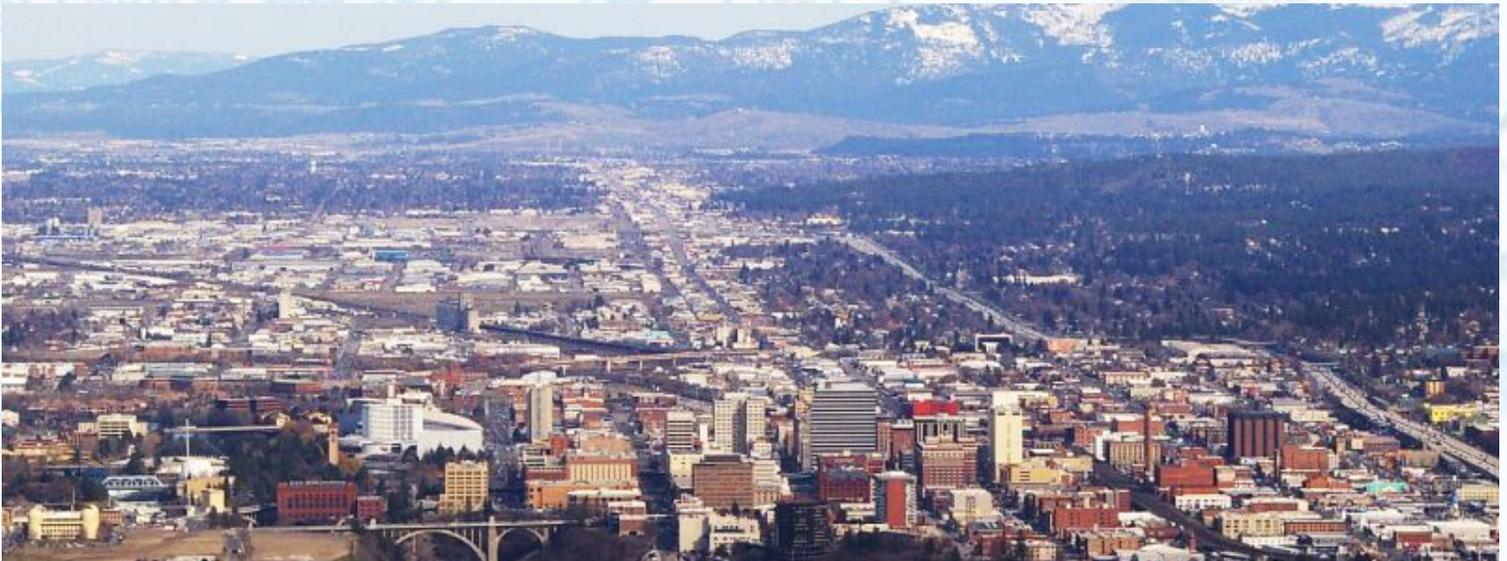




# COMMUNITY NEEDS ASSESSMENT

Spokane County 2019-2021





## EXECUTIVE SUMMARY

In 2019, Spokane Neighborhood Action Partners (SNAP) continues to address the needs of those experiencing poverty in Spokane County, Washington (WA), as SNAP has done for 53 years. SNAP serves primarily the geographic area of Spokane County and the Cities within it, covering 1764 square miles. Additionally, some SNAP programs cover multiple counties. However, for this Community Needs Assessment Spokane County, which is most broadly served by SNAP, is the area evaluated.

### Spokane County Demographics

Total Population	499,800 individuals
Largest Age Group	18-64 (61.6%)
Gender	50.35% Female, 49.65% Male
Largest Race Population	89.7% Caucasian
Median Household Income	\$53,809
Median Home Value	\$247,500
Fair Market Rent	\$867

Sources: OFM<sup>1</sup>, SRHD<sup>2</sup>

This Community Needs Assessment aids SNAP in developing a Strategic Plan to guide its service delivery strategies, prioritize the resources it allocates to address the deep rooted causes of poverty, and to communicate regarding issues of poverty with its partners and other key stakeholders for the next three years.

