

San Juan Prosperity Project 2011

Experiences of Poverty in San Juan County

Sponsored by

United Way of Whatcom County

Whatcom Community Foundation

Island County

San Juan County

Opportunity Council



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Executive Summary

This report presents a needs assessment for low-income families in San Juan County that involved a survey of 150 low-income households who were encountered at social and health service provider programs in late 2010 and early 2011.

In terms of demographic characteristics, there were respondents from San Juan, Orcas, Lopez, and Shaw Islands, with approximately 43% from Friday Harbor. Nearly two-thirds were female, 10% speak a language other than English in their home, and 10% were Hispanic or Latino. Over three-fourths of the respondents have lived in San Juan County for over four years and 40% have a household member with a disability.

KEY FINDINGS

Employment/Education/Finances

Key Issues: too few living wage jobs and a lack of job skills, transportation challenges, inability to save due to debt, or fines and legal fees.

About two thirds of respondents reported finding it hard to get or keep a good job, with 84% of those persons reporting that there were not enough jobs, and nearly half reporting that a disability or lack of skills kept them from steady work. Transportation was a major barrier to working for 15% of respondents.

Sixty one percent of respondents reported that it was hard to save for unexpected expenses, while 54% reported having medical debt. Fines and legal fees (23%), and credit card debt (20%) are a problem for many respondents. The service gaps analysis revealed that living wage jobs are very important, but with low availability.

Housing

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

Housing was mentioned as among the most challenging issue for people, with approximately 33% having had to share housing to prevent homelessness, and 35% of survey respondents having to choose between rent and other basic needs. Thirteen percent of respondents had been homeless for more than a week in the past year. The housing cost burden – defined as the proportion of monthly income spent on rent or mortgage payment – was 71% for renters and 59% for owners. Housing assistance was an area that was rated as very important, with low availability in the service gaps analysis.

Health and Access to Care

Key Issues: lack of affordable care, affordability and availability of health insurance, lack of dental care and insurance.

Only 35% of respondents rated their health status as excellent or very good, compared to 66% of the general population in San Juan County. Forty-four percent of the respondents had no health insurance at all and 61% did not received the care they needed in the previous 12 months. When that is broken down by those who are insured versus those who are not, 48% of insured did not get needed care, while 81% of uninsured did not get needed care. Dental health was also mentioned as a service with very low availability, but very high importance to people, as was medical care in general.

Children and Childcare

Key issues: high cost of childcare, limited hours, lack of availability of care for infants.

About one third of respondents don't use childcare services at all. Forty two percent use either licensed childcare (30%) or Head Start programs (12%). When asked about the status of their children, 51% felt that their children received adequate health care, and three fourths reported that their children were doing well in school. Keeping adequate childcare was a problem for half of respondents and the challenges identified included affordability, evening and weekend care, as well as part-time and infant care.

Food/Nutrition

Key issues: Access, availability.

Seventeen percent of respondents reported that someone in their household had gone hungry because they did not have enough food, while 45% had skipped a meal and 77% relied on some form of food assistance. When respondents are divided by income level within the sample, there is a clear association between these food security indicators and household income.

Transportation

Key issues: inability to afford gas or car repairs.

The most frequently mentioned transportation problems identified by respondents included being unable to afford car repairs (49%), being unable to afford gas (43%), or not having car insurance (27%).

Community Services

Survey respondents were asked to rate the importance and availability of 14 community-based social and health services. For several services, a substantial number of respondents indicated that the service was extremely important and very hard to get. These included affordable dental care (53%), living wage jobs (46%), housing assistance (43%), affordable medical care (38%), and energy assistance (28%).

Acknowledgements and Appreciation

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

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

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

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

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

Opportunity Council

Who We Are

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

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

Mission Statement

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

Prosperity Project Objectives

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

Thank You to our San Juan County Prosperity Project Funders



Introduction

In San Juan County, 28% of single mother families with children less than 18 years old live in poverty.

Project Context

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

Poverty is often defined by quantitative measures, such as a threshold of \$22,350 per year for a family of four (2011 Federal Poverty Guidelines, 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.

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

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

Data Collection

The San Juan County Prosperity Project conducted a needs assessment survey in English and Spanish at 12 program locations throughout San Juan County, gathering completed surveys from 150 survey respondents. This 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 description of the experiences and characteristics of people living in poverty in San Juan County.

Poverty by the Numbers

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

Table 1 Federal Poverty Guidelines for Year 2011

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

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

The U.S. Census Bureau estimates that there were over 1,444 people living at or below 100% of the federal poverty level in San Juan County in 2009 (the last year that estimates are available). That constitutes 9.5% of the county's estimated population. Washington State, by comparison, is estimated to have 749,120 people living at or below poverty, comprising 11.8% of the overall population. The poverty rate varies considerably by demographic group. For example, of the 393 single mother families with children less than 18 years old, 28.2% live in poverty.

Survey Respondents: Who Are They?

Overall, 150 households responded to the survey. These households include a total of 363 persons. Because there is no existing list of all low-income households (or persons) in San Juan County, it is not possible to draw a random sample from a well-defined population. Rather, in this study, we chose to intensively sample as many unduplicated households as possible from social and health service sites throughout the county (Table 2) during the five week data collection period. After analyzing the household income characteristics of this sample and comparing them to poverty guidelines and statistics, we believe this sample is a reasonable representation of county residents with incomes at or below 150% of the poverty level. In San Juan County there were over 1,979 people in this income bracket in 2009.

Table 2 Agencies that participated in the San Juan County Prosperity Project survey

Participating Organization	Number of client survey respondents	%
San Juan County Health Department	48	32%
Compass Health	26	17%
Orcas Island Food Bank	17	11%
San Juan Island Food Bank	17	11%
Lopez Island Family Resource Center	12	8%
Orcas Family Connections	10	7%
Friday Harbor DSHS	8	5%
Lopez Island Food Bank	4	3%
DVSAS - Orcas + San Juan Islands	3	2%
OPAL Community Land Trust	3	2%
San Juan Island Family Resource Center	2	1%
Total	150	100%

Geographic Distribution

Forty-four percent of the survey respondents live on San Juan Island, 41% live on Orcas Island, 14% are from Lopez Island, and just 1% are from Shaw Island (Figure 1).

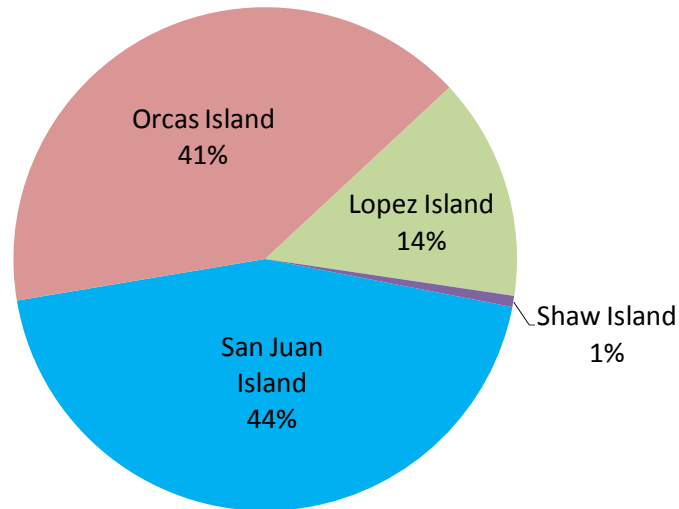


Figure 1 Geographic distribution of survey respondents (N=146)

Gender and Age

Survey respondents were far more likely to be female (65%) than male (35%). They ranged in age from 20 to 93 years old. The mean and median ages were 49 and 48 years, respectively.

Race, Ethnicity, and Language

In recent years, San Juan County's population has become slightly more diverse. Residents who identify themselves as white and non-Hispanic decreased from 93.7% in 2000 to 90.2% in 2010. During that same period, persons of color – those who identify themselves as non-white, multiracial or Hispanic – increased by one-third, from 6.3% to 9.8%.

In this study's sample, 87% of survey respondents are white, 8% are Native American, 1% African American, and 2% Asian; 10% of survey respondents identified themselves as Hispanic or Latino (Figure 2).

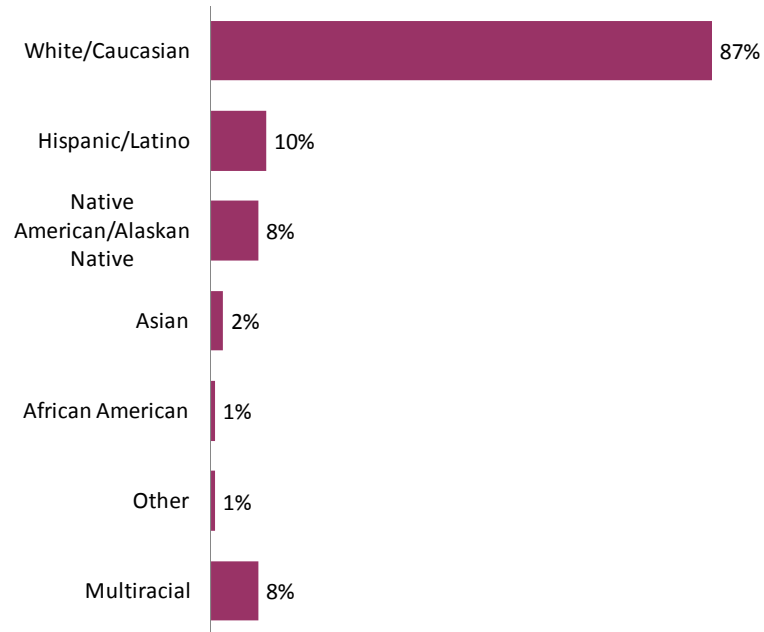


Figure 2 Respondent race and ethnicity (n=146) (Note that these percentages do not add to 100% because Hispanic/Latino is an ethnicity. Respondents may be both Hispanic and Caucasian, for example)

While the vast majority of survey respondents primarily speak English at home (90%), 10% speak Spanish (Figure 3). In comparison to the results from the U.S. Census Bureau’s 2009 American Community Survey, Spanish speakers appear to be represented in this sample in similar proportion to the County population. According to that Census survey, people in San Juan County who normally speak Spanish at home account for 9.5% of the population at or below the poverty level.

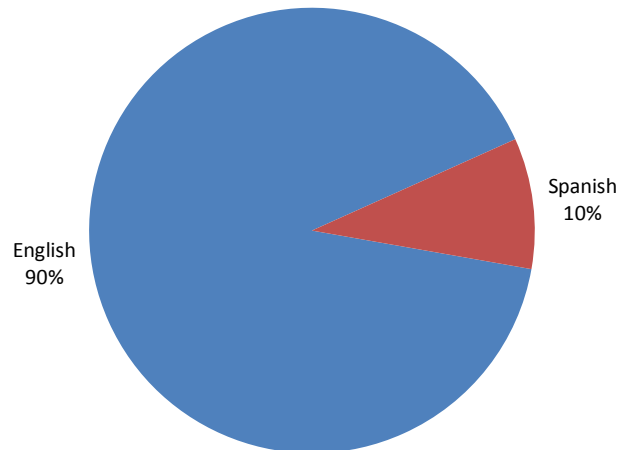


Figure 3 Respondent language usually spoken at home (N=148)

Disability Status

Survey respondents were asked if anyone in their household has difficulty with certain activities due to physical, mental or emotional conditions lasting six months or more (Figure 4). Over half of households (59%) include at least one member who has difficulty working at a job or someone who has difficulty learning, remembering or concentrating (57%). Fewer survey respondents reported having household members who have trouble going outside the home (21%) or dressing, bathing, or getting around the house (8%).

