hopelink

COMMUNITY NEEDS ASSESSSMENT
▪ JUNE 2022

BERK

STRATEGY ▪▪ ANALYSIS ▪▪ COMMUNICATIONS

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EXECUTIVE SUMMARY

Serving about 65,000 people, Hopelink provides services that are designed to help individuals and families gain stability by meeting basic needs for food, shelter, heat, and transportation. This work begins with a thorough understanding of the communities across North and East King County, Hopelink's Community Action Agency designated service area.

The Community Needs Assessment provides a snapshot of community needs, strengths, characteristics, and economic factors that shape people's ability to meet their basic needs and achieve economic self-sufficiency and security. The Assessment benefits from input and review by community stakeholders, including Hopelink staff and clients, community members with lived experience of poverty, community volunteers, and institutional representatives. The Assessment uses the latest available data and reports findings using customized geographic areas based on Hopelink's five service areas. Where possible, data is disaggregated to provide greater insight on the strengths, needs, and conditions of sub-populations.

This 2022 Community Needs Assessment (CNA) is an update to Hopelink's previous CNA in 2017, and reports on changes in community needs since 2017, with some data reflecting early impacts of the COVID-19 pandemic.

This Community Needs Assessment identifies four overarching themes of program and service needs. The needs all stem from having insufficient financial resources to meet one's needs in King County—specifically North and East King County. These themes are interrelated, and intersect with race, ethnicity, nativity, and personal history to shape the experience of poverty in the region.

Hopelink works to achieve its vision of **a community free of poverty** through services across nine categories of assistance designed to support community members in achieving stability and exiting poverty.

Stability Programs

- Food Assistance
- Financial Assistance
- Energy Assistance
- Housing for Homeless Families
- Transportation

Equipped to Exit Poverty

- Adult Education
- Housing and Case Management
- Family Development
- Employment
- Financial Counseling

THEME ❶ Community members are challenged to meet their basic needs.

Despite strong economic growth, rising median wages, and lower unemployment across North and East King County, many households struggle to meet their basic needs. Rising costs, coupled with stagnant incomes in real dollars, have left many with insufficient resources to access affordable housing, transportation, childcare, food, health care, and other necessities.

THEME ② Lack of affordable housing is undermining household security and leading to displacement.

Population and job growth combined with an inadequate supply and underproduction of housing have put upward pressure on housing costs in the region. Rents continue to rise, and many in the region are housing cost-burdened as rent increases outpace income growth. This housing instability has a direct and profound impact on wellbeing, health, and long-term economic wellbeing, and can also increase the risk of displacement from one's home and support network.

THEME ③ There are insufficient transit and transportation options for people with low incomes, particularly outside of urban centers.

Large portions of the Hopelink Service Area lack reliable transit access. Low-wage workers often live farther away from jobs and have fewer transportation options, leading to long commute times and higher transportation costs. Service gaps in areas outside the central cities create barriers for low-income residents to access health and other needed services.

THEME ④ There is persistent evidence of food insecurity and hunger.

Although the absolute number of people reporting food insecurity declined in the last several years (pre-COVID), the rising cost of living places a large number of households at risk of food insecurity and hunger. People experiencing food insecurity (or at risk for food insecurity) will often forgo other critical needs to keep food on the table, exacerbating related challenges like housing security, consistent health care, and others.

Contents

INTRODUCTION

Hopelink is a federally designated Community Action Agency founded in 1971. Hopelink serves the diverse communities of North and East King County, which have experienced rapid economic growth and community change over the last 30 years. Originally the ancestral home of the Duwamish people, the area has received waves of immigration since the 19th century and continues to be a home for new arrivals. Today, community members value the diverse cultures of the area, the natural beauty, the safety and tranquility, and the neighborliness of the community.

The area encompasses a range of community types spanning urban, suburban, and rural-fringe communities, as well as multiple dimensions of diversity. The area is home to some of the wealthiest people in the world as well as thousands of people experiencing poverty. More than 730,000 people live within Hopelink's Service Area and of those, more than 37,000 are experiencing poverty per the federally defined income level. However, the region's cost of living requires more than 300% of the federal poverty limit to meet one's basic needs. This represents an estimated 137,883 people, nearly 19% of the population in Hopelink's Service Area.

The federal Community Services Block Grant Act requires community action agencies, such as Hopelink, to conduct a Community Needs Assessment every three years to understand the needs of the communities they serve and explore ways to address them. In addition to meeting the Block Grant requirements, this needs assessment will inform Hopelink's program planning, based on the unique demographics and changing needs in each of their five service areas.

Hopelink conducted its previous Community Needs Assessment in 2017. This 2022 update reports on changes in community needs since 2017, focusing primarily on North and East King County, with some data reflecting early impacts of the COVID-19 pandemic. While the pandemic continues, data latency prevents a complete understanding of the full implications of the pandemic. However, early indications suggest that the impacts are uneven, with low-income and Black, Indigenous, and people of color (BIPOC) individuals and families bearing greater burdens of disease, mortality, and economic losses.

The report is structured into two sections:

- Section 1 reviews the major findings across four themes.

- Section 2 presents demographic information on key variables for the Hopelink Service Area.

ABOUT HOPELINK

Every year, Hopelink serves about 65,000 people (pre-pandemic average) in North and East King County, providing services that are designed to help individuals and families gain stability by meeting basic needs for food, shelter, heat, and transportation. In addition, Hopelink supports people working to

build a path out of poverty, through adult education, financial capabilities classes, help finding a job, and family development support through comprehensive case management.

With five centers in Bellevue, Kirkland, Redmond, Shoreline and Carnation, Hopelink is the largest service provider in North and East King County. Its transportation program covers all of King and Snohomish counties, and in 2021, provided 792,000 trips and other services. Hopelink provides 113 units of emergency, transitional, and permanent housing.

Hopelink employs 350 staff and contracts with nearly 400 drivers to provide Non-Emergency Medical Transportation (NEMT) for medical services covered by Medicaid. Its Theory of Change, depicted in Exhibit 1, positions programs and services on a continuum, enabling clients to enter and exit at any point while also providing a path that begins with the stability gained by securing basic needs and continues through programs that provide the tools and skills needed to exit poverty.

Exhibit 1. Hopelink Theory of Change
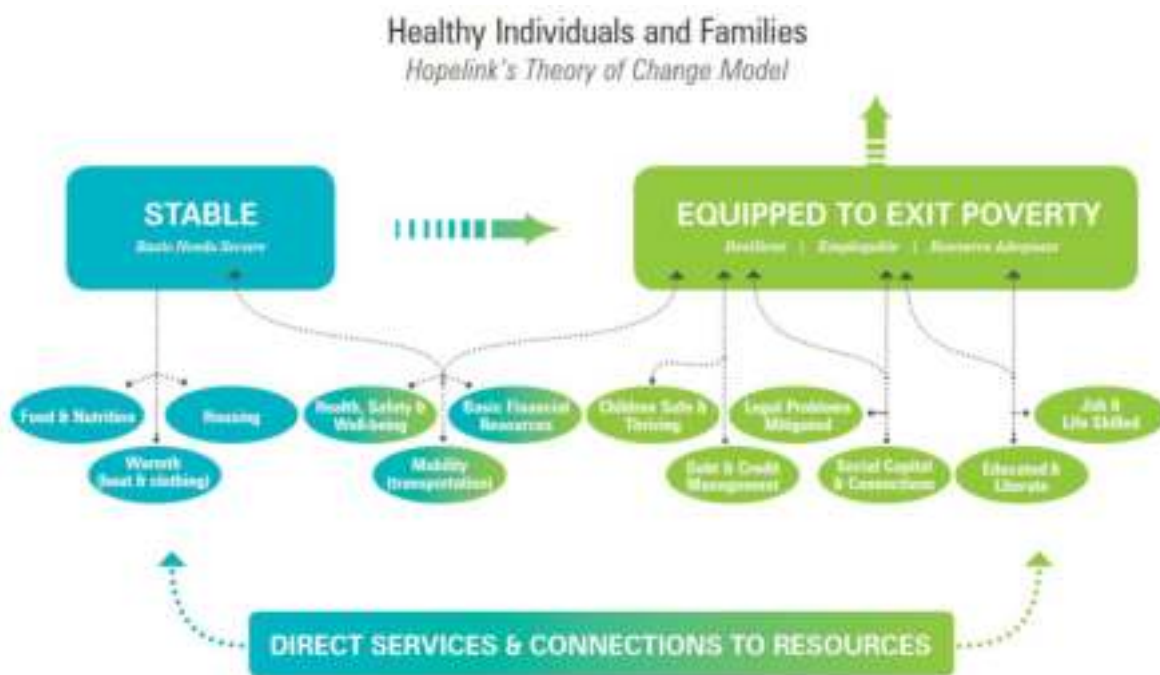
Approach and Methods

HOPELINK SERVICE AREAS

Where possible, the report summarizes data in Hopelink's five service areas derived from census tracts, as presented in Exhibit 2. Census tract boundaries are defined by the U.S. Census Bureau and roughly correspond to a neighborhood. The population of each census tract is typically between 2,500 to 8,000 people and the geographic area can vary greatly. Areas in western King County have higher population densities than in eastern King County, so census tracts with similar populations will have different geographic extents.