The aim of this Community Needs Assessment is to evaluate current need in SNAP's service area from a broad perspective of views towards determining the greatest needs or "key findings." SNAP's Community Needs Assessment Survey results were used to determine the findings of this assessment. Once determined the underlying causes were explored through research, and they were categorized as family, agency, or community level needs. **Two key findings were determined. One key finding is the need for safe and affordable housing, through a variety of approaches, including low barrier housing** (housing with suitability and eligibility criteria that allow households with poor credit, negative rental history, criminal

background, or low income, to be qualified) in Spokane County. This is a family level need. Factors contributing toward this need include:

- Growing disparity between income and housing costs,
- Low housing and rental stock,
- Lack of designated housing for low-income and high barrier households,
- Aging housing stock leading to homes in need of repair,
- Homelessness is on the rise and
- Programs which provide resources to make housing more affordable (Section 8 Vouchers, affordable housing units etc.) are scarce.

**Another key finding is the impact of multiple factors on a continually aging population.**

This is a family level need.

Factors contributing toward this need include:

- Rising costs of living coupled with fixed wages/income,
- Healthcare,
- General transportation requirements and
- Need for "aging friendly" communities

Additional needs identified were Violence, Transportation, Financial Resiliency and Racial Disparities.

## **Narrative Statistics**

Spokane County had a population of 499,800 with 217,300 of the population living within the City of Spokane, 144,788 Unincorporated and 94,890 in the City of Spokane Valley. The population is relatively evenly distributed with the female population comprised 50.35% of the report area, while the male population represented 49.65%<sup>2</sup>. The largest represented group is ages 18-64 at 61.6% of the population, youths 17 and under representing 23%, and adults over the age of 65, making up 15.6% of the population.<sup>1</sup>

89.7% of the population is estimated to be Caucasian, which marks a .2% decrease compared to the 2010 census. Washington State was estimated to be 76.9% white. Spokane County is not racially diverse, but some minority populations are experiencing growth. There was growth in the Asian (2.38%), Black/African American (1.92%) and American Indian/Native Alaskan (1.34%) population. Native Hawaiian (.36%) and those of two or more races (3.78%) are down slightly from 2010.

All races rate of poverty are higher in Spokane County than the state or nation, with the poverty rate sitting at 13.2%. Native Hawaiian/Pacific Islanders are the most disproportionate at 38% in Spokane County as opposed to 16.55% for WA and 19.58% for the nation. Next is Black/African American at 35.33% in Spokane County, contrasted with 24.97% for WA and 27.13% for the nation. Predominately, the family type for poverty

is female head of household at 54.3% in Spokane County, which is similar to state and national data.<sup>3</sup>

The estimated median per capita income for Spokane County is \$42,028, an increase of 4.2% from last year (\$54,579 WA). 17.55% or 87,698<sup>1</sup> households received federal food stamp program benefits. The median household income was \$53,809 as opposed to \$68,550 for WA. While annual household income did increase in Spokane, when adjusted for the Consumer Price Index, it did not keep pace with the rise in costs. Unemployment fell from 6.5% percent in 2016 to 5.5% percent in 2017.<sup>4</sup>

Meanwhile, the median home value has increased to \$201,300, \$105,100 under the state average. Median home prices were at \$247,500 as of August 2018 according to Spokane Association of Realtors.<sup>8</sup> Spokane County is 37.6% renter occupied and 62.4% owner occupied. 42.7% of the rental population spends more than 35% of their income on rent alone. Therefore, about 1 in 5 citizens are spending more than 35% of their income on rent.



## KEY FINDINGS

Survey respondents overwhelmingly found housing unaffordable- particularly rental housing. Contributing to this key finding are low-vacancy rates, which are driving higher rent prices and allowing landlords to be more selective, often overlooking potential residents with higher barriers. Housing assistance programs are found to be scarce relative to demand, resulting in a growing population of Spokane County residents who are vulnerable to homelessness.

Age and accessibility issues compound the housing crisis. With rising senior populations, a growing population who are falling below the Asset Limited, Income Constrained, Employed thresholds at higher rates, there is a greater need to resolve high living expenses.