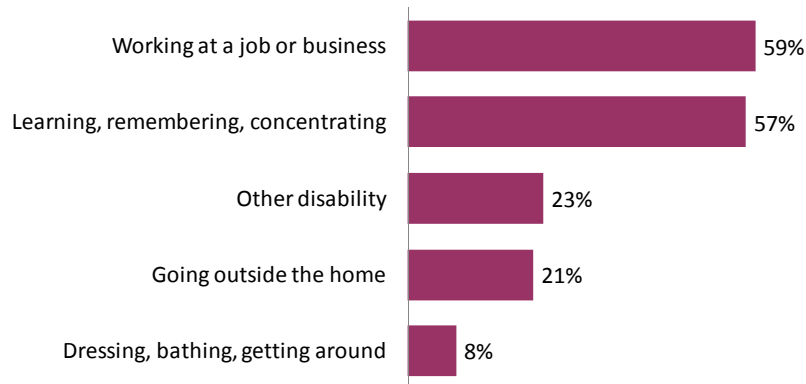


Figure 4 Percent of all households with a person whose disability limits one or more activities (N=61)

Duration of Residence in San Juan County

Survey respondents were asked how long they have lived in San Juan County. The mean and median number of years lived here are 16 and 15 years, respectively. Over three-fourths (79%) of respondents have lived in San Juan County for four years or longer.

Employment, Education and Income

Income

The mean monthly income from all sources for survey respondent households is \$1,390 and the median monthly income is \$1,063 (Table 3). Monthly household incomes ranged from \$0 to \$6,000 per month. The median monthly income ranged from \$811 for single-person households to \$2,500 for 6 person households.

Table 3 Respondent household income by household size

Household size	Number of households	Mean monthly income	Median monthly income	Minimum	Maximum
1	35	\$1,028	\$811	\$266	\$3,070
2	36	\$1,607	\$1,200	\$0	\$6,000
3	14	\$1,120	\$802	\$100	\$4,900
4	8	\$1,188	\$1,050	\$600	\$2,300
5	4	\$1,800	\$1,000	\$700	\$4,500
6	7	\$2,629	\$2,500	\$400	\$6,000
Total	104	\$1,390	\$1,063	\$0	\$6,000

Almost two thirds of respondent households (61%) include at least one member with employment income (Figure 5). The next most frequently reported income sources are Social Security (26%), Unemployment Insurance (12%), SSI (10%), and Child Support (9%).

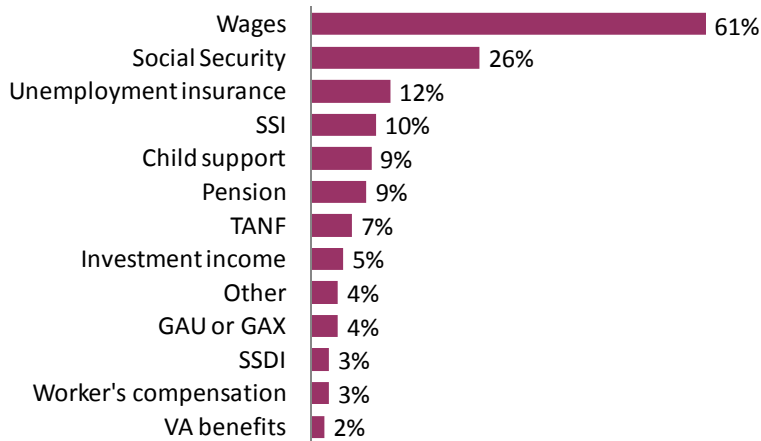


Figure 5 Household income sources (N=138)

Poverty Status

Adjusting for family size, the proportion of survey respondents who report household income at or below the federal poverty level (FPL) is 59% (Table 4); those households at or below 125% of FPL account for 71% of respondent households.

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

Household size	Number of respondent households	Federal Poverty Level (FPL) threshold income per month (\$)	% of San Juan County low-income households at or below FPL threshold	Monthly income eligibility limits at 125% FPL (\$)	% of San Juan County households at or below 125% FPL	Number of respondent households at or below FPL threshold	Number of respondent households at or below 125% FPL
1	35	\$908.00	51%	\$1,135.00	66%	18	23
2	36	\$1,226.00	53%	\$1,533.00	58%	19	21
3	14	\$1,544.00	79%	\$1,930.00	93%	11	13
4	8	\$1,863.00	88%	\$2,329.00	100%	7	8
5	4	\$2,181.00	75%	\$2,726.00	75%	3	3
6	7	\$2,499.00	43%	\$3,124.00	86%	3	6
Total	104		59%		71%		

Employment

About two-thirds of survey respondents (65%) said that getting or keeping a good job had been a problem for someone in their household (Figure 6).

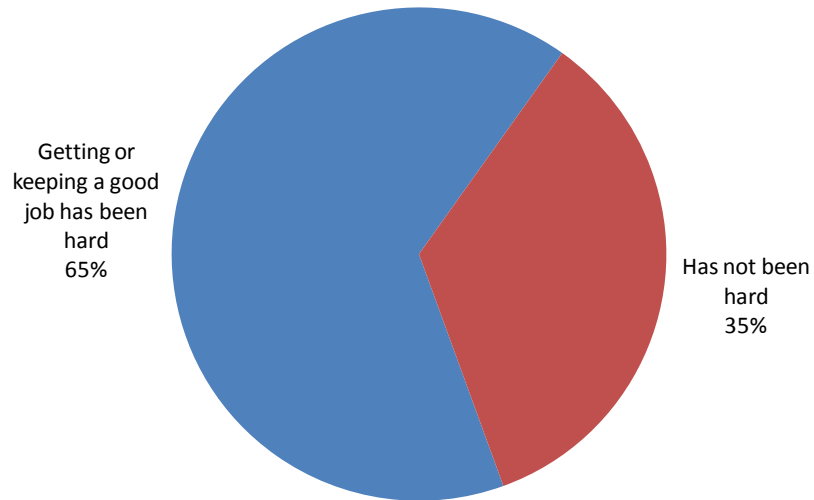


Figure 6 Proportion of households who report difficulty getting or keeping a good job (N=127)

Top reasons for difficulty getting or keeping a good job include too few jobs (84%), a physical or mental disability (23%), lacking the right kinds of skills (22%), and lack of transportation (15%).

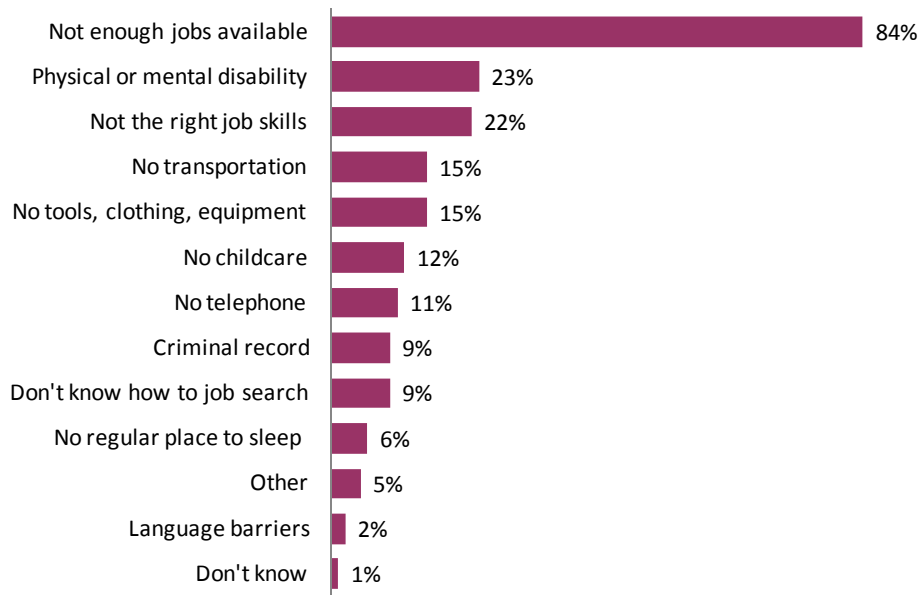


Figure 7 Reason why getting or keeping a good job is hard for household (N=86)

Financial Situations

Survey respondents commonly said that they recently had to borrow money from family or friends (65%), and felt pressured to pay bills by stores, creditors or bill collectors (60%). Half said that they had fallen behind in paying their rent or mortgage payment (50%) and one third had pawned or sold off valuables to make ends meet (33%).

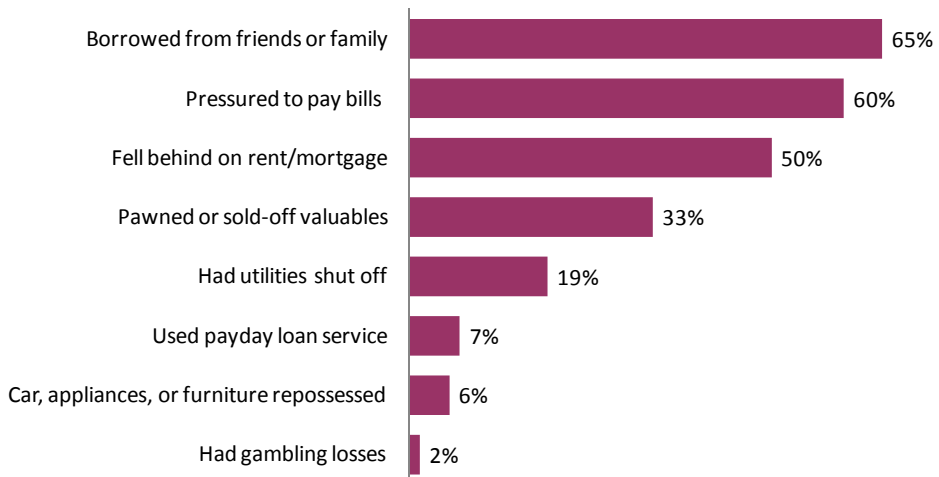


Figure 8 Financial situations experienced by survey respondents in the last 12 months (N=131)

Among a list of seven household financial situations, survey respondents most frequently reported not being able to save for unexpected expenses (61%), having debt from medical or dental care (54%), and having fines or legal fees (23%) or credit card debt that is hard to pay off (20%).

