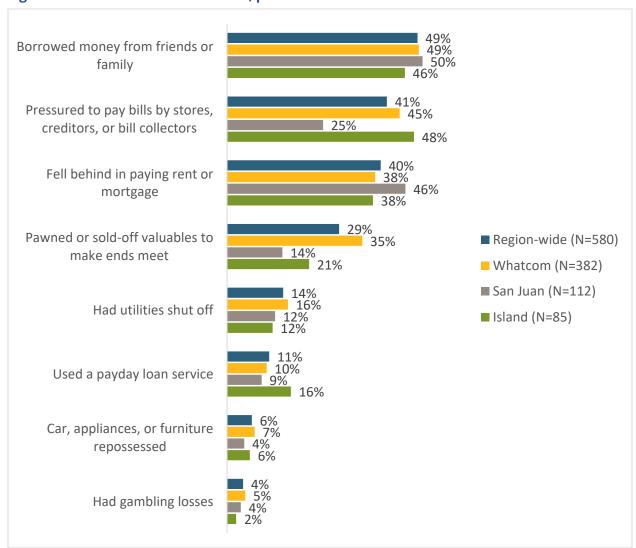


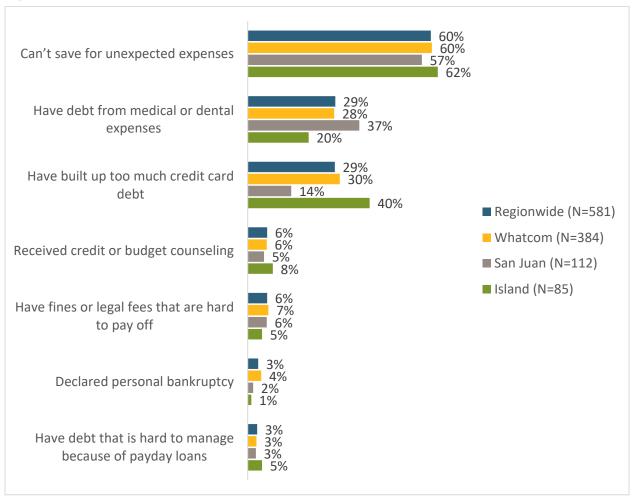
Figure 11. Financial strain indicators, past 12 months

Racial and ethnic differences in experience

Regionwide, respondents who identified as people of color were more likely than white/non-Hispanic respondents to say they fell behind in paying rent or mortgage (47%), had utilities shut off (20%), had valuables repossessed (10%), used a payday loan service (15%), or had gambling losses (7%).

Respondents were asked about current issues with debt. Regionwide, 60% said they can't save for unexpected expenses. Twenty-nine percent (29%) have debt from medical or dental expenses, and the same portion (29%) have built up too much credit card debt (more prominently in Island County, 40%).

Figure 12. Debt



Racial and ethnic differences in experience

Survey participants who identified as people of color were more likely than white/non-Hispanic respondents to say they have debt from medical or dental expenses (37%) and have built up too much credit card debt (21%).

Respondents were asked how well they could financially manage an emergency costing \$500. Forty-two percent (42%) said that they would be in crisis or extreme difficulty if that happened.

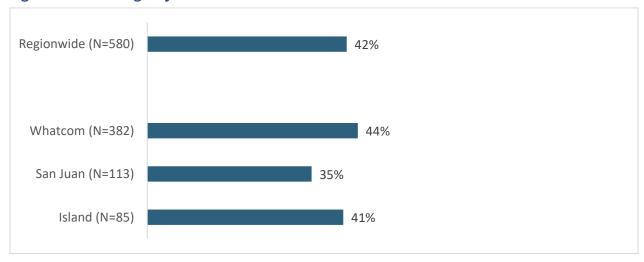


Figure 13. An emergency cost of \$500 would be a crisis

When asked to share more about employment and income in their community, participants talked about a desire for more job openings and higher wages. Other themes include getting by on social security or disability, feeling ill equipped or unskilled for available jobs, and the limited jobs for seniors. Here is a small sample of representative quotes:

"The jobs do not pay enough to support the cost of living."