Although the ACS (a product of the U.S. Census) reports data for census defined areas, most state and local sources report at the jurisdiction level, by city, or school district. The Office of Superintendent of Public Instruction (OSPI) is responsible for the classification and numbering of school districts. School districts do not align with census tracts or Hopelink service areas. For consistency throughout the report, we have assigned school districts to service areas based on the greatest area of overlap. A summary of how school districts are assigned to service areas is shown in Exhibit 3. Throughout the report, references to the five service areas are made using service area names: Bellevue, Kirkland/Northshore, Redmond, Shoreline, and Sno-Valley. Each service area includes more than the city reflected in the service area name. Exhibit 2 provides information on which cities are associated with each Hopelink service area.

Exhibit 2. Hopelink Service Areas Based on Census Tracts
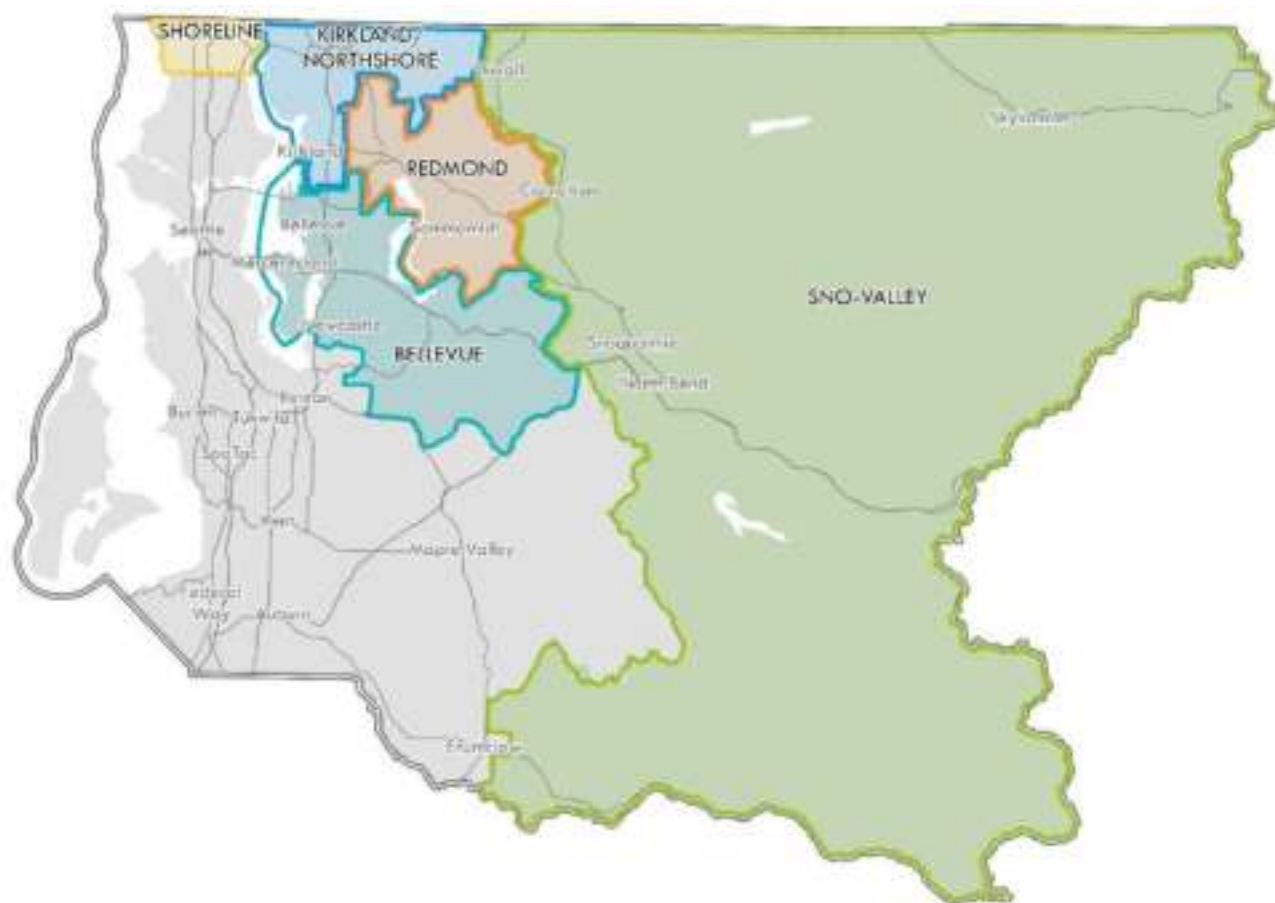
Bellevue	Kirkland/Northshore	Redmond	Shoreline	Sno-Valley
Issaquah	Bothell	Redmond	Shoreline	Carnation
Mercer Island	Kenmore	Sammamish	Lake Forest Park	Duvall
Newcastle	Kirkland			Fall City
Medina	Northshore			North Bend
	Woodinville			Snoqualmie

Sources: Hopelink, 2017; BERK, 2022.

Exhibit 3. School Districts by Service Area
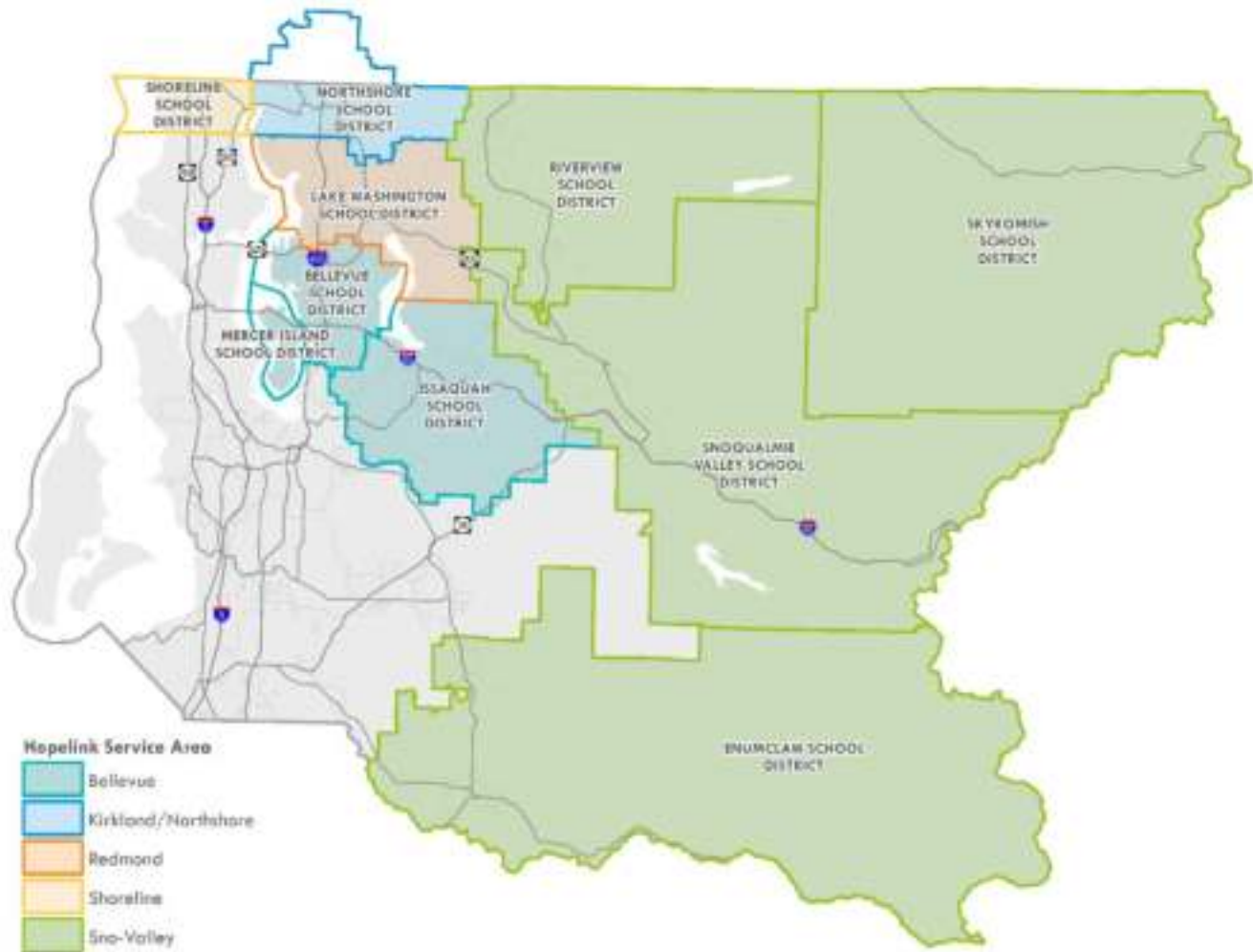
Sources: Hopelink, 2017; BERK, 2022.