### Housing

Safe and affordable housing continues to be a need in Spokane County. Washington 211, a community hotline who maintains a database of available resources, reported 65% of calls they received for rent, mortgage assistance, and/or move-in costs were unmet. 18,807 or 23% of inquiries to SNAP in 2017 were for rental assistance, affordable housing or homeless services while another 2% was for homeowner or homebuyer counseling. 40% of respondents, or 353 respondents, to SNAP's 2018 Community Needs Assessment Survey felt that rental housing was not affordable in Spokane County. This was the third highest need identified by survey participants. The City of Spokane Consolidated Plan, Spokane County Consolidated Plan and Community Health Advisory Board's community



assessments have all identified housing as top priorities. Contributing factors to this are cost-burden, aging housing stock, low rental vacancy rates and an aging population.

Cost-burden is the most prevalent issue for renter households in Spokane County. Working at minimum wage (\$11.50) in Spokane County, a person would need 1.4 full time jobs to afford a 2-bedroom apartment or would need to earn at least \$16.67 per hour for a monthly fair market rent of \$867. The current estimated mean renter wage is \$12.95.<sup>6</sup> This cost-burden then starts to impact other expense areas such as utilities, food and transportation, resulting in a domino effect of deficits. "The cost of basic household expenses increased steadily in Washington to \$62,472 for a family of four (two adults with one infant and one preschooler) and \$21,252 for a single adult, significantly higher than the 2016 FPL of \$24,300 for a family and \$11,880 for a single adult. The cost of the family budget increased by 28 percent from 2010 to 2016, much higher than the 9 percent national rate of inflation during that time period."

In Washington State, "It's notable that in all of the 22 counties where a one-bedroom is affordable, that minimum wage is set higher than the national minimum of \$7.25. Still, raising wages alone cannot dissolve this mismatch. The incredible shortfall in affordable units remains the more stubborn, intractable problem."<sup>7</sup> According to Harvard University's Joint Center for Housing Studies, "Between 1990 and 2016, the number of rental units in the U.S. priced below \$800 per month (in real terms) shrank by nearly 2.5 million. However, over the same period, the number of low-income renters paying cash rents – those making no more than \$32,000 annually in real terms, and excluding those living in institutional quarters – grew by more than 4.5 million households, according to data and analyses in the Joint Center's latest [State of the Nation Housing report](#)."<sup>14</sup>

Additionally, there are low-vacancy rates for rental housing. An average vacancy rate in 2017 for rentals was 2.9%, according to a September 2017 report by University of Washington's Runstad Center for Real Estate Studies. "With low vacancy rates came higher rental rates, and the 2016 average overall rent increased by \$102 per month over the last year. This resulted in the fastest 12-month increase in average rental rates in the past 10+years."<sup>5</sup> Landlords can afford to be picky in this market, often running credit checks and overlooking those with high barriers including criminal backgrounds, poor credit and negative rental history. SNAP's Community Needs Assessment Survey found

the top need of Spokane County residents was to increase their credit scores with 49% or 431 respondents, indicating that a low credit score has proven to be a barrier in some capacity in their lives.

The County Consolidated Report concludes, "Housing is not allocated by need, unless housing is held specifically for qualifying households (both in terms of ability to pay and household composition), such as most subsidized housing. Instead, many lower cost units (owned or rented) are occupied by households with higher incomes, better credit, and fewer needs. Many of the lowest income households have barriers that limit choices, such as poor credit histories and criminal histories."

While rental housing remains unaffordable, access to programs which will make housing affordable is scarce when compared to demand. Spokane Housing Authority has 74 public housing units, and 4,784 Housing Choice Vouchers currently being utilized in the community. They also own and manage 867 affordable units. Long wait lists for assistance for these resources indicates a high need. "As a result of the most recent open application period, over 2,000 applicants were placed on the Housing Choice Voucher waiting list suggesting that many County residents are still in need of housing assistance."

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The threat of homelessness often affects those who could not access assistance. The City of Spokane's Everybody Counts survey found that homelessness had increased to 14% in 2018, a 9% increase from 2017. While this percentage is much higher than in previous years, it is important to note that they survey was distributed to a larger geographic area and was administered digitally. That translates to 1,245 sheltered and unsheltered individuals. Survey participants were asked what barriers homeless individuals face and how they got to where they were. A lack of income and lack of affordable housing were found to be the two factors which surveyors reported either caused or are preventing them from no longer being homeless.