"As a retired senior on a fixed income I am concerned about unexpected expenses."

"I wish there were more jobs with on the job training, instead of requiring prior expensive education."

"I'm on social security limiting month by month no extra money. \$1300 a month. It won't even cover rent in Bellingham."

"It's hard to survive on disability, both my husband and myself are disabled."

CHILDCARE

Households with children under age 12 were asked about what types of child-care services they have used in the past 12 months. Nearly three-quarters (73%) had used at least some type of childcare.

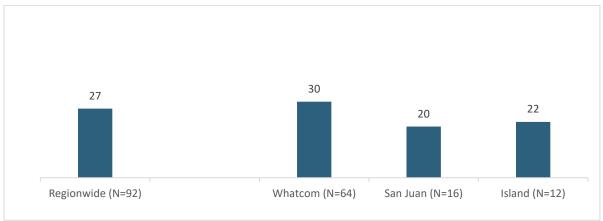
Just over one-third (37%) said they have relied on a grandparent or another relative; this was higher in in San Juan County (54%). One-quarter, regionwide, used licensed childcare (26%), though this was notably lower in San Juan County. In Whatcom County, one in five sampled households with young children has used Head Start.

37% 33% Grandparent or other relative 54% 30% 26% 28% Neighbor or friend 15% 30% 26% 31% Licensed Childcare ■ Regionwide (N=145) 8% 20% Whatcom (N=99) ■ San Juan (N=26) 18% 20% ■ Island (N=20) **Head Start** 15% 10% 8% 7% Unlicensed Childcare 8% 15% 8% 9% Other 4% 5%

Figure 14. Childcare services used in past 12 months

Among those who use childcare, sampled households reported an average of 27 hours per week. Households in Whatcom County cite highest needs (average of 30 hours).

Figure 15. Average childcare hours needed per week



Respondents were asked about challenges getting or keeping adequate childcare services in the past year. The top challenges included finding childcare they could afford (55%), weekend availability (30%), and evening care (29%). Households in Island County were especially likely to mention issues with weekend, evening, and part-time care. Households in San Juan County had more difficulties finding infant care than the other two counties.

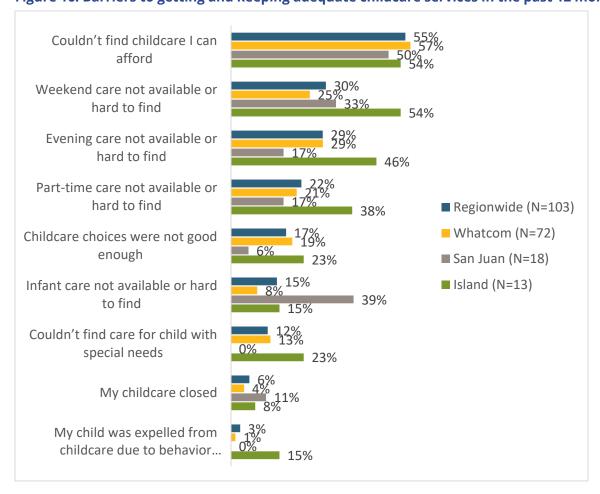


Figure 16. Barriers to getting and keeping adequate childcare services in the past 12 months

Participants elaborated on the barriers; most comments addressed the expense and scarcity illustrated in in Figure 16. Here is a small sample of representative quotes

"We were on a waiting list for two years for our current childcare. We were fortunate to be able to afford a nanny and have family in town that could help when our kids were infants. Childcare scarcity is a serious problem in our community."

"There is not enough options that are affordable for single one income households"

"After care for our 8 year old was tough to find. Preschool is so incredibly expensive for our younger kid."

"If it weren't for my older children to watch younger brother I wouldn't have a job".

COMMUNITY SERVICES ASSESSMENT

Survey respondents rated both the *importance* and the *availability* of 16 categories of community-based services to their own household. This section of the report presents the consumer perspectives as a method of analyzing local low-income service gaps.