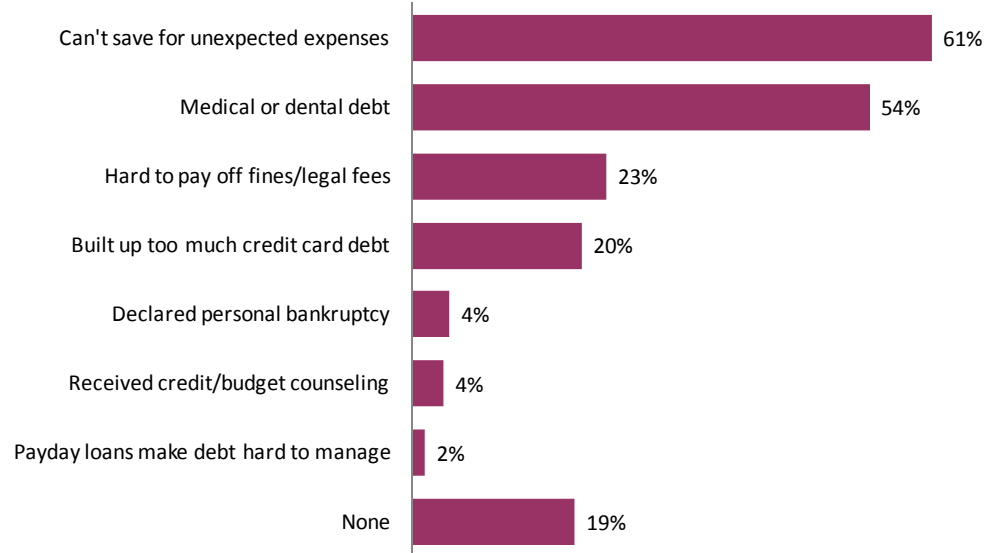


Figure 9 Respondent current debt situations (N=136)

Educational Attainment and Access to School

Approximately two thirds of survey respondents have some form of post-secondary education (Figure 10). They have attained vocation or trade school education (8%), some college education (32%), a two-year degree (7%), four-year degree (10%) degree, or a graduate degree (8%). One quarter has completed a high school education: 9% have a GED or high school equivalency and 16% have a high school diploma.

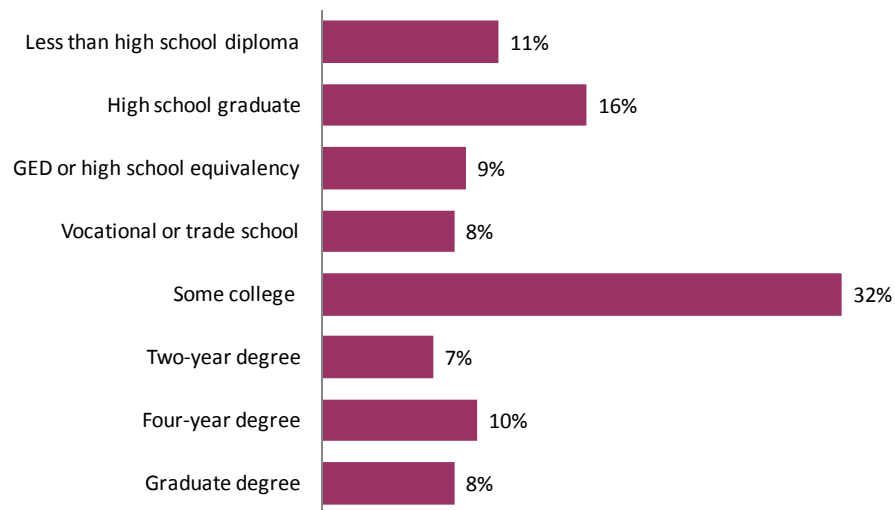


Figure 10 Educational attainment of survey respondents over 25 years old (N=148)

Housing

About half of survey respondents (48%) rent their housing (Figure 11). Another 31% are homeowners. The remaining respondents currently share housing with another household (16%) or live in transitional housing or an emergency shelter (7%), and 2% of survey respondents reported being homeless at the time of the survey.

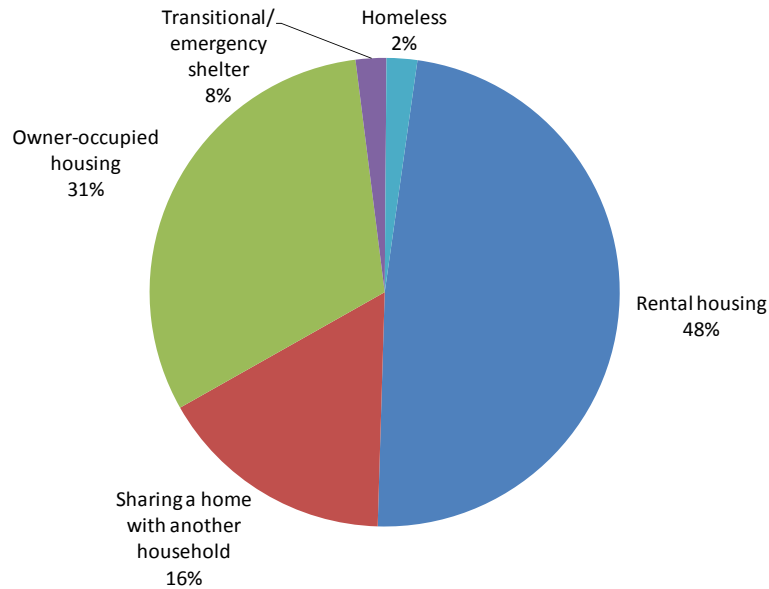


Figure 11 Respondent housing type (N=141)

Housing Situations

Approximately one third of survey respondents said that in the last 12 months they had to choose between paying the rent or mortgage and other basic needs (35%), or had to share housing with another household to prevent becoming homeless (33%). Twenty percent have had to move more than once in the last year, and 13% said they had experienced homelessness for more than a week.

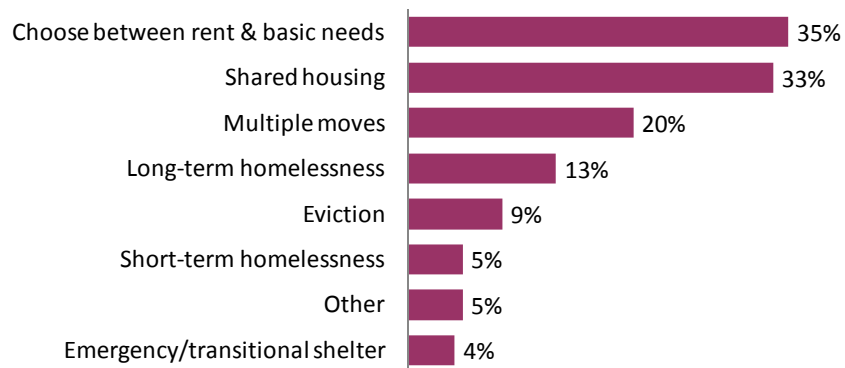


Figure 12 Respondent housing situations (N=142)

Housing Cost Burden and Assistance

On average, low-income renter households pay \$645 per month for rent, and low-income homeowners pay \$847 per month for mortgage payments (Table 5). Housing is considered to be affordable when households spend no more than 30% of their pretax income on housing costs. Comparing household income to reported rent or mortgage payment, a conservative estimate of the housing cost burden can be calculated for this sample of low-income households. The average cost burden for renters is 71% of income and for owners is 59%. Nearly three quarters of respondent renters (74%) and two thirds of owner households (65%) are spending more than 30% of their household income on mortgage or rent payments. The proportion of respondents paying more than a third of income for housing costs is certainly higher than what could be estimated with this survey data because the questionnaire did not measure other housing costs such as utilities, insurance, property taxes and maintenance.

Table 5 Renter and owner cost and cost burden

Household size (persons)	Renters n=77	Owners n=27
Mean monthly cost (rent or mort. pmt.)	\$645	\$847
Median monthly cost (rent or mort. pmt.)	\$650	\$817
Mean cost burden (% of income spent on rent)	71%	59%
Median cost burden	58%	36%
Cost burden >30% of income	74%	65%

Housing Condition

Most survey respondents reported their housing needing only minor repairs (48%) or in good shape (32%). Twenty one percent say that their home is in need of major repairs (Figure 13). It is worth noting that within this sample, there is no association between household income and housing condition. Households in the top third income group (\$1,400/month or higher) are just as likely to say that their housing needs major repairs or is in good shape as those in the lowest third (\$0-799/month).

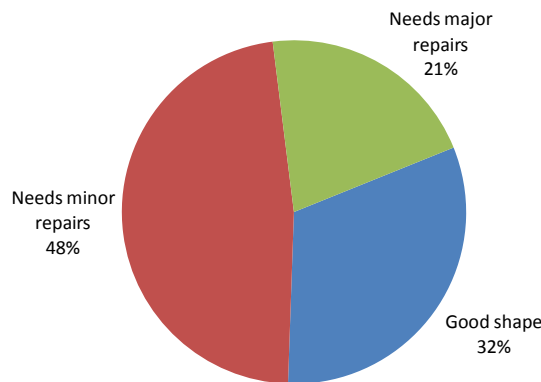


Figure 13 Housing condition (N=139)

Health and Healthcare

Combining several categories of health status (Figure 14), approximately three quarters of the survey respondents said that, in general, their health was good (37%), very good (22%), or excellent (13%). The remaining respondents said their health was only fair (21%) or poor (7%). In contrast, during a 2007 countywide health survey of the entire population, 91% of participants said their health was good, very good, or excellent.¹

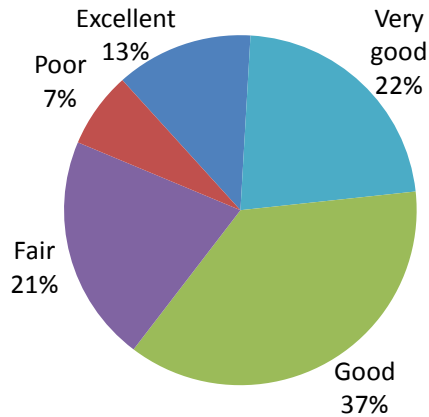


Figure 14 Respondent general health status (N=143)

Within our study’s sample, household income is associated with general health status (Figure 15). Sampled households were divided into three roughly equal sized groups based on income. Those in the lowest income group (\$0-799/month) were more likely to report poor or fair health as those in the highest income group (\$1,400/month and higher).

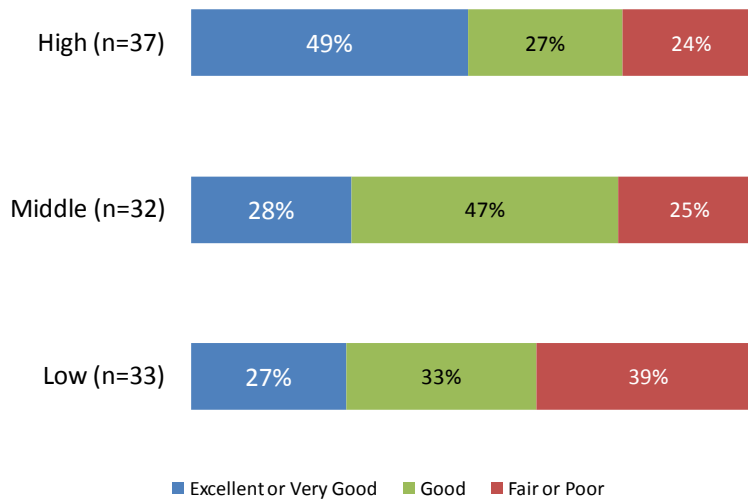


Figure 15 Respondent general health status by income group (income group boundaries: low=\$0-799/month; middle=\$800-1399; high=\$1,400+)

¹ San Juan County 2007 Behavioral Risk Factor Surveillance System Data Summary, Washington State Department of Health.