STAKEHOLDER INPUT

The Community Needs Assessment is informed by a range of community stakeholder input. Community stakeholders include Hopelink staff and clients, community members, community volunteers, and institutional representatives. Stakeholder opportunities for providing input into the Assessment included workshops, conversations with community liaisons, and interviews.

Section 1. Key Findings

The identified needs are interconnected. Unmet needs in one domain will impact another. For example, lack of affordable housing near specialized medical services will result in people living far from their needed medical providers. This may result in an unmet need for transportation to access medical services, an unmet need for medical services if the person is unable to access the medical service, or both. Existing poverty and attaining self-sufficiency requires meeting all of one's basic needs with additional security to weather short term disruptions. While a household may compensate for one unmet need by compromising its stability in another domain, for example when people skip meals or eat less to pay their rent, unmet needs in any domain can compromise a household's security in each domain.

The key findings of the Community Needs Assessment are presented in four overarching themes:

THEME ❶ Community members are challenged to meet their basic needs.

THEME ❷ Lack of affordable housing is undermining household security and leading to displacement.

THEME ❸ There are insufficient transit and transportation options for people with low incomes, particularly outside of urban centers.

THEME ❹ There is persistent evidence of food insecurity and hunger.

Community members are challenged to meet their basic needs.

Despite strong economic growth, rising median wages, and lower unemployment across North and East King County, many households struggle to meet their basic needs. Rising costs, coupled with stagnant incomes in real dollars, has left many with insufficient resources to meet their basic needs of housing, transportation, childcare, food, health care, and other basics. Community members report frustration from a combination of work disruptions due to COVID-19, stagnant wages, and increased costs.

WHAT INCOME IS NEEDED FOR SELF-SUFFCIENCY?

The overall driver of whether a household can meet its basic needs is income. But how much income is adequate? Income adequacy is based on the specific needs of household combined with the costs associated with acquiring the needed goods and services in the area. An income adequate to meet one's basic needs in Atlanta, Georgia would be insufficient in San Francisco, California. Furthermore, the needs of household are driven by its composition. A single adult with one or two children will need income sufficient to cover living expenses as well as child care. Adding another adult marginally increases costs, but also brings in additional income to off-set the costs.

The Self-Sufficiency Standard is a comprehensive measure of the income necessary for families and individuals to make progress toward real economic security (Pearce, 2020). The Standard includes consideration of the costs for housing, child care, food, transportation, health care, taxes and tax credits, emergency savings, and other miscellaneous expenses[1] for different household compositions in different locations.

The Self-Sufficiency Standard is designed to reflect modern household dynamics and assumes that both adults in the household work and thus considers the varying cost of child care according to child ages. Exhibit 4 presents the Self-Sufficiency Standard for North King County and Exhibit 5 presents the same for East King County. Each table includes self-sufficiency wages for eight household types defined by the number of adults and the age of children.

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[1] Miscellaneous expenses include other essential needs such a toiletries, households items, telephone services, clothing and nonprescription medications. The Standard assumes it is 10% of all other costs (Pearce, 2020).

Exhibit 4. Self-Sufficiency Standard for North King County (Typical Expenses and Income Needed)

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Infant School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
Monthly Costs								
Housing	$1,790	$2,158	$2,158	$2,158	$2,158	$2,158	$2,158	$2,158
Child Care	$0	$1,482	$3,151	$2,132	$651	$1,669	$3,151	$2,132
Food	$294	$448	$588	$674	$780	$696	$824	$906
Transportation	$99	$99	$99	$99	$99	$198	$198	$198
Health Care	$138	$398	$409	$418	$448	$455	$465	$474
Miscellaneous	$232	$458	$641	$548	$414	$518	$680	$587
Taxes	$476	$971	$1,715	$1,275	$793	$1,049	$1,450	$1,190
Earned Income Tax Credit	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit	$0	($50)	($100)	($100)	($100)	($50)	($100)	($100)
Child Tax Credit	0	($167)	($333)	($333)	($333)	($167)	($333)	($333)
Self-Sufficiency Wage								
Hourly	$17.22	$32.94	$47.31	$39.04	$27.89	$18.54 (per adult)	$24.13 (per adult)	$20.49 (per adult)
Monthly	$3,030	$5,798	$8,327	$6,871	$4,909	$6,526	$8,493	$7,213
Annual	$36,361	$69,573	$99,928	$82,453	$58,914	$78,317	$101,918	$86,550
Emergency Savings Fund	$117	$275	$477	$334	$235	$136	$207	$160
Percent of Federal Poverty Level	282%	399%	453%	375%	268%	357%	385%	327%

Source: Diana Pearce, University of Washington, Self-Sufficiency Standard for Washington State 2020, https://selfsufficiencystandard.org/wp-content/uploads/2021/11/WA2020_SSS.pdf; The Workforce Development Council of Seattle-King County.

Exhibit 5. Self-Sufficiency Standard for East King County (Typical Expenses and Income Needed)

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Infant School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
Monthly Costs								
Housing	$2,238	$2,698	$2,698	$2,698	$2,698	$2,698	$2,698	$2,698
Child Care	$0	$1,482	$3,151	$2,132	$651	$1,669	$3,151	$2,132
Food	$294	$448	$588	$674	$780	$696	$824	$906
Transportation	$99	$99	$99	$99	$99	$198	$198	$198
Health Care	$138	$398	$409	$418	$448	$455	$465	$474
Miscellaneous	$277	$512	$694	$602	$468	$572	$734	$641
Taxes	$602	$1,196	$1,987	$1,532	$944	$1,200	$1,670	$1,341
Earned Income Tax Credit	$0	$0	$0	$0	$0	$0	$0	$0
Child Care Tax Credit	$0	($50)	($100)	($100)	($100)	($50)	($100)	($100)
Child Tax Credit	0	($167)	($333)	($333)	($333)	($167)	($333)	($333)
Self-Sufficiency Wage								
Hourly	$20.73	$37.59	$52.23	$43.87	$32.13	$20.66 (per adult)	$26.44 (per adult)	$22.61 (per adult)
Monthly	$3,648	$6,616	$9,193	$7,722	$5,654	$7,271	$9,307	$7,957
Annual	$43,774	$79,386	$110,311	$92,661	$67,852	$87,255	$111,681	$95,488
Emergency Savings Fund	$137	$298	$555	$412	$296	$149	$219	$172
Percent of Federal Poverty Level	340%	456%	502%	423%	309%	397%	441%	360%

Source: Diana Pearce, University of Washington, Self-Sufficiency Standard for Washington State 2020, https://selfsufficiencystandard.org/wp-content/uploads/2021/11/WA2020_SSS.pdf; The Workforce Development Council of Seattle-King County.