Compounding this is the issue of aging and inadequate housing stock. "While the primary housing issue facing low and moderate income residents is affordability, there are other housing problems including: lack of complete plumbing/kitchen facilities - estimated at 360 renter and 87 owner households; overcrowding estimated at 418 renter and 201 owner households; and severely overcrowding estimated at 194 renter and 23 owner households."<sup>8</sup> Additionally, the Spokane County Consolidated Plan estimates that 25% of owner occupied housing had one selected condition which did not meet HUD Housing Quality Standards or another local code. 44% of renter occupied housing had one selected condition and 2% had two selected conditions. A large population of elderly home-owners that do not have the income to support maintenance and retention of their housing is a factor in these statistics.



## **Aging Population**

United Way's ALICE (Asset Limited, Income Constrained, Employed) Report for Washington State provides information "to enable communities to move beyond stereotypes of "the poor" and an outdated Federal Poverty Level (FPL), and instead use unbiased data to inform programmatic and policy solutions for ALICE and communities, now and for the future." From the ALICE Report, "Of Washington's 2,767,682 households, 11 percent lived in poverty in 2016 and another 28 percent were ALICE. Combined, 39 percent (1,068,246 households) had income below the ALICE Threshold, an increase of 22 percent since 2010."

The increase in the number of ALICE households in Washington is driven by older households. The number of senior households (65 years and older) increased dramatically from 514,402 in 2010 to 656,014 in 2016, a 28% increase. Yet the number of senior households with income below the ALICE Threshold grew at an even faster rate of 44%, so that by 2016, 42% of senior households had income below the ALICE Threshold. The largest increases were among households 65 years and older, with White senior households below the ALICE Threshold increasing by 40%, Hispanic senior households by 93%, Asian senior households by 50%, and Black senior households by 28%.

Nationally, nearly 20% of the population will be 65 and older by 2030. This population is expected to nearly double between 2012 and 2050 while the 85 and older group will triple in population at that time. Comparatively, "in Spokane County 21% of the population will be 65 or older by 2030. At the same time that care needs of an aging population increase, Office of Financial Management projects that the share of working age individuals will decline relative to the population dependent upon them."<sup>8</sup>

Aging and Long Term Care of Eastern Washington (ALTCEW) is the designated Area Agency on Aging covering five counties including Spokane, Ferry, Pend Oreille, Stevens and Whitman. ALTCEW's Consolidated Plan identified the need to address high costs of living, the need for "aging friendly" communities. Distinctions of these communities are housing on one level, access to amenities, walkability (sidewalks clear of snow), as well as safe and accessible transportation.<sup>8</sup> The growing trend to age in place will also impact how health care is delivered and the need for transportation.

High costs of living, fixed wages and increasing aging populations are also affecting the rate of homelessness among the 65 or older population. An article featured on Q13 News in Seattle entitled, "Gray Tsunami: More seniors filling homeless shelters" sheds light on

the uptick of seniors in homeless situations. “According to the National Alliance to End Homelessness, in 2008 seniors made up 22 percent of the national population. In 2016, that number jumped to 28 percent, and as the Baby Boomer population gets older, those numbers are only expected to grow.” Sylvia Anderson, CEO of the Everett Gospel Mission WA states “ ‘The stereotype is people that made bad choices, that they’re on drugs or alcohol or they have significant mental health (problems), but the other story is simply people who have outlived their money,” Anderson said of the elderly homeless population in her shelter. Many are banking on a significant Social Security payout, but when they get the check, it’s a reality check. On average, the women here at the shelter get less than \$750 per month. It’s even harder for people between 50 and 61. They’re too old to get hired but too young to receive their Social Security benefit. “You work hard your whole life, and then you retire to poverty,” said Anderson.”



## ADDITIONAL FINDINGS

The assessment revealed that racial minorities disproportionately fell below the Federal Poverty Line. This disparity between people of color and their Caucasian counterparts has significant impacts in multiple areas. One area of impact is access to medical care, as respondents cited transportation expenses as a barrier to medical treatment. Further, residential segregation by socio-economic status contributes to physical and social conditions that promote violence, leading to an increasing rate of child abuse, domestic violence, depression, and other violence in Spokane County. Per the assessment, there is an increased need for financial resiliency for the members of our community.