Health Insurance

Forty one percent of survey respondents have no medical coverage (Figure 16). Nearly one quarter (23%) rely on DSHS coupons or Medicare for medical coverage. Commercial insurance plans were divided between those with a group plan through an employer (13%) and those who pay for individual insurance out of pocket (11%).

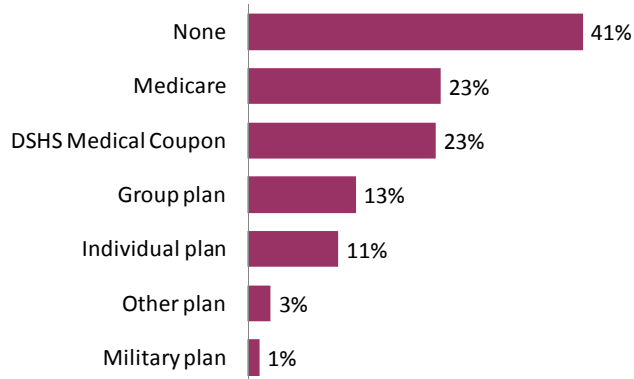


Figure 16 Respondent's type of health insurance (N=145)

Primary Care

Survey respondents reported that they usually get their medical care from a walk-in or community health clinic (67%), a private doctor's office (30%). Several respondents said they rely on the San Juan County Health Department for care; however, it should be noted that the County Health Department does not provide primary health care. It is possible that these respondents had received other health-related services such as Maternity Support Services that the County does provide. Of the 8% that responded they rely on a source not listed on the survey, the most frequent response was self care.

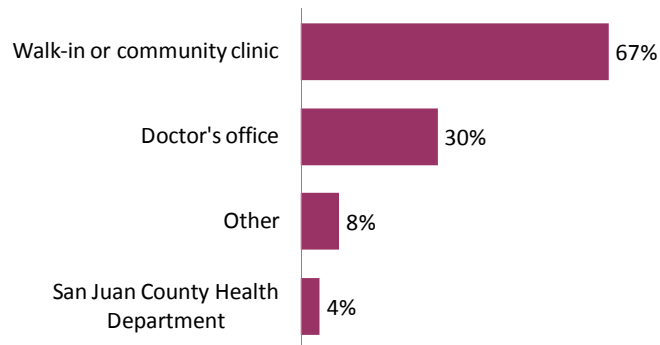


Figure 17 Where survey respondents usually go for medical care (N=145)

Where survey respondents usually go for medical care is associated with the type of coverage they carry (Figure 18). Though all insurance types reported usually going to a walk-in clinic for medical care, respondents with commercial insurance (42%), a military plan (50%), or Medicare (45%), are twice as likely to go to a private doctor's office for medical care as those with DSHS Coupons (25%) or no health insurance (19%). Those with no coverage rely most frequently on walk-in clinics for health care.

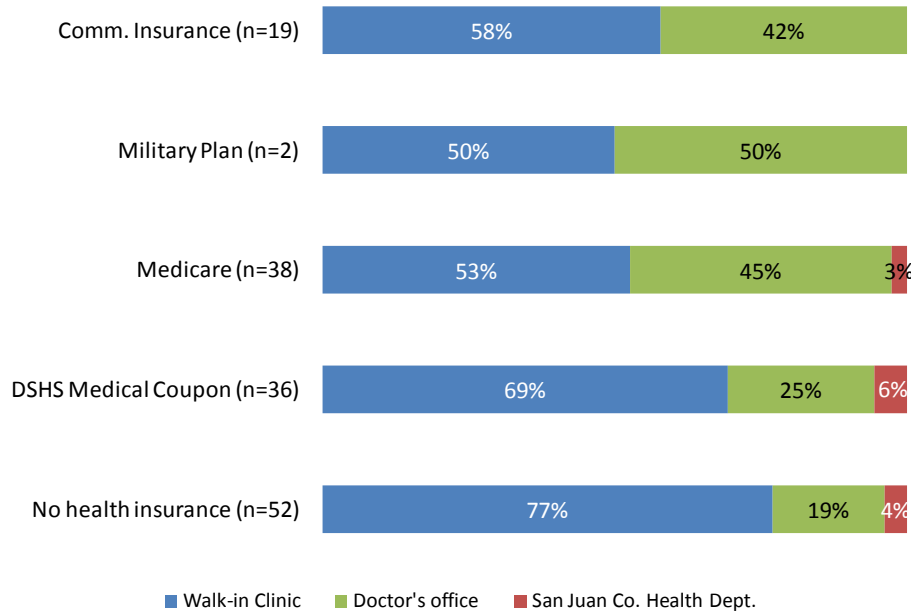


Figure 18 Where survey respondents usually go for health care by type of insurance plan

Most survey respondents (76%) said they usually go to a doctor or other healthcare professional for advice or information about their health (Figure 19). The next most frequently cited sources of health information are the internet (38%), family (29%), friends (21%), and pharmacists (13%).

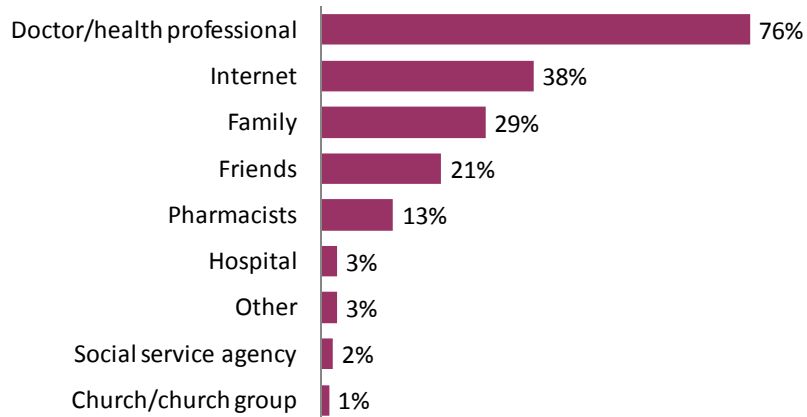


Figure 19 Where survey respondents usually go for advice or information about health (N=141)

More than half of survey respondents (61%) said that in the last 12 months, they needed medical, dental, mental health care or medication, but didn't receive it (Figure 20). And 81% of people who are uninsured did not receive the care they needed (compared to 48% of insured respondents).

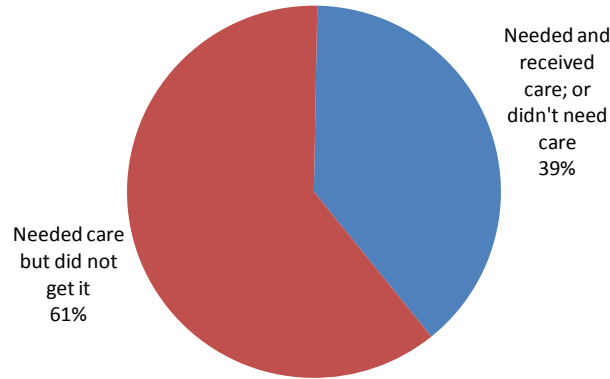


Figure 20 Proportion of survey respondents who needed medical, dental, mental health care or medication in the last 12 months, but did not get it (N=144)

By far, the most common reasons for not receiving any of the four types of health care (medical, dental, mental health, or medications) are the high cost and not having insurance (Figure 21). More than three in four survey respondents who did not receive needed dental or prescriptions cited high cost as a reason.

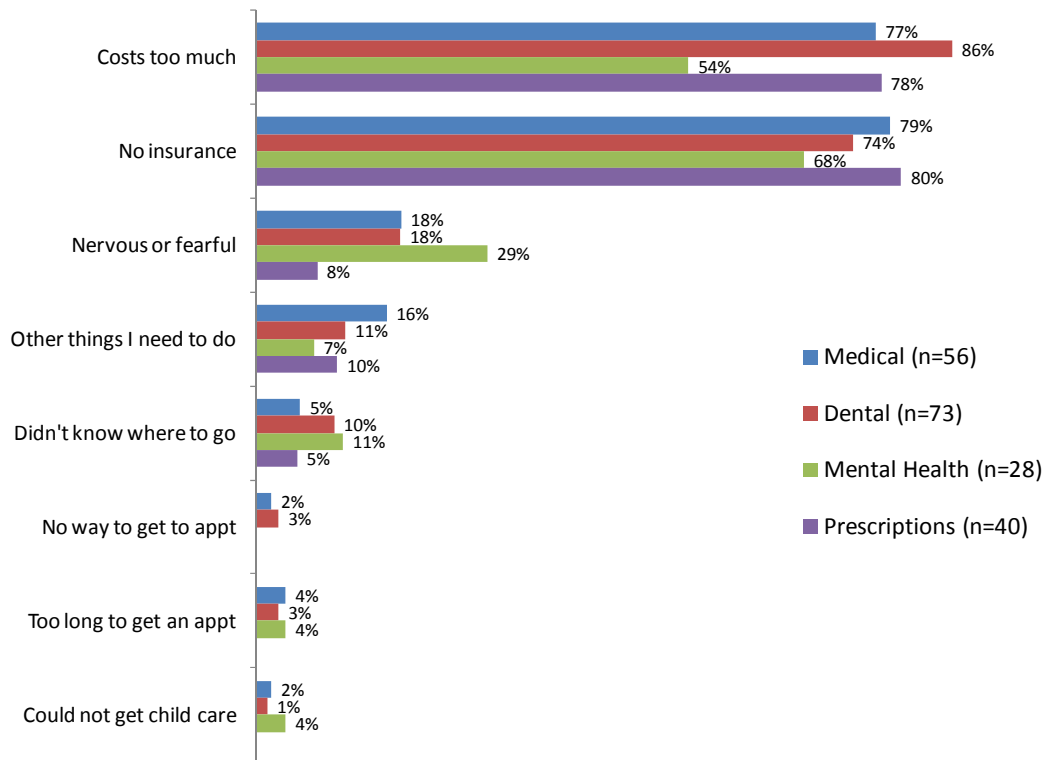


Figure 21 Main reasons for not getting each type of health care

Parenting and Childcare

There is arguably nothing more important to parents than the care and support their children receive. The responsibility to find quality, affordable childcare is of significant concern. According to Opportunity Council's Child Care Resource and Referral program, the only licensed child care available in the County has been in center facilities. Despite the gain of two additional centers since 2005, the number of potential center-based child care slots has decreased by three. There is no licensed care available during non-standard hours such as evenings, overnight or on weekends. Infant care continues to be the most difficult care to find and the most expensive, with a median cost of \$9,620 annually. For a family with an infant and a preschooler in full-time care, the median cost would represent 34% of the county's 2009 median household income.²

Parents, policymakers, and others with an interest in child well-being have a shared stake in ensuring that childcare is high quality, accessible and affordable. Families generally stretch their budgets to meet the cost of care, which can easily be a quarter or more of their overall income. As can be seen in Figure 28, many childcare users who responded to the survey report difficulty in keeping adequate childcare.