- King County has the highest wage requirements for self-sufficiency in Washington, with East King County having the highest in the state. In 2020, the self-sufficiency income needed for one adult with an infant was:
  - $82,777.49 in East King County
  - $72,569.25 in North King County
  - $72,184.45 in Seattle (for reference)
- Child care and housing costs are often the largest household expenses and drive over half the

income needed for self-sufficiency (Pearce, 2020). In East King County, for single adults with one child, child care can comprise up to 24% of the household's needed income depending on the age of the child. Combining child care with housing costs for a single adult with a preschool-aged child amounts to 63% of the Self-Sufficiency Standard.

▪ Originally developed based on 2001 data, the Self-Sufficiency Standard has been recalculated seven time since 2001. Since 2011, the Self-Sufficiency Standard for a four-person family increased on average 72% (Pearce, 2020). East King County exceeded the statewide increase.

▪ Depending on the household composition, meeting basic needs in King County requires incomes of more than double to quadruple the federal poverty level.

INCOME TRENDS

The communities Hopelink serves include some of the most profitable companies in the world as well as newly arriving refugees and others with very low incomes. Median household incomes are rising in King County. Between 2000 and 2019, the King County median household income increased from $81,822 (in 2019 dollars) to $94,974 (U.S. Census Bureau).[2] Exhibit 6 shows the median household income by service area in 2019 and the percent change since 2015.

Exhibit 6. Median Household Income by Service Area and 5-year Change, Adjusted for Inflation, 2019
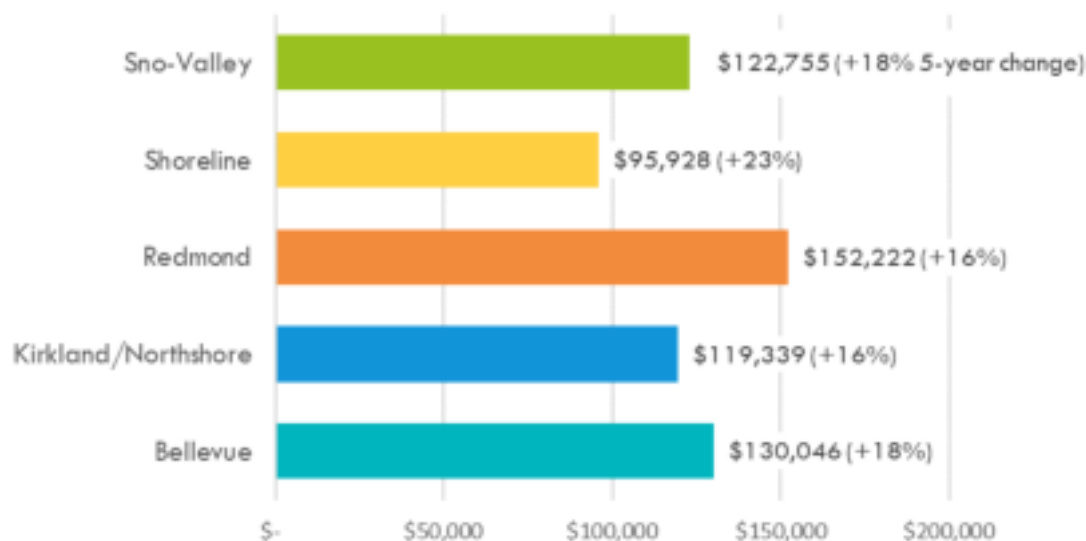
Note: Monetary values shown in 2019 dollars. Annual values reflect 5-year estimates.
Sources: U.S. Census American Community Survey 5-year Estimates, 2015–2019, Table S1901; BERK 2022.

▪ Although the household median income is rising faster than inflation in each service area, this growth is driven by disproportionately large income increases among higher income households. Moreover, many households with rising incomes are also experiencing a rising cost of living (particularly

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[2] The median household income in 2000 was $53,157 in 1999 dollars.

housing, childcare, and transportation), which can negate much if not all of the income growth.

- Households with lower incomes (those experiencing poverty through households with incomes of roughly 300% of FPL), only saw modest annual income growth of between $2,400 to $7,500 since 2015, after adjusting for inflation. Meanwhile, the top 5% of households saw an increase of nearly $100,000.

- 76% of Hopelink's FY 2020 Community Services clients have a household income of less than less than $20,000.

Rising median incomes may be masking increased hardship for households experiencing flat or stagnant incomes and poverty. Median and upper quintile incomes drive increases in housing costs across all housing types, but those income gains are not shared by workers in all industries or for all occupational classes. Rising incomes lead to higher housing costs, as high earning households compete for a limited supply of housing located in convenient proximity to employment centers, services, or amenities.

Much of the region's wage gains have gone to the upper quintiles of earners, with limited change for middle and lower earners. In Washington state, the mean (average) income of the top 1% households is 24 times greater than the mean income of the bottom 99%, and in King County this ratio goes up to more than 29 times (Economic Policy Institute, 2015). In King County, 20% of households earned under $39,728 in 2019, while the mean income of the top 5% of households was $565,791. In spite of strong economic growth, many individuals and families now face higher rents, higher property taxes, and increasing barriers to education, housing, health care, nutrition, and transportation.

Exhibit 7. Change in King County Mean Household Income by Income Quintile, 2015–2019
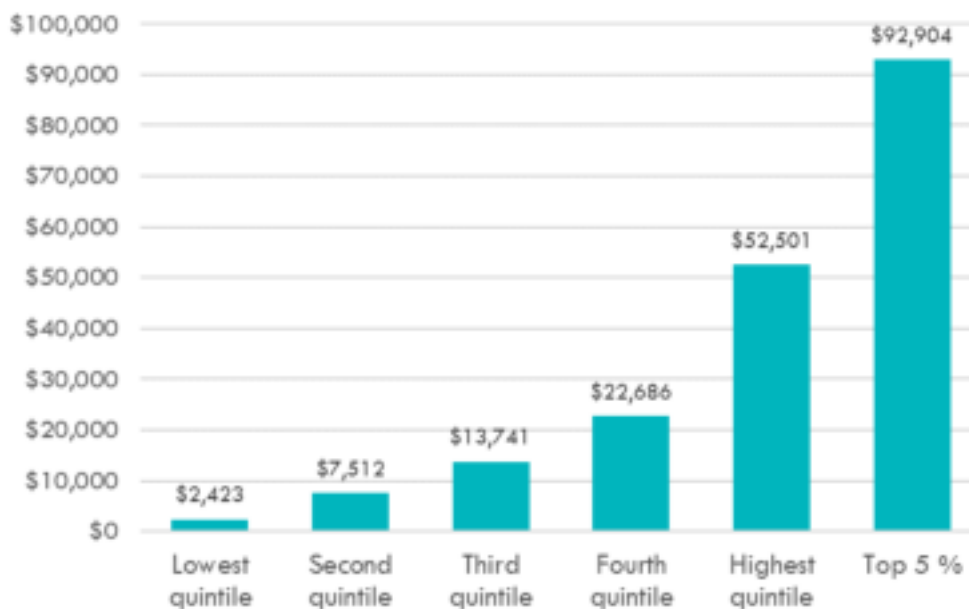
Sources: U.S. Census American Community Survey 1- and 5-year Estimates, 2015-2019, Table B19081; BERK 2022.

- Between 2015 and 2019 the highest quintile's mean income increased by $52,501, more than the income gains of the remaining 80% of households. Mean income growth was largely driven

by gains among the top 5%. Their mean income increased by $92,904 over the five-year period.

- The combined households of all but the top quintile now have a smaller share of total county income than they did in 2015. The top 5% have a higher share, and their share increased at the highest rate of all income groups.

Many Are Left Out of Growing Regional Prosperity

Responding to skill demands of the regional labor market, the share of people without a college degree has decreased substantially. Across the Service Area, however, census tracts with higher poverty rates (tracts with poverty rates over 20%) have lower shares of people with a college degree. This suggests that the labor force in these communities is increasingly unable to compete for and access jobs that provide enough income to meet their needs. Immigrants or individuals with limited English proficiency face additional barriers in finding work that may lead to underemployment and skill underutilization. For example, professionals who completed their training abroad may lack the credentials necessary in the U.S. This barrier may be compounded by a lack of cultural and linguistic skills to navigate the system of relicensing and credentialing needed to access jobs in their professions here in the United States. Community members report needs related to job training, job access, and upskilling.