### **Racial Disparities**

While age is an aspect of poverty, so is race. A disproportionate level of poverty amongst minorities remains a prevalent issue in our community. “The percent of individuals living at or below 100% FPL differs significantly by race and Hispanic ethnicity. A five-year average (2012-2016) shows that 15.6% of residents in Spokane County live at or below FPL. When race is taken into account, less than 15% of white individuals are below the FPL, while 25% or more of Black, American Indian/Alaskan Native, Native Hawaiian/Other Pacific Islander, other race, or multi-racial are living at or below FPL. Just over 25% of those of Hispanic ethnicity are living in poverty.”<sup>4</sup> Over 70% of minority individuals made less than \$50,000 per year, compared to 59% of whites. (SRHD Quality of Life Survey 2017).

<b>Percent of Individuals within Race and Ethnicity Categories Living at or Below 100% FPL, 5-Year Average - 2012-2016</b>		
<b>Race/Ethnicity</b>	<b>Spokane County</b>	<b>Washington State</b>
Total all races	15.6%	12.7%
White	14.4%	11.3%
Black	29.6%	24.1%
AIAN	31.6%	26.7%
Asian	15.9%	11.4%
NHOPI	32.0%	18.1%
Some other race	27.5%	23.6%
Two or more races	25.0%	16.5%
Hispanic ethnicity	25.4%	22.9%

Source: SRHD Demographics and Data<sup>2</sup>, U.S. Census Bureau, American Community Survey

AIAN – American Indian/Alaskan Native; NHOPI – Native Hawaiian/Other Pacific Islander

This gap is evident when looking at access to healthcare and overall health for minorities. By race, Hispanics in Spokane had the highest percentage of delay in receiving medical care in the last 12 months due to transportation<sup>2</sup>. From the ALICE Report, “A variety of large studies have also revealed an association between low socio-economic status and greater harm from air pollution. A comprehensive review from Harvard University researchers revealed that Black, Asian, and Hispanic individuals, as well as Medicaid-eligible individuals of any race/ethnicity had a higher likelihood of death from any pollution-related cause compared to the rest of the population, with Black people almost three times as likely to die from exposure to air pollutants than other groups (Di, Wang, Zanobetti, & Wang, 2017).” It is predicted this gap will continue to widen “as advances in medical care outpace the ability of many households to afford them, there will be increasing disparities in health and longevity based on income.”<sup>9</sup>

## **Violence**

Spokane County is experiencing increasing rates of child abuse, domestic violence, and depression, in addition to other forms of violence. Amongst other factors, location, income and race inequities are all evident when analyzing data on violence in Spokane County. Spokane Regional Health Districts “Confronting Violence Report” sheds light on this intricate symptom, “Within communities defined by geographic boundaries, poor health outcomes tend to follow indicators of low socio-economic status such as poverty. For instance, Spokane’s downtown Riverside and the East Central neighborhoods, generally considered low-income neighborhoods, have the highest overall age-adjusted mortality rates out of 40 neighborhoods in Spokane County. Concentration of low socio-economic status in neighborhoods—i.e. residential segregation—contributes to physical



and social conditions that promote violence. As the physical appearance of a community deteriorates—as evidenced by graffiti, litter, poor lighting, substandard housing, abandoned cars and property—the perceptions of violence, safety, as well as actual crime, increase.” The report goes on to describe a “90-fold difference” when comparing neighborhoods with the highest versus the lowest income populations.<sup>10</sup>

“Analysis of Healthy Youth Survey data for this report provides insights into differences in risk factors by race and ethnicity. Differences between whites and other races included:

- Blacks reported fewer opportunities for prosocial involvement and higher availability of drugs.
- White youth had higher availability of guns than blacks.
- Compared to whites, youth who reported being two or more races:
  - Negatively experienced more laws specific to drug use.
  - Experienced more norms favorable to drug use.
  - Had higher availability of drugs.
  - Had fewer opportunities for prosocial involvement.
- API and Hispanic youth also reported fewer opportunities for prosocial involvement compared to white youth.”<sup>10</sup>