Child Health Insurance

Of the survey respondents with children under 18 living at home, 87% say their children are covered by health insurance (Figure 22).

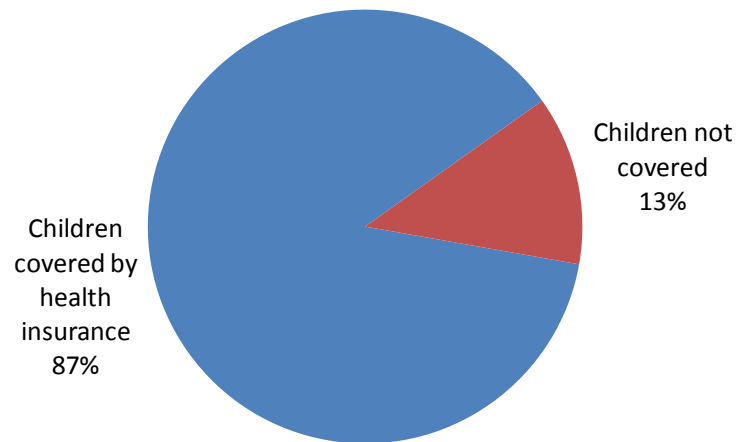


Figure 22 Proportion of survey respondents with children who report their children have health insurance coverage (N=46)

² Opportunity Council Child Care Resource & Referral Network. Child Care in San Juan County. (October 2010).

Child Characteristics

Respondents with children under 18 years old living at home were asked to describe their children in terms of hopes and concerns, and in terms of particular disabilities (Figure 23). Over three quarters of parents (78%) said their children are doing well in school, and 51% said their children receive adequate medical care.

Prevalence of children with disabilities includes learning disabilities (11%), developmental disabilities (7%), and physical disabilities (2%). Additionally, 18% of parents said they are worried about their children's weight or eating habits. Of those parents, concern about being overweight is much more common (75%) than concerns about being underweight (25%).

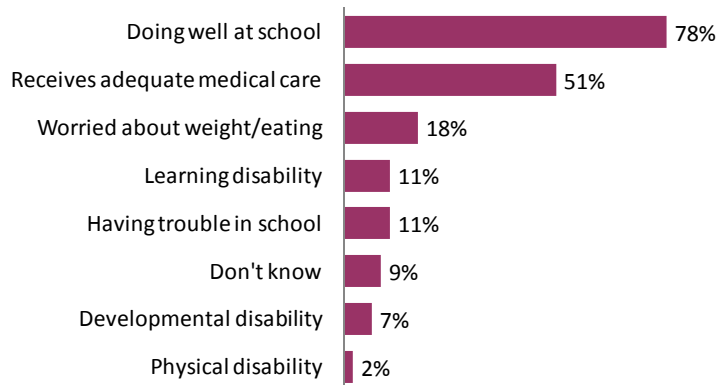


Figure 23 Characteristics of survey respondents' children (N=45)

Childcare

Twelve percent of survey respondents with children at home less than 13 years old said they use HeadStart programs, and 30% of survey respondents with children at home less than 13 years old said they do not use any form of childcare service (Figure 24). The same amount (30%) of respondents rely on relatives, friends, or neighbors for childcare, and 26% said that a grandparent sometimes takes care of the children. Licensed childcare services (30%) and unlicensed childcare (5%) are also used by survey respondents.

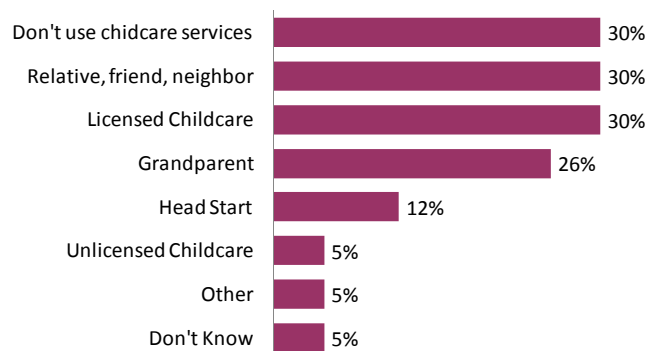


Figure 24 Type of childcare services used (N=43)

Fifty percent of childcare users find it hard to get and keep adequate services. Of those who do find it hard to get or keep childcare, 42% say it is hard to find affordable services (Figure 25). The same amount (42%) find it difficult to find childcare services that fit their needs, such as evening, weekend, and part-time care. Care for infants (33%) was hard to find for some survey respondents.



Figure 25 Reasons for difficulty keeping adequate childcare services (N=12)

In short, it is difficult to access appropriate childcare at times people really need it. This is cost prohibitive for most lower-income families who are trying to attend trainings, meetings or jobs that do not provide sufficient support for childcare, and at times that are not conducive to general hours of operation for childcare providers.

Food and Nutrition

Programs that supplement a household’s food supply help 77% of survey respondents (Figure 26). Even so, slightly under half (45%) said that someone in their household had skipped meals in the past 12 months because there was not enough money for food. Seventeen percent said that someone at home had gone hungry because they could not get enough food.

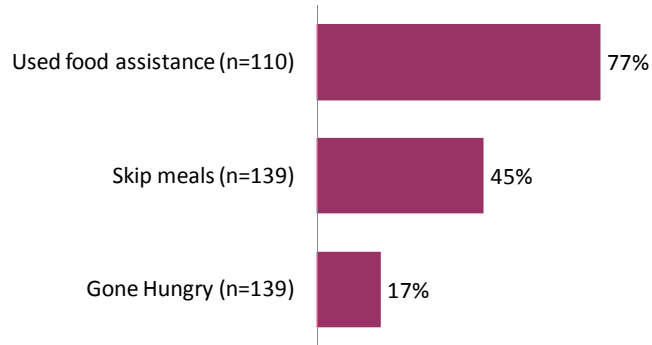


Figure 26 Respondent household food security and assistance indicators

These three food security indicators are all associated with household income (Figure 27). When the respondent sample is divided into roughly equal size groups based on income, households in the highest income group are significantly less likely to use food assistance, experience hunger, or skip meals.

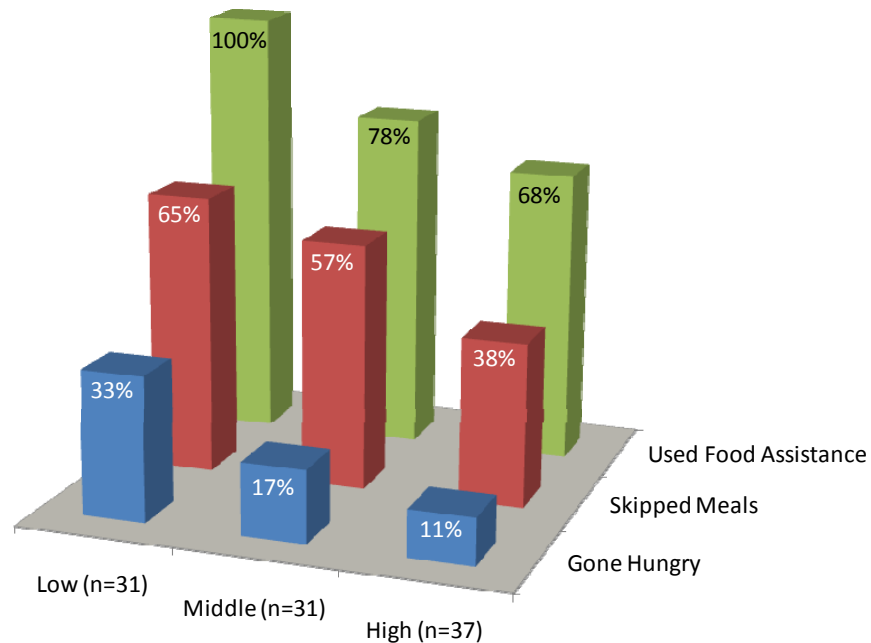


Figure 27 Food security and assistance indicators by income group (income group boundaries that divide the respondent sample into equal thirds: low=\$0-799/month; middle=\$800-1399; high=\$1,400+)

Because a large percentage of respondents were recruited at food banks and community meal sites, we calculated food security indicators separately for this group and compared to all other respondents (Figure 28). There are large differences between the hunger and skipped meal indicators, food bank clients were more likely to report skipping meals and a family member going hungry. In addition, food bank and community meal clients are more likely to report the use of food banks, and they are less likely to report using food stamps.

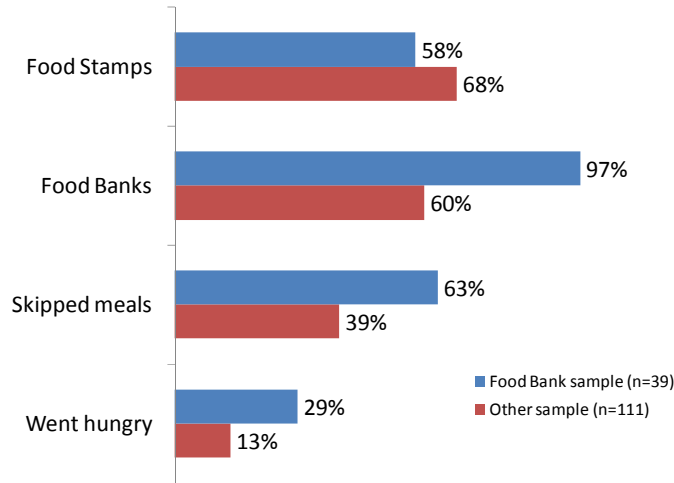


Figure 28 Food security indicators by survey sub-sample: those who responded to survey at a food bank, versus all other respondents

Accessing Community Food Resources

Survey respondents rely on a wide variety of supplemental sources of food (Figure 29). Two stand out for the degree of participation by respondent households. Food banks in San Juan County supply food to 71% of respondent households, and 65% of survey respondents use Food Stamps.