Importance of services

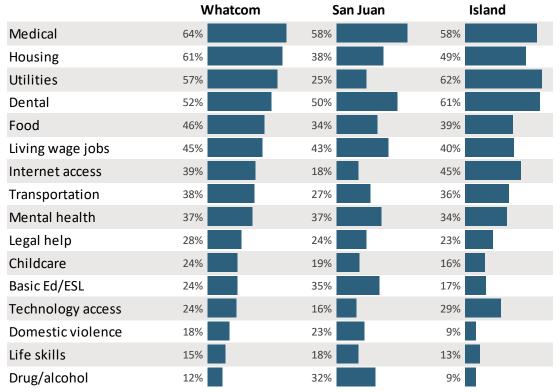
Respondents were asked to evaluate the importance of services to their household at the time they were filling out the survey. They provided ratings on a scale from one to five with a five meaning *extremely important* and a one meaning *not important at all*. For this analysis, we calculated the proportion of households who gave the highest rating of *extremely important* and disaggregated by county in Figure 17.

In Whatcom County, 64% of sampled households described medical care as *extremely important* to their household. A slightly smaller portion identified housing and utilities as *extremely important* (61% and 57% respectively).

In San Juan County, medical care topped the list (58%), followed by dental care (50%) and living wage jobs (43%).

In Island County, the three service areas rated as *extremely important* with greatest frequency: utilities (62%), dental (61%), and medical care (58%).





Sample Size: The number of respondents rating each service category varied: Whatcom (N=327 to 394), San Juan (N=84 to 113), Island (N=68 to 88)

Availability of services

Respondents were asked to evaluate how easy it is to access services. They provided ratings on a scale from one to five with a five meaning *extremely easy* and a one meaning *not easy at all*. For this analysis, we calculated the proportion of households who gave the lowest rating of *not easy at all*. These ratings were sorted by results regionwide and disaggregated by county in Figure 18.

In Whatcom County, 39% of sampled households described jobs and housing as *not easy at all* to access. These were followed closely by childcare and legal help (both 37%).

In San Juan County, childcare topped the list of services that are difficult to access (42%), followed by legal help (37%) and basic education/ESL (32%).

In Island County, nearly half of respondents (48%) said living wage jobs are *not* at all easy to access. This was followed in prevalence by childcare (38%) and legal help (34%).

Figure 18. Service ratings: Difficult to access (Sorted by responses regionwide)

	Whatcom	San Juan	Island
Childcare	37%	42%	38%
Legal	37%	37%	34%
Living wage jobs	39%	22%	48%
Housing	39%	27%	24%
Mental health	27%	19%	23%
Dental	22%	30%	23%
SUD	21%	19%	24%
DV	22%	14%	15%
Tech access	21%	10%	18%
Life skills	18%	15%	11%
Transportation	17%	16%	13%
Internet	18%	11%	10%
Utilities	16%	13%	12%
Basic Ed/ESL	11%	32%	8%
Medical	10%	28%	2%
Food	11%	4%	10%

Sample Size: The number of respondents rating each service category varied: Whatcom (N=131 to 385), San Juan (N=48 to 111), Island (N=21 to 86)

Because survey respondents rated these services on a five-point scale⁴, another way to analyze the data is to calculate the average importance and availability scores for each service area. These data form the basis of an "importance-availability" coordinate rating system (Figures 19 through 22). The average importance and availability ratings among the 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.⁵

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

- Quadrant I: Above average 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 upper left quadrant (Quadrant I) of the graphs. These are services that are both more important than average, yet most challenging to access.

⁴ Importance scale: 5=Extremely important, 1= Not important at all; Availability scale: 5=Extremely easy, 1=Not easy at all

⁵ Readers may note that the quadrants for each chart are of different size. This is because the crosshairs that delineate each chart's quadrants are positioned at the average importance and availability scores for survey respondents within each segment. Additionally, the low and high ends of the scale vary slightly in order to maximize the spread of the services in each illustration (so services are less clustered and easier to read).

Three-county region

Dental, housing, mental health and living wage jobs appear to be high priority service areas across the general population of low-income households surveyed across all three counties. All four of these service areas were rated as more important and more difficult to access than average.