PEOPLE EXPERIENCING POVERTY

Many federal programs use the income standard of poverty based on published income thresholds published the federal government.[3] The poverty threshold is a single standard for the whole country and does not account for regional differences in costs. Coming out of the last recession, poverty rates peaked in King County in 2013 at 12.4%. With expanding employment over the same period, the poverty rate has dropped to 7.6% in 2019.[4]

However, in Washington state, the poverty threshold is far below the Self-Sufficiency Standard described above.

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[3] The U.S. Census Bureau establishes a matrix of poverty thresholds by number of adults and children in a household.
[4] U.S. Census American Community Survey 1-year Estimates, 2010–2019, Tables B17002 and B17005; BERK 2022. The estimates of poverty in Hopelink's services is based on household incomes in 2019, and thus do not reflect labor market and household income disruptions caused by COVID-19. In April 2020, the King County unemployment rose to 15.3%, with the Leisure and Hospitality industries being hit especially hard. The economic disruptions impacted income far more than household costs, thus many additional households and people were likely thrust into poverty for a period of time. The unemployment rate has since dropped to pre-pandemic levels, though with a reduction in labor force participation.

Exhibit 8. Self-Sufficiency Standards Relative to FPL and Minimum Wage in East King County

East King County	Adult Shool-Age Preschooler	2 Adults Shool-Age Preschooler
Annual Self-Sufficiency Standard	$92,661	$95,488
% of Federal Poverty Guidelines	427%	364%
% of Minimum Wage	325%	335%

Source: Diana Pearce, University of Washington, Self-Sufficiency Standard for Washington State 2020, https://selfsufficiencystandard.org/wp-content/uploads/2021/11/WA2020_SSS.pdf; The Workforce Development Council of Seattle-King County.

Exhibit 9 presents the number of individuals with household incomes at specific ratios of the Federal Poverty Level (FPL). The table also includes the percent of the population living in households with an income of less than 185% of the FPL, a common income eligibility cutoff for many social service programs, including those offered by Hopelink. Almost 18% of individuals in King County (382,169 people) are living in households with incomes of less than 185% of the FPL. Shares in other service areas range from a low of 7% in Redmond to a high of 15% in Shoreline.

The Bellevue service area's share of individuals below 185% of the FPL is 12%, higher than some service areas but lower than King County as a whole. Given its larger total population, it contains the greatest number of individuals in households with incomes less than 185% of the FPL, an estimated 30,932 people. Given the gap between the income that establishes poverty status for the household and the self-sufficiency threshold, more than 30,000 people are likely living in households with less than half the income necessary to meet their basic needs.

"Trying to keep up with bills and get ahead. I am on fumes, financially due to limited income and high cost of living."

Exhibit 9. Individual Incomes as Percent of the Federal Poverty Level, 2019

	King County	All Service Areas	Hopelink Service Areas				
			Bellevue	Kirkland/ Northshore	Redmond	Shoreline	Sno-Valley
Below 50% FPL	92,347	19,390	7,814	4,842	3,557	2,267	910
50-100% FPL	101,256	18,247	8,160	3,932	2,216	2,527	1,412
100-150% FPL	105,867	19,651	8,477	4,652	2,040	3,194	1,288
150-185% FPL	82,699	16,916	6,481	4,143	2,340	2,647	1,305
185-200% FPL	39,512	8,438	3,006	2,535	1,377	992	528
200-300% FPL	251,571	55,240	18,889	14,928	8,643	7,441	5,339
300%-400% FPL	244,000	64,480	21,612	16,774	10,312	9,518	6,264
400+% FPL	1,248,310	511,983	186,740	117,620	123,639	41,468	42,516
Population for Which Poverty Status is Known	2,165,562	714,345	261,179	169,426	154,124	70,054	59,562
Percent with Income Less Than 185% FPL	18%	10%	12%	10%	7%	15%	8%
Percent with Income Less Than 300% FPL	31%	19%	20%	21%	13%	27%	18%

Sources: U.S. Census American Community Survey 5-year Estimates, 2015–2019, Table C17002 and Subject Table S1701, BERK 2022.

- **In FY 2020, 70% of Hopelink Community Services Clients were experiencing poverty per the federally defined income level,** incomes far below self-sufficiency standards for North and East King County. Nearly 28% of Hopelink's clients have incomes between 100-200% of the federal poverty level. **Roughly 90% of all Hopelink clients have annual incomes below $30,000, an income below the self-sufficiency threshold for a single adult.**

Poverty rates vary within Hopelink's services areas, as depicted in Exhibit 10, which shows individuals living in households with less than 185% of the FPL and individuals living in households with 185-300% of the FPL. With self-sufficiency income standards at more than 400% of the FPL, individuals with incomes between 185% and 300% of the FPL likely struggle to make ends meet but are ineligible for certain benefits as their income is above the cutoff for many programs. This amounts to more than 63,000 people.

Exhibit 10. Percent of Individuals Below Ratio of Federal Poverty Level by Census Tract, 2019