## **Transportation**

While transportation for the aging is a need, there are other facets to this issue. SNAP's Community Needs Assessment's revealed residents believed car insurance, licensing and vehicle emissions are too expensive. 42% or 369 respondents shared this need. In a similar survey conducted by Spokane Regional Health District on Spokane County residents, Transportation/Roads were reported to be a high need.<sup>12</sup> As a result in both surveys, transportation related issues were ranked as the second highest need in the community. Perhaps this has spurred the movement of Spokane area residents to increase bus ridership, which has grown 33% since 2005.<sup>4</sup> Additionally 211 reported that Transportation/Travel was the agencies third highest unmet need<sup>11</sup>. Transportation needs are often complex and can be challenging to meet.

Intellectual and Developmentally Disabled (I/DD) individuals also have their own transportation hardships. Arc of Spokane reports, “State programs do not pay for non-medical transportation costs, so people with an Intellectual and Developmental Disability typically pay for fares out of discretionary income which can range from \$63 to \$200 per month. A significant percentage of people with I/DD in Spokane are profoundly affected by transportation costs because of financial circumstance caused by their disability which can consume between 30 and 90% of their monthly discretionary income.”<sup>1</sup>

## Financial Resiliency

With the gap widening between housing expenses and income coupled with age and race related income disparities, the need to increase financial resiliency for the community emerges. Budgeting when ones income does not meet expenses and you do not have assets to fall back on, leave residents in a vulnerable state. The United Way’s Household Survival Budget for Washington State calculates the actual costs of basic necessities, including housing, child care, food, transportation, health care, a smartphone, and taxes. “Despite a low rate of inflation nationwide – 9 percent from 2010 to 2016 – the bare-minimum Household Survival Budget increased by 27 percent for a single adult and 28 percent for a family of four. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family.”<sup>9</sup>

	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Housing	\$488	\$789
Child Care	\$0	\$1,213
Food	\$177	\$586
Transportation	\$346	\$692
Health Care	\$196	\$728
Technology	\$55	\$75
Miscellaneous	\$145	\$447
Taxes	\$187	\$384
Monthly Total	\$1,594	\$4,914
<b>ANNUAL TOTAL</b>	<b>\$19,128</b>	<b>\$58,968</b>
Hourly Wage	\$9.56	\$29.48

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware of Washington, 2016.

From the ALICE Report:<sup>9</sup>

With a budget that does not add up having assets, such as savings, to rely on is key to resiliency. However, residents of the state struggle to acquire and build these assets. "The 2011 Corporation for Enterprise Development survey found that 26 percent of Washington households were "asset poor," defined as not having enough net worth to subsist at the poverty level for three months without income. With no savings, an emergency can quickly spiral into a crisis with devastating consequences (CareerBuilder, 2017; McKernan, Ratcliffe, & Shanks, 2011; Corporation for Enterprise Development, 2012)."<sup>9</sup>



## **About SNAP's 2018 Community Needs Assessment Survey**

SNAP's Community Needs Assessment Survey was developed from quantitative data from staff, past assessments from SNAP and SNAP's partners as well as from research topics. Through this process, we identified need domain areas to frame our questions:

- Employment
- Education
- Financial
- Housing
- Transportation
- Health
- Safety

Within each of these needs domains was a list of needs statements (~7 per category) which participants were asked to select if the need applied to them.

The survey was conducted via paper and digitally from July 23-August 6, 2018. The survey was dispersed digitally through SNAP's Twitter and Facebook accounts as well as on our website ([www.snapwa.org](http://www.snapwa.org)). Paper surveys were dispersed to six SNAP office locations as well as at the following partner locations:

- West Central Community Center
- Catholic Charities (offices and affordable housing)
- Frontier Behavioral Health
- Career Path Services
- WorkSource
- Spokane County Libraries
- Next Generation Zone

876 responses were collected. Results were analyzed and the top three needs were identified and used as a framework for this survey. The following were the top three needs based on majority selection:

1. Need to improve credit score (431 responses or 49%)
2. Car insurance, licensing and vehicle emissions are too expensive (369 responses or 42%)
3. Rental Housing is not affordable (353 responses or 40%)

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