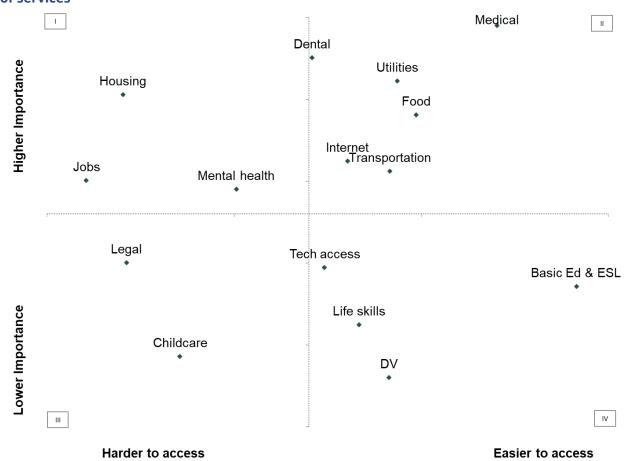
Figure 19. Three-county region respondent perspectives on relative importance and availability of services



Whatcom County

In Whatcom County, housing, mental health and living wage jobs appear to be high priority service areas. These three service areas were rated as more important and more difficult to access than average.

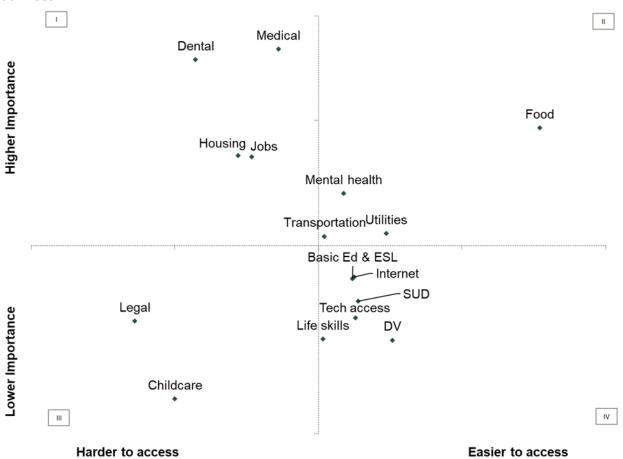
Figure 20. Whatcom County respondent perspectives on relative importance and availability of services



San Juan County

In San Juan County, four service areas were rated as more important and more difficult to access than average: housing, medical, dental, and living wage jobs.

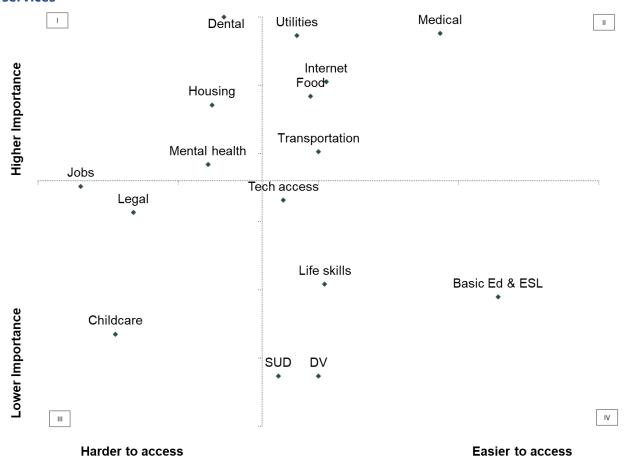
Figure 21. San Juan County respondent perspectives on relative importance and availability of services



Island County

Ratings from Island County sampled households suggest that dental care, housing, and mental health services are more important and more difficult to access than other service types.