Less than 185% of Federal Poverty Line
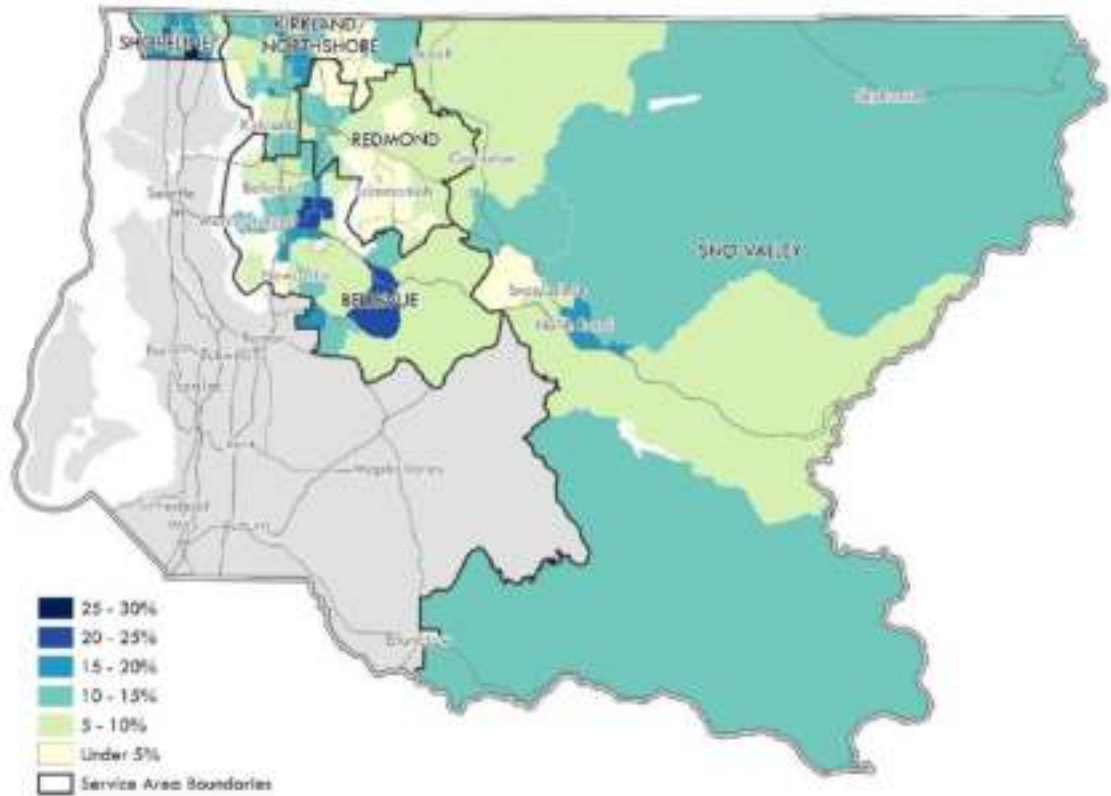
185% - 300% of Federal Poverty Line
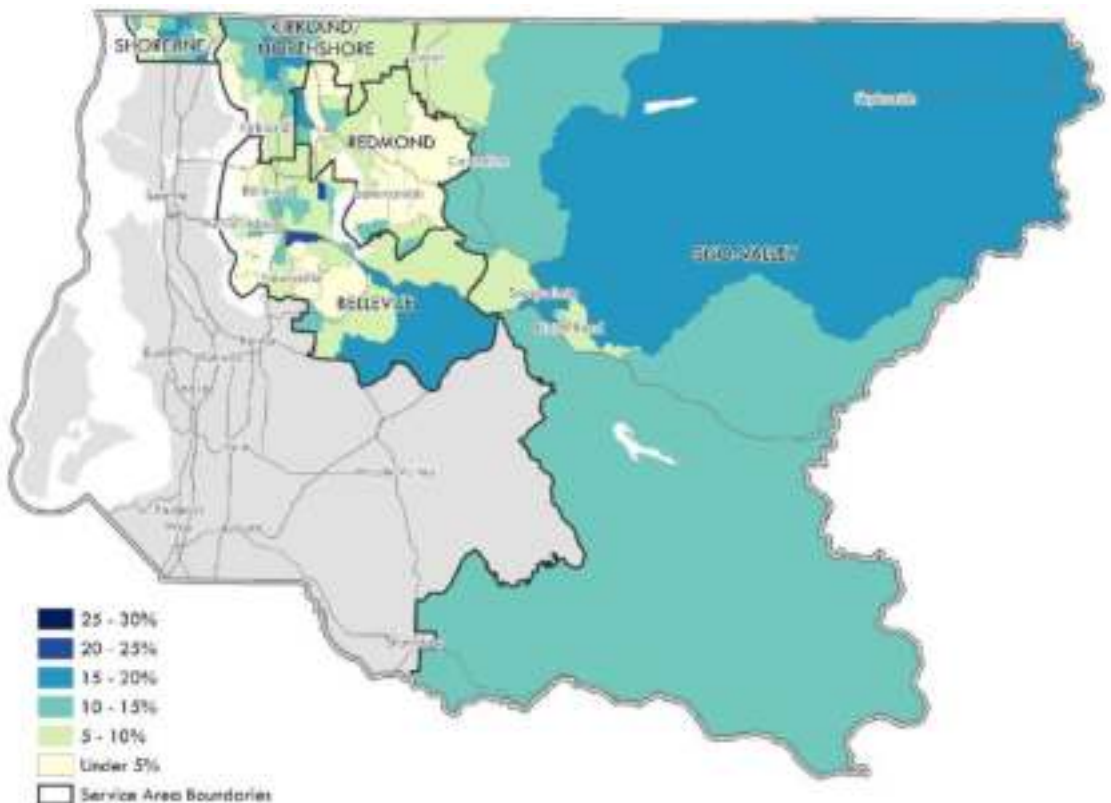
Sources: U.S. Census, American Community Survey 5-Year Estimates, 2015–2019, Table S1701; BERK, 2022.

CHILDREN EXPERIENCING POVERTY

Exhibit 11 maps the share and geographic distribution of children under age five living in households earning 100% or less of the FPL. In King County, there are an estimated 128,327 children ages zero to four, and among those, 10.3% of children under five are experiencing poverty, amounting to more than 13,227 children. Reflecting similar geographic patterns as Exhibit 10, there are areas of concentrated child poverty in the Hilltop and Lakemont areas of Bellevue, along 148th Ave NE, the north end of Mercer Island, and along the Shoreline/Seattle border.
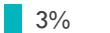
Exhibit 11. Estimated Percent of Children Ages 0-4 Living in Poverty, 2019
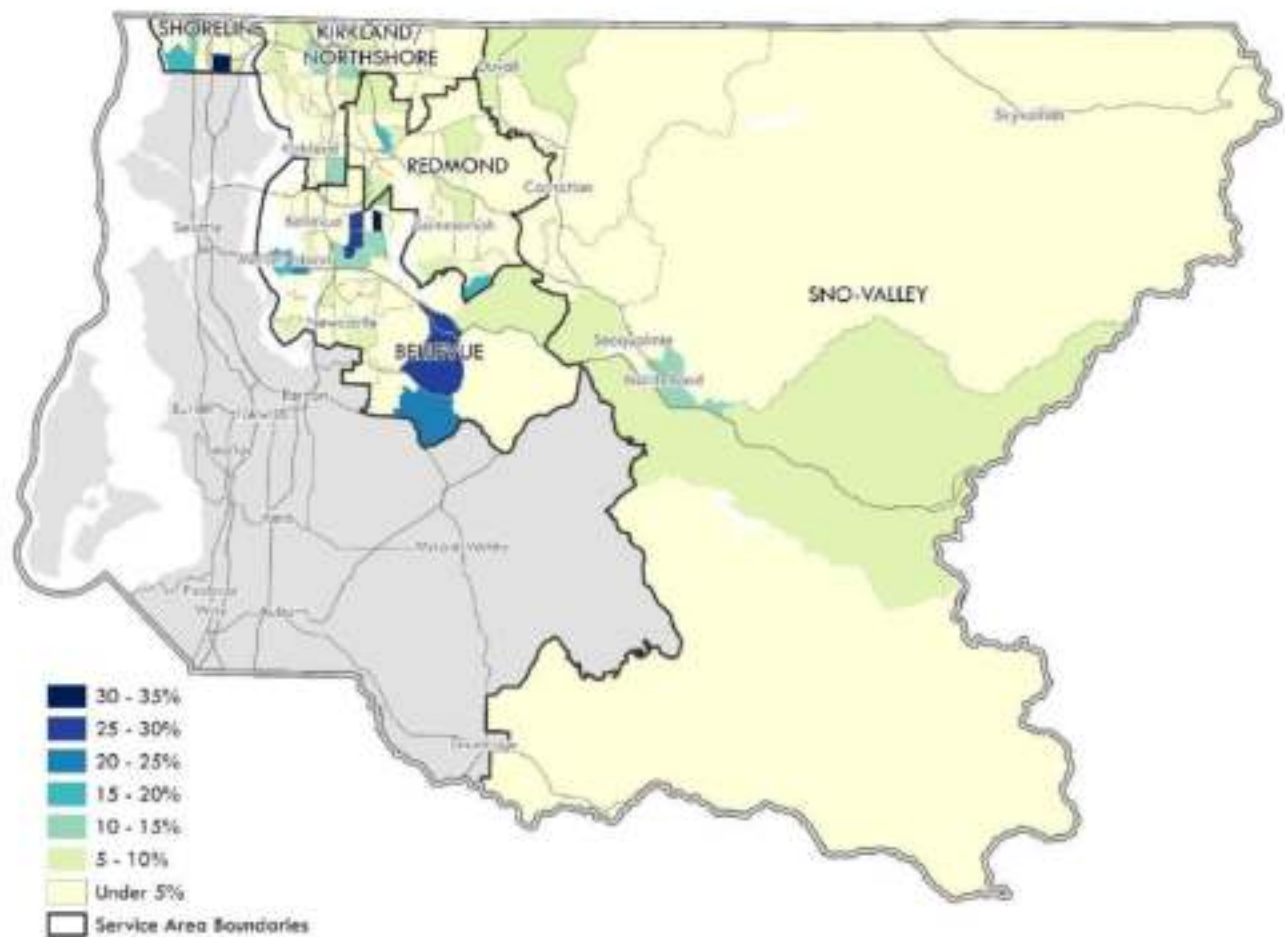
Sources: U.S. Census American Community Survey 5-Year Estimates, 2015–2019, Tables B17001 and B01001; BERK, 2022.

Another measure of family economic hardship is Free and Reduced Price Meal (FARM) program participation by school-aged children.[5] Exhibit 12 shows the total student enrollment along with the number of students participating in free or reduced price meals in each school district, color coded with Hopelink's service areas. The data is for school-aged children and underrepresents the total number of children living in Hopelink's service areas facing economic hardship. Some families who qualify based on income may elect not to participate or the program may not meet their specific needs. School district data can indicate differences in family economic hardship across Hopelink's services areas.