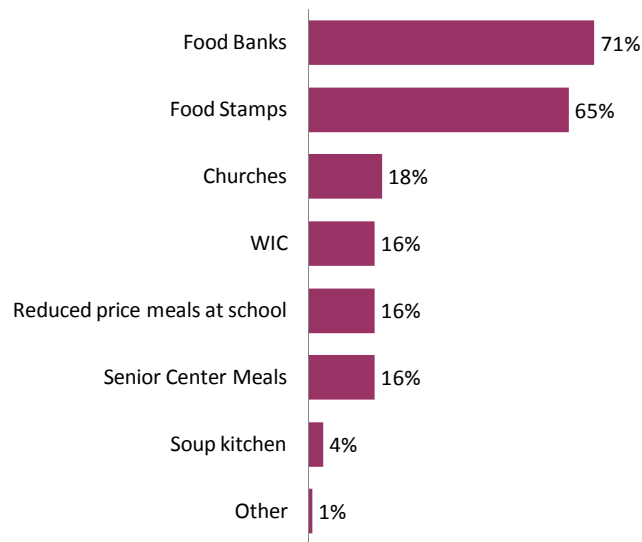


Figure 29 Food assistance programs used by survey respondents (N=110)

According to Washington State's Economic Services Administration, 1,062 clients received food stamps in San Juan County in 2010. This and other countywide statistics show that approximately 29% of those eligible for food stamps in San Juan County are actually receiving them.³

Trends in School Lunch Program

This indicator reflects the percentage of public school children enrolled in the Free or Reduced Price Meal Program at school.⁴ The Free or Reduced Price Meal Program helps ensure that low-income children get adequate nutrition. For some children, the school meal is the most significant meal of the day. Children who are hungry have trouble concentrating in class and have less energy for school. In addition, their health and development can be affected by poor nutrition. This indicator also serves as a measure of local child poverty.

The proportion of school children in San Juan County enrolled in the program rose from 27% in 2005 to 40% in 2010. Most of the increase is due to the rise in the percentage of children who qualify for the *free* meal program. Since 2000, the proportion of program enrollees has increased to 28%. This trend may be due to a combination of factors related to both an increase in the number of children who qualify and administrative changes that make it easier to enroll in the program.

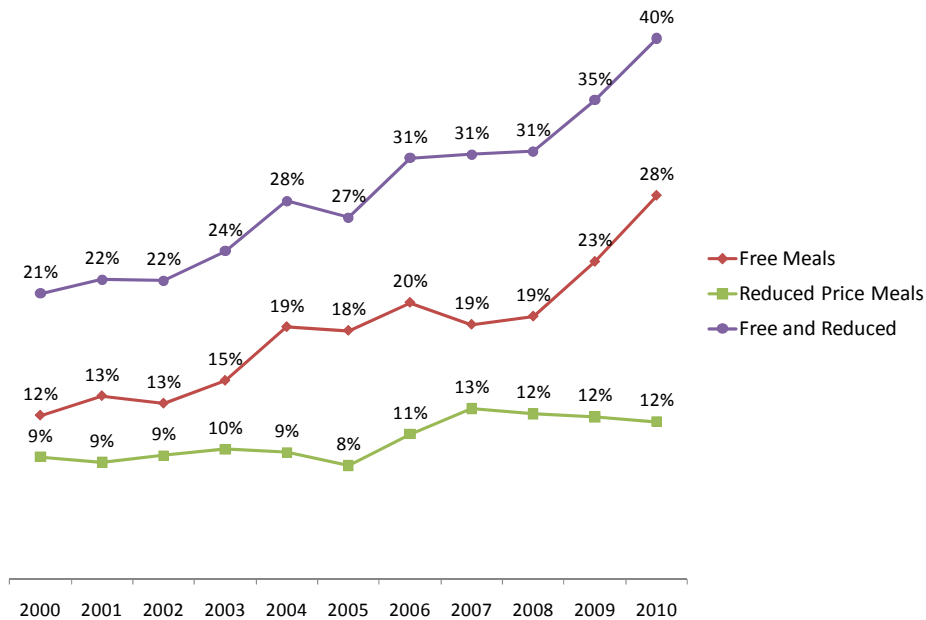


Figure 30 Percent of San Juan County public school enrollment in free and reduced meals programs (Source: WA State Office of the Superintendent of Public Instruction)

³ The income eligibility limit for Basic Food was increased from 130% FPL to 200%, creating a much larger pool of potential recipients.

⁴ A child's family income must fall below 185% of the Federal Poverty Level (or \$40,793 for a family of four in 2010) to qualify for reduced-cost meals, or below 130% of the Federal Poverty Level (\$28,665 for a family of four in 2010) to qualify for free meals. Not all eligible children are enrolled in the program, so these numbers do not reflect all low-income school-age children.

Transportation

Nearly half of survey respondents (49%) said they are unable to afford needed car repairs (Figure 31). Many have additional problems, including inability to afford gas for their cars (43%), not having car insurance (27%), and not having access to a car (22%). Another 17% of survey respondents said they either don't have a driver's license or it is suspended. Twenty nine percent said they do not have any transportation problems.

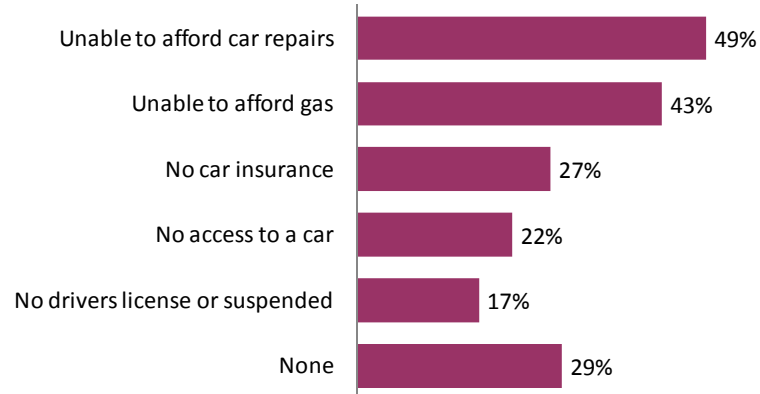


Figure 31 Household transportation problems (N=128)

Community Services Assessment

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

Importance of Services

Approximately two thirds of survey respondents say that affordable dental care (69%) and affordable medical care (65%) are extremely important to their households (Figure 32). For over half, living wage jobs (59%) and housing assistance (56%) are extremely important. Just under half of survey respondents rated food assistance (47%), as extremely important to their households.

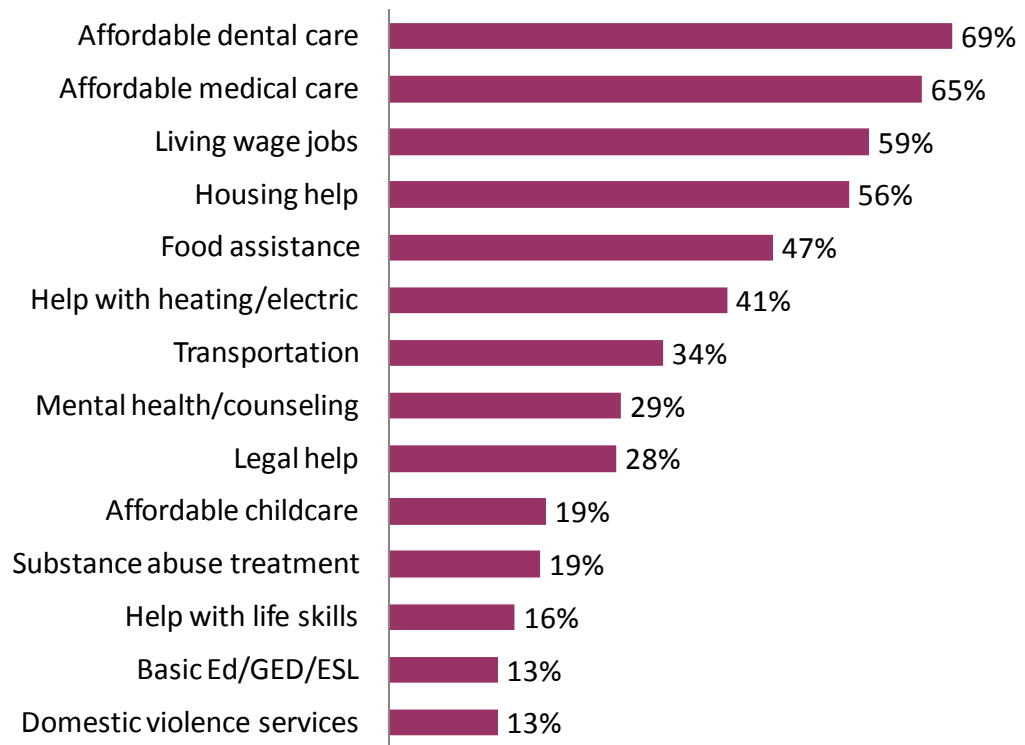


Figure 32 Proportion of survey respondents who rate services extremely important to their households

Availability of Services

Large proportions of survey respondents agree that some services are “very hard to get” in San Juan County (Figure 33). More than half report that affordable dental care (60%) is very hard to get. The services next most frequently reported as very hard to get are living wage jobs (53%), housing assistance (47%), and affordable medical care (42%).

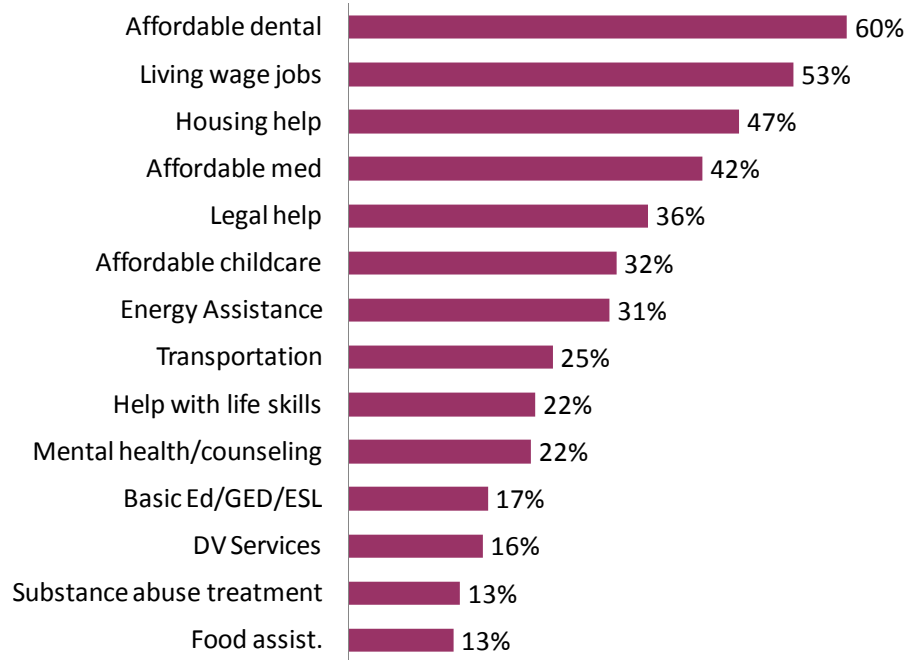


Figure 33 Proportion of survey respondents who rate services “very hard to get”

Services gap analysis using importance-availability index.

From an individual household’s perspective, if a social or health service is both “extremely important” to their household and “very hard to get”, there is a perceived extreme service gap for that particular service. Figure 34 presents the proportion of survey respondents in both groups who perceive an extreme service gap for each of the 14 services.

Services perceived most frequently as having an extreme service gap from low-income households are affordable dental care, living wage jobs, housing help, and affordable medical care (Figure 34).