Figure 22. Island County respondent perspectives on relative importance and availability of services

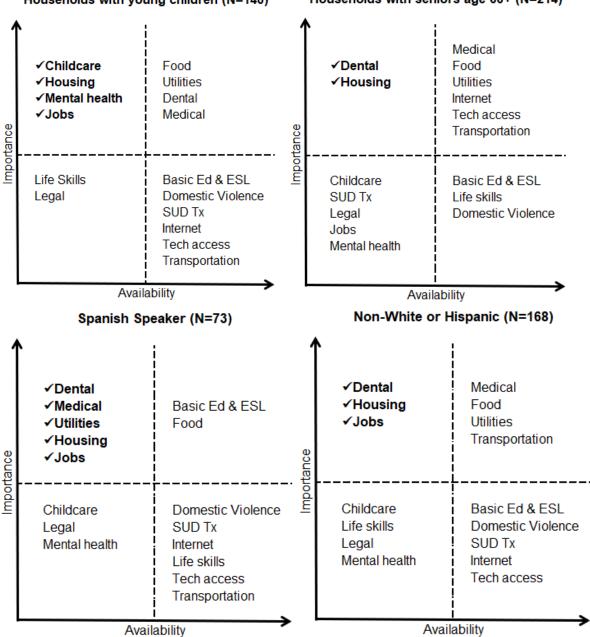


Subsample populations: Young children, seniors, Spanish speakers, and BIPOC

Demographic and situational information provided by respondents allows a look at how different segments of the population view the importance and availability of services. Given that these segments of the population are not mutually exclusive, there is significant overlap in the importance and availability of services. All four of the segments identified in Figure 23 expressed a gap in services for housing. Dental services were also identified for three of the four groups (households with children had easier time accessing). Jobs emerged as a gap for each group with the exception of households with older residents. Families with young children (under age 6) also identified gaps in childcare, and mental health. Respondents who speak Spanish at home also identified gaps in medical services and utilities.

Figure 23. Households with young children, seniors 60+, Spanish speakers, and POC

Households with young children (N=140) Households with seniors age 60+ (N=214)



APPENDIX A: SURVEY

FOOD & HOUSING

1.	What County do you live in? (CHECK ONLY ONE)
	□ Island
	☐ San Juan ☐ Whatcom
2.	Which best describes your housing situation? (CHECK ONLY ONE)
	☐ I have safe, affordable, stable housing that meets my needs.
	☐ I have mostly safe, affordable, or stable housing.
	I have somewhat safe, affordable, or stable housing.
	☐ I live in temporary or unsafe housing.
	☐ I am about to lose my housing.☐ I am homeless.
3.	What do you want us to know about your current housing situation?
J.	What do you want us to know about your current housing situation:
4.	How confident are you that your household will be able to pay your next rent or mortgage payment on time? (CHECK ONLY ONE) □ No confidence
	☐ Slight confidence
	☐ Moderate confidence
	☐ High confidence
	☐ Payment is/will be deferred
5.	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
6.	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							
 8. 	7. 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							
YOU	R HEALTH							
9.	Please rate your physica			I	, ,			
		Excellent	Very good	Good	Fair	Poor		
	Physical Health							
			Ш			Ш		
	Mental Health							
10.	Mental Health	et it? If so, please in	dicate the ma APPLY)	in reasons	al, dental, or below that yo			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed.	et it? If so, please in	dicate the ma APPLY) Medical	nin reasons Dental	al, dental, or			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost	et it? If so, please in	dicate the ma APPLY)	Dental	al, dental, or below that yo			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed.	et it? If so, please in	dicate the ma	Dental	Mental health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help	et it? If so, please in	dicate the ma	Dental	Mental, or below that you health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help Nervous or fearful of going	et it? If so, please in	dicate the ma	Dental	Mental health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help Nervous or fearful of going No culturally competent provi	et it? If so, please in	dicate the ma	Dental	Mental health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help Nervous or fearful of going	et it? If so, please in	dicate the ma	Dental	Mental health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help Nervous or fearful of going No culturally competent provi	et it? If so, please in	dicate the ma	Dental	Mental health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help Nervous or fearful of going No culturally competent provi	et it? If so, please in (CHECK ALL THAT)	dicate the ma	Dental	Mental health			
10.	Mental Health Dental Health Was there a time during health care but did not g get the care you needed. Cost Could not get childcare Didn't know how to get help Nervous or fearful of going No culturally competent provi	et it? If so, please in (CHECK ALL THAT)	dicate the ma	Dental	Mental health			