Exhibit 12. Enrollment and Free and Reduced Price Meal Program Participation, 2021–2022 School Year

School District	Total Student Enrollment	Participating in Free or Reduced Priced Meals	Percent of Students Participating in Free or Reduced Priced Meals	
Bellevue School District	19,698	3,495		18%
Issaquah School District	19,512	1,793		9%
Mercer Island School District	2,490	71		3%
Northshore School District	22,319	3,176		14%
Lake Washington School District	29,484	2,896		10%
Shoreline School District	9,287	2,503		27%
Enumclaw School District	4,114	1,278		31%
Riverview School District	3,036	393		13%
Skykomish School District	41	38		93%
Snoqualmie Valley School District	6,703	735		11%

Service Area:
- Bellevue
- Kirkland/Northshore
- Redmond
- Shoreline
- Sno-Valley

Note: Enrollment and program participation counts are taken from October 2021.
Sources: OSPI, 2021; BERK, 2022.

- The shares of students participating in free and reduced price meals ranges between 3% and 93% across school districts. School districts often include a heterogenous makeup of neighborhoods, and needs may differ across individual schools.

- Among these ten school districts, Skykomish School District has the highest share of students eligible for free or reduced lunches, followed by Enumclaw and Shoreline school districts, representing 3,819 students.

- The Bellevue School District has a moderate rate of student participation in free or reduced priced meals, but the highest number of students participating in the program with 3,495, followed by Northshore School District with 3,176 students.

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[5] The U.S. Department of Agriculture's Food and Nutrition Service determines FARM eligibility for school-aged children based on federal poverty levels. Income guidelines are used by schools that participate in the National School Lunch Program, School Breakfast Program, Special Milk Program for Children, Child and Adult Care Food Program, and Summer Food Service Program. Children in foster care and those receiving services under the Runaway and Homeless Youth Act are also eligible for FARM.

POVERTY AND RACE

The experience of poverty and barriers to leaving poverty are heavily influenced by policy and institutional barriers, culture, and prejudice. Exhibit 13 shows that among Census-defined racial and ethnic groups, there are significant disparities in the percentage of people experiencing poverty at the federally defined level. Information disaggregated by race demonstrates the disparities among racial classifications, however, it masks differences in rates of poverty within racial groups. Members of the same racial classification can have different ethnicities, immigration experiences, disabilities, and family structures that impact their *risk of* experiencing poverty as well as *the experience* itself.

Exhibit 13. King County Population Experiencing Poverty by Race, 2019
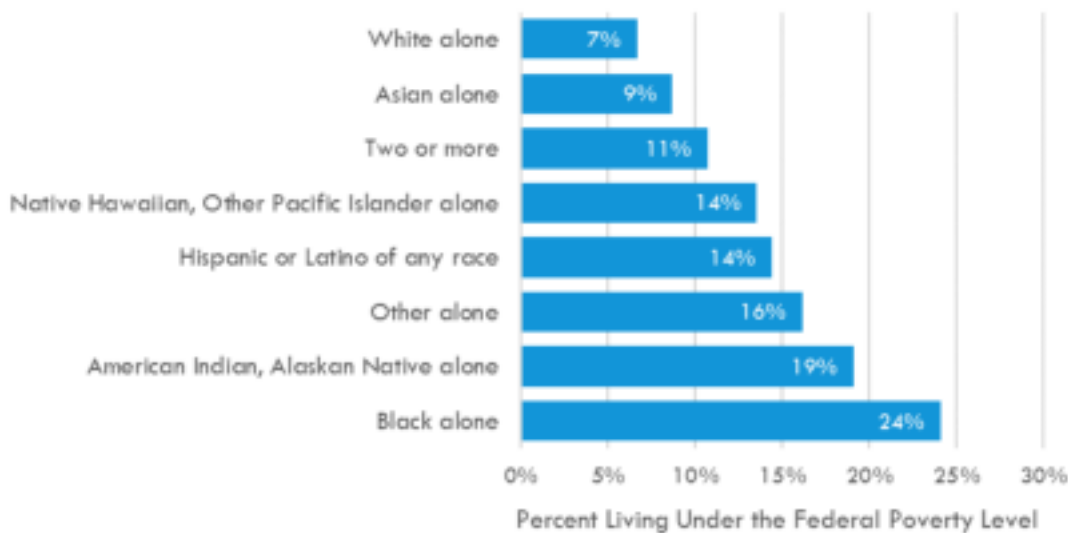
Sources: U.S. Census American Community Survey 5-Year Estimates, 2015–2019, Tables B17001A, B17001B, B17001C, B17001D, B17001E, B17001F, B17001G, B17001H, B17001I; BERK, 2022

The share of people experiencing poverty is slightly lower in several Hopelink service areas than King County as a whole; however, disparities remain between white and BIPOC communities. Countywide, the disparities in median income are similarly large. Households identifying as white have a higher median household income than all other communities except households identifying as Asian.

OPPORTUNITY FOR EMPLOYMENT

In King County, more than 60% of people experiencing poverty are not in the labor force. However, even those who are in the labor force

Rosaura Perez, a community outreach specialist with NISO, met with Spanish-speaking families with children in Bothell, Redmond, Bellevue, and Newcastle. She reports that families shared that rents are too expensive and wages are too low. There is a need for affordable housing, fair wages, and economic assistance for utilities, which highlight the growing income inequality and disparity that exists in the region. They also expressed the need for services to be expanded and available for those without children.

can still experience poverty. Low wages are a common challenge among this "working poor" population, who comprise nearly one-third of people living below the federal poverty level in King County. Another barrier is the low rate of full-time work, especially in single-parent households. As a result, the share of the working poor – part- or full-time workers who do not earn enough to meet their basic needs – has risen.

The changing composition of available jobs also impacts the ability of people to find employment and some households' ability to meet their basic needs. Regionally, there has been a decline in low-skill jobs (jobs that do not require a college degree) that pay a livable wage, such as manufacturing. Exhibit 14 (next page) presents average wages by industry in King County for 2015- 2019.

Exhibit 14. King County Civilian Employment and Average Annual Wage by Industry, 2015–2019

Industry	5 Year Trend	Average Annual Growth Rate	Projected Growth Rate (2020 - 2022)	2019 Total Workers	Median Annual Earnings 2019	Median Earnings Change from 2015
Construction		5.5%	2.5%	61,609	$53,983	18.0%
Professional, scientific, and management, and administrative and waste management services		5.3%	1.9%	241,590	$86,250	25.3%
Transportation and warehousing, and utilities		4.5%	0.4%	59,057	$51,278	1.8%
Retail Trade		3.2%	3.6%	142,002	$41,589	26.7%
Educational services, and health care and social assistance		2.4%	2.3%	239,916	$47,641	16.8%
Wholesale Trade		2.4%	0.4%	33,926	$56,490	10.6%
Finance and insurance, and real estate and rental and leasing		2.3%	1.2%	71,232	$69,669	27.3%
Arts, entertainment, and recreation, and accommodation and food services		2.0%	4.9%	114,150	$26,071	23.2%
Other services, except public administration		1.1%	3.8%	53,235	$31,887	18.9%
Information		1.0%	5.6%	40,493	$102,563	32.0%
Manufacturing		0.2%	0.4%	108,501	$75,316	11.8%
Public Administration		-0.5%	1.1%	35,111	$73,229	13.4%
Agriculture, forestry, fishing and hunting, and mining		-2.0%	0.0%	5,512	$30,495	1.3%

Sources: U.S. Census American Community Survey 5-Year Estimates, 2015–2019, Tables C24030 and B24031; WA Employment Security Department short-term aggregated industry employment projections, 2021; BERK 2022.

- Two of the highest earning industries (professional services and information) also have two of the highest rates of median income growth since 2015.

- The third fastest growing industry (transportation, warehousing, and utilities) has the second slowest median income growth rate.

- Three industries with relatively slow growth since 2015 are projected to have much higher growth rates through 2022 (information; arts, entertainment, recreation, accommodation, and food services; and other services, except public administration).

Community members report on the needs for livable wage jobs, sometimes referred to as "fair jobs", and the need for services to help people overcome skills gaps to access higher paying jobs. Services around digital literacy and English were specifically mentioned. Latino and Hispanic community members also stated that there was a need for greater flexibility around hours, particularly for people with children.