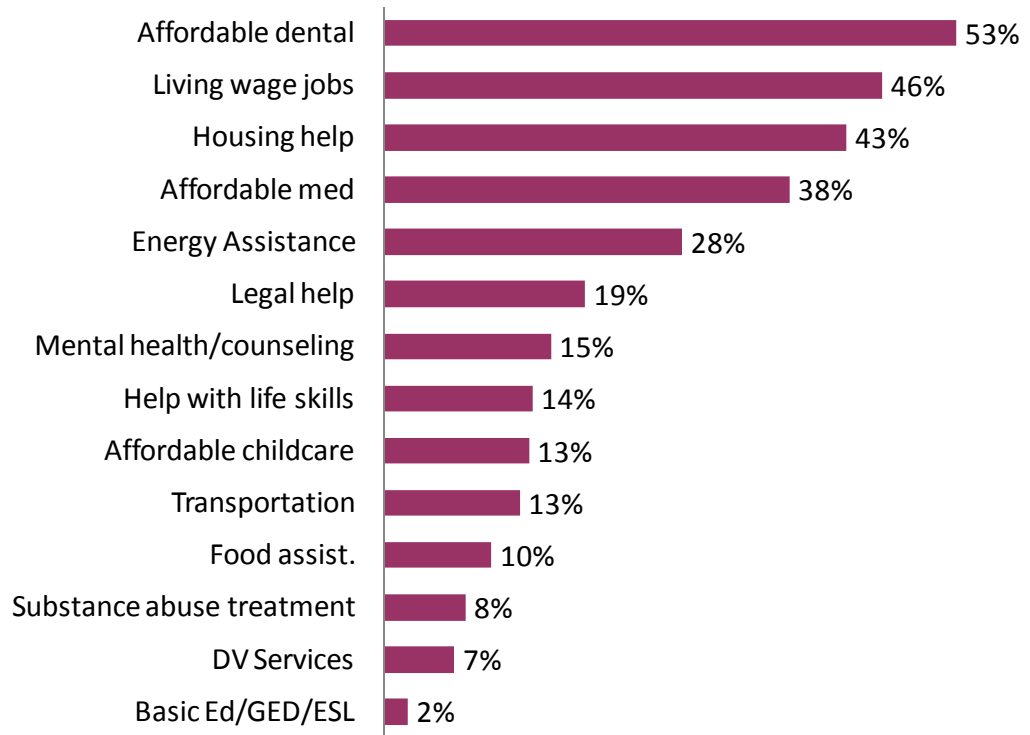


Figure 34 Percent of survey respondents who perceive an extreme gap in their community for the listed service (extreme service gap is defined here as “extremely important” to their household and “very hard to get”)

Services gap analysis using importance-availability coordinate system

Because survey respondents rated these services on five-point scales⁵, another way to analyze these data is to calculate the average importance and availability scores for each service. This data forms the basis of an “importance-availability” coordinate rating system (

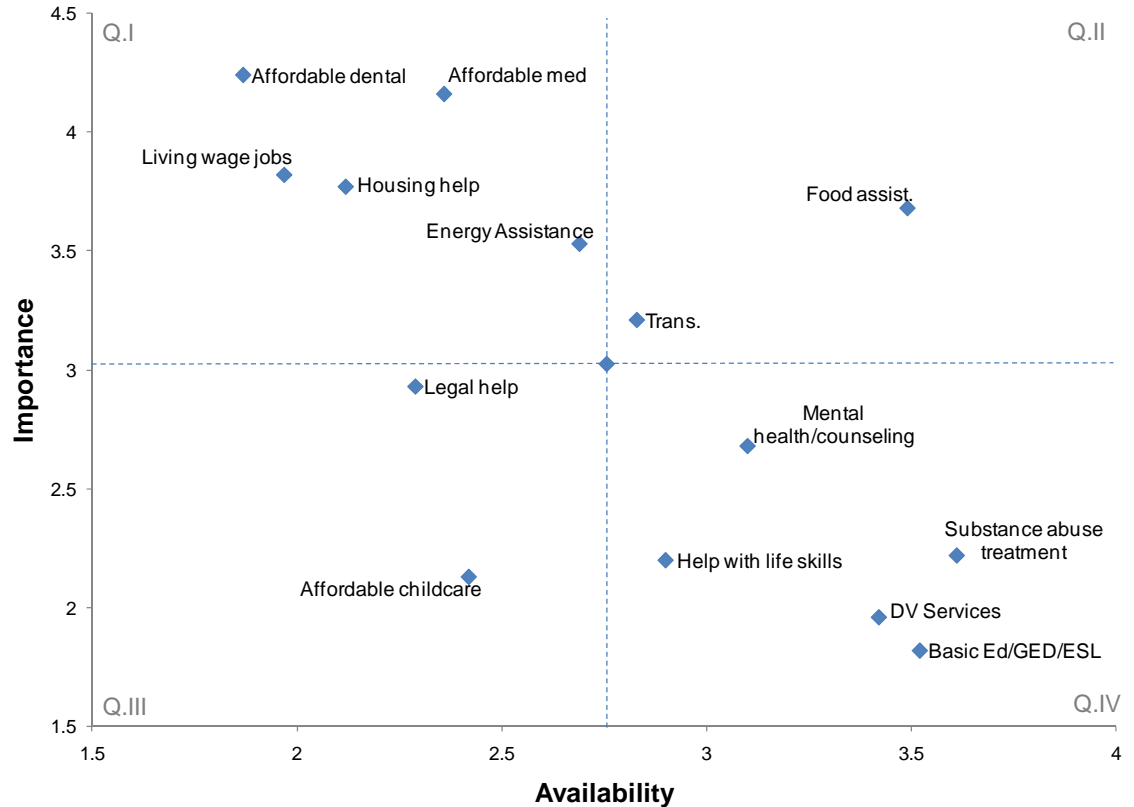


Figure 35). The average importance and availability ratings were calculated and plotted on graphs. The lines making up the “crosshairs” of each graph represent the average importance score and the average availability score for each group of survey respondents.

The importance-availability charts are divided into quadrants⁶ that rate the services as follows:

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

Individuals and organizations planning for future services may want to pay particular attention to the services that appear in the first quadrant (I) of these graphs. These

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

⁶ Readers will note that the quadrants for the “importance-availability” chart are of different size. That’s because the “crosshairs” that delineate the chart’s quadrants are positioned at the average importance and availability scores for survey respondents.

are the services that, on average, are extremely important to low-income households and very hard for them to access.

For this list of items, *affordable dental and medical care, living wage jobs, housing assistance, and energy assistance* appear to be high priority services needing attention (

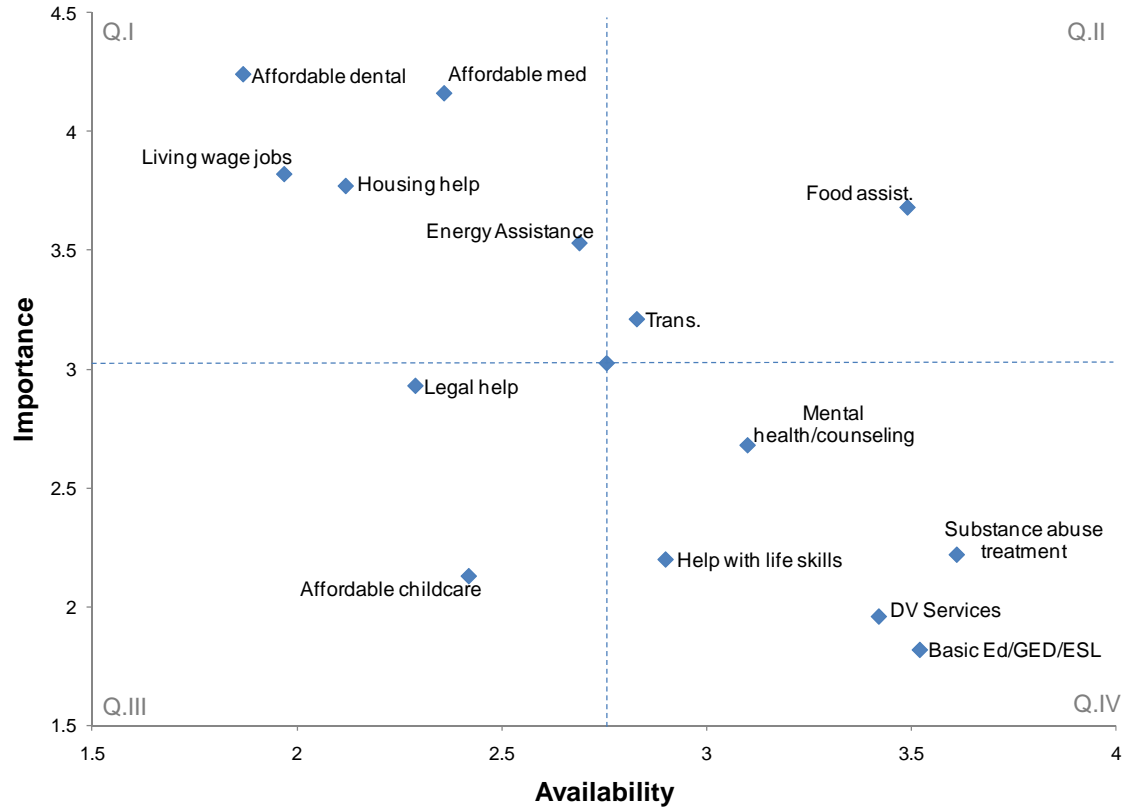


Figure 35). These are services that have a high potential to benefit every low-income household, so it should come as no surprise that these rank high in importance across the whole respondent sample. This finding should not diminish the importance of other services that are needed by a smaller percentage of the population (e.g., childcare is only important to households with children).