Too long to get an appointment

SERVICES

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

11. On a scale of 1 to 5, how important is this service to your household now? Use 1 for "not important at all" and 5 for "extremely important"

PLEASE CIRCLE ONE NUMBER OR DON'T KNOW FOR EACH SERVICE

	Not important at all	Not very important	Somewhat important	Very important	Extremely important	
a. Affordable dental care	1	2	3	4	5	☐ Unsure
b. Affordable medical care	1	2	3	4	5	☐ Unsure
c. Basic Education/English (ESL)/GED	1	2	3	4	5	□ Unsure
d. Childcare I can afford	1	2	3	4	5	□ Unsure
e. Domestic violence shelter and/or counseling services	1	2	3	4	5	☐ Unsure
f. Drug/alcohol treatment & counseling	1	2	3	4	5	☐ Unsure
g. Food (help getting enough food)	1	2	3	4	5	☐ Unsure
h. Help with heating & electric bills	1	2	3	4	5	☐ Unsure
i. Help with internet access (internet/cellular)	1	2	3	4	5	☐ Unsure
j. Help with life skills (such as budgeting, preparing meals, time management, etc	1	2	3	4	5	☐ Unsure
k. Help with technology access (cellphone/computer/tablet)	1	2	3	4	5	☐ Unsure
l. Housing help (help keeping rent low enough to afford)	1	2	3	4	5	☐ Unsure
m. Legal help	1	2	3	4	5	☐ Unsure
n. Living wage jobs	1	2	3	4	5	□ Unsure
o. Mental health services or family counseling	1	2	3	4	5	□ Unsure
p. Transportation that meets my needs	1	2	3	4	5	☐ Unsure

12. 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 "not easy at all" and 5 for "extremely easy to get"

PLEASE CIRCLE ONE NUMBER FOR EACH SERVICE OR CHECK "Don't know"

	Not easy at all	Not very easy	Somewhat easy	Very easy	Extremely easy	
a. Affordable dental care	1	2	3	4	5	☐ Unsure
b. Affordable medical care	1	2	3	4	5	☐ Unsure
c. Basic Education/English (ESL)/GED	1	2	3	4	5	□ Unsure
d. Childcare I can afford	1	2	3	4	5	□ Unsure
e. Domestic violence shelter and/or counseling services	1	2	3	4	5	□ Unsure
f. Drug/alcohol treatment & counseling	1	2	3	4	5	☐ Unsure
g. Food (help getting enough food)	1	2	3	4	5	☐ Unsure
h. Help with heating & electric bills	1	2	3	4	5	☐ Unsure
i. Help with internet access (internet/cellular)	1	2	3	4	5	☐ Unsure
j. Help with life skills (such as budgeting, preparing meals, time management, etc.	1	2	3	4	5	☐ Unsure
k. Help with technology access (cellphone/computer/tablet)	1	2	3	4	5	☐ Unsure
l. Housing help (help keeping rent low enough to afford)	1	2	3	4	5	☐ Unsure
m. Legal help	1	2	3	4	5	☐ Unsure
n. Living wage jobs	1	2	3	4	5	☐ Unsure
o. Mental health services or family counseling	1	2	3	4	5	□ Unsure
p. Transportation that meets my needs	1	2	3	4	5	□ Unsure

EMPLOYMENT AND INCOME

13.	that you or someone in your home experienced in the last 12 months. (CHECK ALL THAT APPLY)				
	☐ A criminal record				
	\square Don't know how to search for a job				
	☐ Language barriers				
	\square Medical events prevented working.				
	☐ No childcare				
	\square No regular place to sleep at night				
	\square No telephone or internet access				
	\square No tools, clothing, or equipment for	the job			
	\square No transportation				
	\square Not enough jobs available				
	\square Not the right job skills				
	☐ Physical or mental disability				
	☐ Other (please describe)				
	☐ Don't know				
	☐ None of the above				
14.	Have any of these employment situation: ☐ I'm not working as many hours as I'd ☐ I've taken a job just to get by. ☐ My current job doesn't pay enough f ☐ None of the above.	d prefer.			
15.	5. About how often did each of the following things happen to you during the last 12 months?			months?	
		Did not happen	Happened once	Happened a few times	Happened frequently
a.	Fell behind in paying rent or mortgage				
b.	Pressured to pay bills by stores, creditors, or bill collectors				
C.	Car, household appliances, or furniture repossessed				
d.	Pawned or sold-off valuables to make ends meet				
e.	Used a payday loan service				
f.	Borrowed money from friends or family				
g.	Had utilities (water, heat, electricity, phone, or internet) shut off				
h.	Had gambling losses				