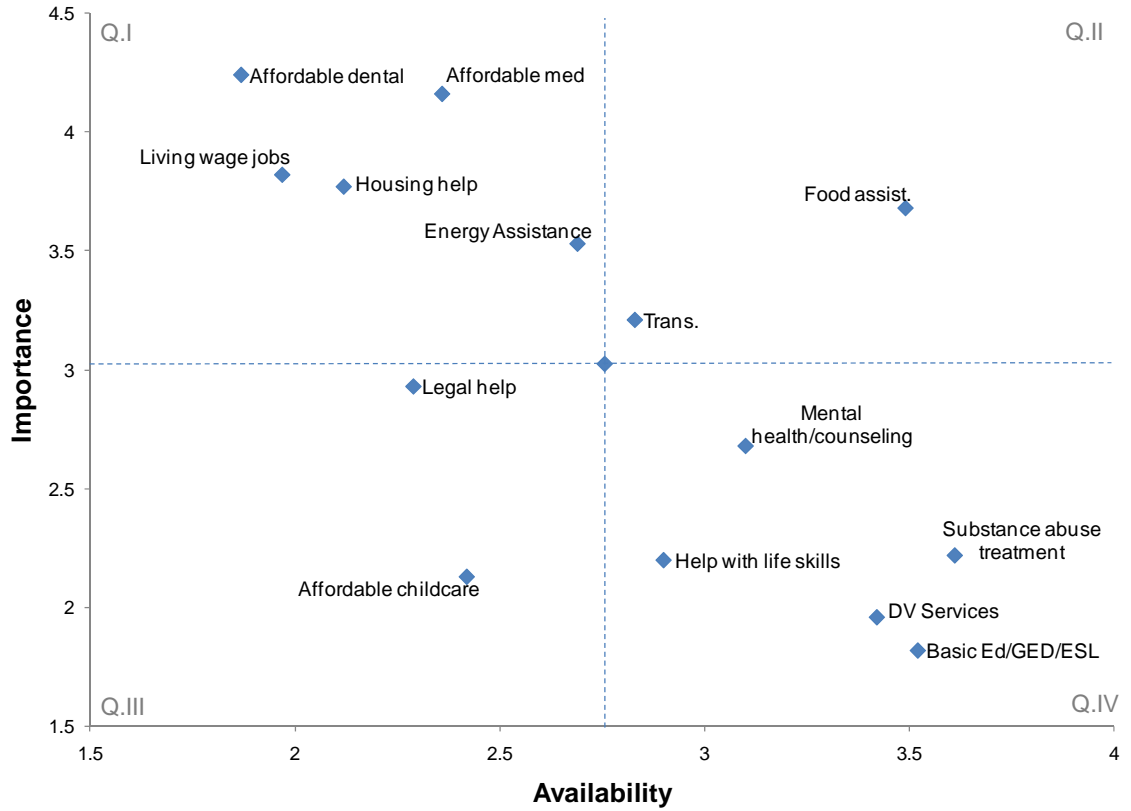


Figure 35 Survey respondents' perspectives on services' importance and availability

Subsample populations

Demographic and situational information provided by respondents allows a look at how different subsample populations view the importance and availability of services. As with

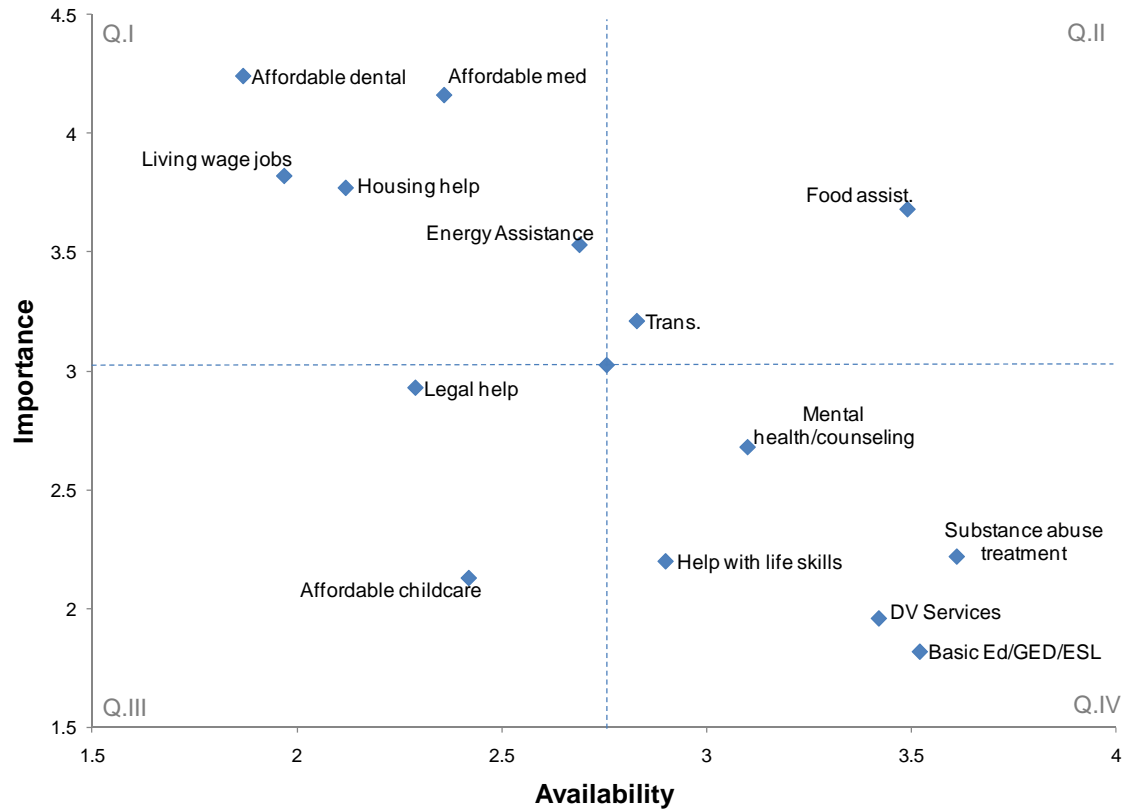


Figure 35, the first quadrant (I) contains those services that planners would consider a priority for action.

Given that these subsample populations are not mutually exclusive, there is some overlap in importance and availability of services. *Affordable Dental Care, Housing Help, Living Wage Jobs, and Affordable Medical Care* were rated as above average in importance and below average in availability across most groups (Figure 36).

Despite the overlap, differences are apparent among the subpopulations. Unique for Families with Young Children, affordable childcare ranks as above average in importance and below average availability, for Seniors (55+) *Legal Assistance*, and for Households Affected by Domestic Violence⁷, *Transportation*. Of note, Households that Experienced Long Term Homelessness ranked *Affordable Medical Assistance* as above average in importance and availability. All other subpopulations rated this as above average in importance and below average in availability.

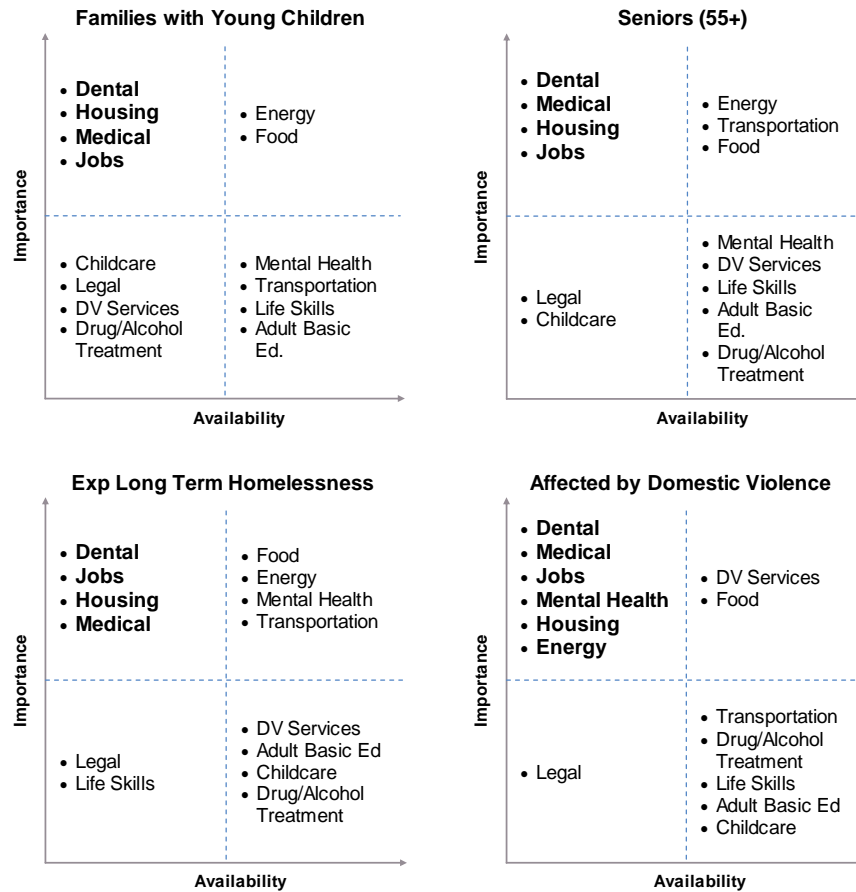


Figure 36 Subsample Populations' perspectives on services' importance and availability

⁷ This is the subsample of respondents who reported that domestic violence services are extremely important to their household at the time of the survey.

Appendix A: Survey Questionnaire

San Juan County Prosperity Project



WHAT DO YOU THINK?

A survey about ways to support everyone in San Juan County

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

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

Thanks for your help!

Questions? Please contact Angela Lausch, San Juan County: (360) 378-4474

HOUSING

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

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

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

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

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

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

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

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

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

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

Q6. Do you hope to buy a home someday?

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

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

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

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

- Yes
- No
- Don't know

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

- Yes
- No
- Don't know

CHILDCARE AND PARENTING

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

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

Q11. Are your children covered by health insurance?

Yes No Don't know

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

(CHECK ALL THAT APPLY)

Don't know

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

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

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

(CHECK ALL THAT APPLY)

Don't know

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

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

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

Yes No

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

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

FOOD AND NUTRITION

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

- Yes No Don't know

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

- Yes No Don't know

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

- Yes No Don't know

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

- | | |
|--|--|
| <input type="checkbox"/> Food Banks | <input type="checkbox"/> Hot meal program |
| <input type="checkbox"/> Food Stamps | <input type="checkbox"/> Reduced price meals at school |
| <input type="checkbox"/> Senior Center Meals | <input type="checkbox"/> WIC |
| <input type="checkbox"/> Meals on Wheels | <input type="checkbox"/> Other (PLEASE DESCRIBE) |
| <input type="checkbox"/> Churches | _____ |

TRANSPORTATION

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

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

- No transportation problems

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

- Yes No

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

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

HEALTH AND HEALTH CARE

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

- Excellent
 Very good
 Good
 Fair
 Poor

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

(CHECK ALL THAT APPLY)

- A clinic such as Lopez Island Medical Clinic, San Juan Healthcare, Inter Island Medical Center, or Orcas Medical Center
- A doctor's office
- San Juan County Health Department
- Other place (PLEASE DESCRIBE) _____

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

(CHECK ALL THAT APPLY)

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

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

Don't know

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

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

- Yes
- No
- Don't know

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

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

GENERAL DEMOGRAPHIC INFORMATION

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

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

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

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

(CHECK ALL THAT APPLY)

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

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

_____ YEARS

Q30. Your sex? Male Female Transgender

Q31. What is your age? _____ YEARS OLD

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

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

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

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

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

- Yes
- No
- Don't know

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

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

SERVICES

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

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

PLEASE CIRCLE ONE NUMBER FOR EACH SERVICE

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

PLEASE GO ON TO THE NEXT PAGE

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

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

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

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

EMPLOYMENT AND INCOME

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

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

(CHECK ALL THAT APPLY)

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

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

Persons under 16 years old _____

Persons 16 – 18 years old _____

Persons older than 18 _____

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

- Yes No Don't know

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

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

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

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

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

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

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

Dollars per MONTH \$ _____

Don't know

RAFFLE ENTRY FORM BELOW

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

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

Your first name or initials _____

Your date of birth Month _____ Year _____

Your phone number _____

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

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

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

If you have any questions, please contact **Angela Lausch, San Juan County (360) 378-4474.**