16.	Which of the following situations apply to you or your household? (CHECK ALL THAT APPLY)
	☐ Have debt from medical or dental expenses.
	☐ Received credit or budget counseling.
	☐ Declared personal bankruptcy.
	☐ Have built up too much credit card debt.
	\square Have debt that is hard to manage because of payday loans.
	\square Have fines or legal fees that are hard to pay off.
	☐ Can't save for unexpected expenses.
	☐ None of the above
17.	How well could you financially manage an emergency costing \$500? ☐ I could manage it without falling behind. ☐ I could manage it, but it would make other bills late.
	\square I would find a way and spend several months getting back on track.
10	☐ I would be in crisis or extreme difficulty if that happened.
18.	What do you want us to know about employment and income in our community?

CHIL	CHILDCARE AND PARENTING				
	DU HAVE CHILDREN AT HOME UNDER 12 YEARS OLD OR YOU LOWING QUESTIONS. IF NOT, PLEASE SKIP TO THE NEXT SEC				
19.	How many hours of childcare do you need per week?	Hours			
20.	If it has it been hard to get and keep adequate childcare so was hard? (CHECK ALL THAT APPLY)	ervices in the last 12 months, what			
	 N/A, do not use childcare Infant care not available or hard to find Evening care not available or hard to find Weekend care not available or hard to find Part-time care not available or hard to find Couldn't find childcare I can afford Couldn't find care for child with special needs Childcare choices were not good enough My child was expelled from childcare due to behavior problems My childcare closed None of the above 				
21.	What child-care services have you used while you were at we months? (CHECK ALL THAT APPLY) ☐ Don't know	work or school in the last 12			
	☐ Licensed Childcare ☐ ↑	Grandparent or other relative Neighbor or friend Other (PLEASE DESCRIBE)			
22.	What do you want to tell us about your childcare situation?				

DEMOGRAPHICS

23.	In the last 12 months, what was your average estimated total MONTHLY household income from all sources?				
	Dollars per MONTH \$ Don't know				
24.	Where do you live now? CITY COUNTY				
25.	What is your ZIP Code				
26.	Including yourself, how many people are in your household?				
27.	INCLUDING YOURSELF, how many persons in your household are? O to 5 years old 6 to 12 years old				
	13 to 17 years old				
	18 to 59 years old				
	60+ years old				
28.	What is your gender? (CHECK ONLY ONE) ☐ Man				
	□ Woman				
	\square A gender other than singularly female or male (e.g., non-binary, genderfluid, agender, Two Spirit, or a culturally specific gender)				
	☐ Other (Specify)				
	☐ Prefer not to say				
29.	Do you describe yourself as transgender? ☐ Yes				
	□ No				
	☐ Prefer not to say				
30.	What is your age? YEARS OLD				

31.	Which best describes your race? (CHECK ALL THAT APPLY)				
	☐ American Indian or Alaska Native				
	☐ Asian				
	☐ Black or African American				
	☐ Hispanic/Latina/e/o/x				
	☐ Native Hawaiian or other Pacific Islander				
	☐ White or Caucasian				
	☐ Other (Specify)				
32.	What language do you usually speak in your home? (CHECK ONLY ONE)				
	☐ English				
	☐ Spanish				
	☐ Russian				
	☐ Ukrainian				
	☐ Punjabi				
	☐ Other (Specify)				
33.	Have you or anyone in your home served in the military?				
	☐ Yes				
	□ No				
	☐ Don't know				
34.	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.)				

PROSPERITY PROJECT 2024 A Community Needs Assessment