Child Care

Community stakeholders emphasized the importance of access to quality and affordable child care options in the community, especially for families and single-parent households navigating the complexity of low-wage jobs and high cost of living. Many shared that closures related to COVID-19 reduced options for child care, and many child care centers have experienced challenges with economic recovery as a result of closures, limited hours, and capacity constraints.

Prior to the COVID-19 pandemic, demand for services for infants and toddlers outstripped available child care, particularly for low-income families (BERK Consulting, 2017). In King County, the number of child care providers rose from 1,902 in 2016 to 2,051 in 2020. Capacity also increased over this period, from 62,133 slots in 2016 to 71,353 slots in 2020. However, as of June 2020, 27% of child care capacity was temporarily closed due to COVID and it is likely that many of these sites did not reopen (Child Care Aware of Washington, 2021).

Exhibit 15 lists monthly child care costs in King County for 2019, the most recent year for which data is available. Costs reflect the total cost for serving a single child and the combined subsidies available.[6]

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[6] The Working Connections Child Care (WCCC) program provides child care subsidy payments to Temporary Assistance for Needy Families (TANF) consumers, WorkFirst participants, and working families with low incomes to help pay for child care costs. The federal Head Start Program and the Department of Early Learning's Early Childhood Education and Assistance Program (ECEAP) serve similar populations that include three- and four-year-old children, with some differences between family income level eligibility. Head Start families must have incomes at or below 100% of the FPL with additional allowances available for families at up to 130% of the FPL; all ECEAP families must be at or below 110% of the FPL.

Exhibit 15. Child Care Costs in King County, 2019

Centers	Monthly Cost	75th Percentile Cost	State Subsidy Rate	Median Cost as a % of Median Income
Infant	$1,625	$2,015	$1,555	22%
Toddler	$1,447	$1,758	$1,303	19%
Preschool	$1,290	$1,508	$1,204	17%
School Age	$672	$884	$724	9%

Family Child Care	Monthly Cost	75th Percentile Cost	State Subsidy Rate	Median Cost as a % of Median Income
Infant	$1,178	$1,300	$1,178	16%
Toddler	$982	$1,200	$1,178	13%
Preschool	$884	$1,083	$890	12%
School Age	$433	$673	$700	6%

Notes: Centers care for children in groups and are generally operated out of non-residential, commercial buildings. Centers are larger and enroll more children than a home-based provider. Family child care providers care for small groups of children in a residential building. Subsidy rates include supports by Department of Children, Youth, and Families (DCYF). DCYF included Working Connections Child Care (WCCC), Seasonal Child Care (SCC), and Homeless Child Care (HCC). Of note, this data does not reflect a bill passed by the Washington State Legislature in 2021 that funds a significant increase to the WCCC subsidy. More information at: http://leap.leg.wa.gov/leap/Budget/Detail/2021/scoConferenceOverview.pdf
Sources: Child Care Aware of Washington, 2021; BERK, 2022.

According to Child Care Aware, while most providers (77%) accept at least one subsidy type, most commonly WCCC, many providers limit the number of subsidized children they accept at any given time because the subsidy does not cover the full cost of providing care. Providers often ration the availability of subsidized slots to limit the financial impact to their business and to other families with children enrolled at their facility (BERK Consulting, 2015).

DECLINING INCOME SUPPORTS

While the gap between wages and self-sufficiency standards grows, the safety net is not meeting the needs of today's households.

Federally funded income supports provide financial, nutrition, and health care services for qualified households to fill the resource gap for individuals and families with low incomes. Safety net programs buffer individuals and families against financial shocks and protect them from instability. While these benefits reach a large number of people, research indicates that public benefits programs include gaps of three types: coverage, hardship, and eligibility.

▪ The **coverage gap** occurs when low income families who are eligible for programs do not receive benefits because of insufficient funding or difficulties accessing these programs. Program complexity, lengthy waiting lists, not knowing one is eligible, inadequate funding, lack of trust, and stigma associated with participation all may contribute to coverage gaps.

- The **hardship gap** occurs when families receive assistance but are unable to sustain a basic standard of living.

- Finally, the **eligibility gap** occurs when families with low incomes earn too much to qualify for certain programs, yet not enough to sustain a basic standard of living.

Those making around twice the poverty level experience the greatest reduction in benefits as their earnings increase by small amounts. For example, rising minimum wage standards in Washington state without adjustments to the federally-set eligibility thresholds could prevent some households who need additional financial supports to meet their basic needs from receiving support. The higher wages are often insufficient to off-set the lost social service supports and increases the household's risk of loss of child care, healthcare, and sufficient nutrition.

SNAP is administered by the U.S. Department of Agriculture's Food and Nutrition Service. The program provides nutrition assistance to low income individuals and families. Exhibit 16 shows the number and percentage of total households who receive SNAP assistance, along with households below poverty level who receive SNAP assistance.

Exhibit 16. SNAP Benefits, Total Households and Households Below Poverty Level, 2019

	Total Households	Households Receiving SNAP		Households Below Poverty Level	Households Receiving SNAP	
		Count	Percent		Count	Percent
King County	882,028	74,935	8%	75,252	30,170	40%
Bellevue	103,444	4,460	4%	6,214	1,883	30%
Kirkland/Northshore	67,924	2,366	3%	3,898	729	19%
Redmond	56,914	1,480	3%	2,325	494	21%
Shoreline	27,723	1,883	7%	1,844	602	33%
Sno-Valley	21,300	809	4%	818	287	35%

Sources: U.S. Census, American Community Survey 5-Year Estimates, 2015–2019, Table S2201; BERK 2022.

Overall, SNAP utilization is dropping across King County and across the Hopelink Service Area. Despite population growth and economic distress, in 2019 roughly 2,500 fewer households received SNAP benefits than in 2015. The change is more pronounced for households living under the federal poverty level. The share of these households receiving SNAP has gone down by 12 percentage points in Kirkland/Northshore, and by similar levels in Sno-Valley and Shoreline. This is shown below in Exhibit 17.

Exhibit 17. Change in Households Below Poverty Receiving SNAP Benefits, 2015–2019
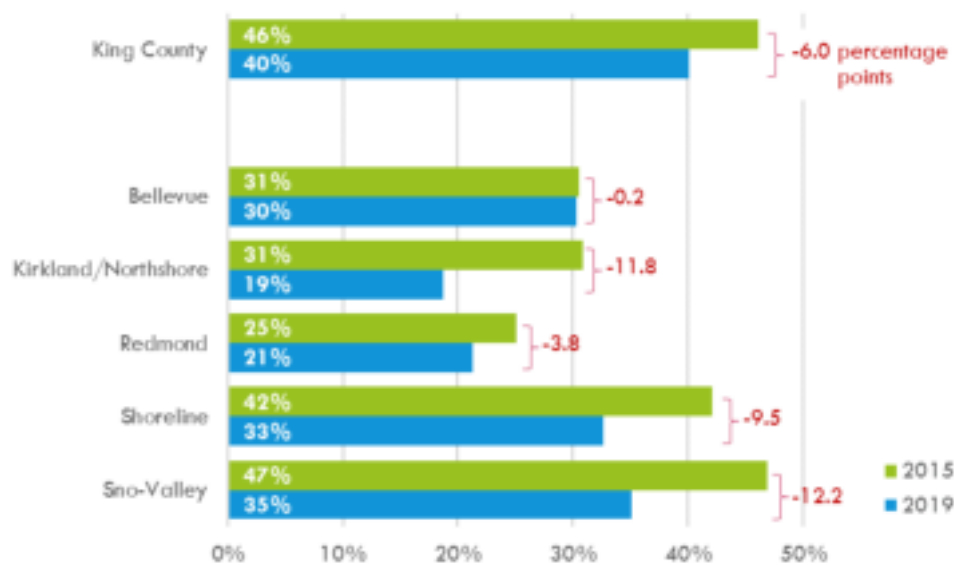
Sources: U.S. Census American Community Survey 5-year Estimates, 2015–2019, Table S2201; BERK 2022.

- Across Hopelink's service areas, 3% to 7% of all households receive SNAP assistance. Among households with incomes below the poverty level, 19% to 35% receive SNAP benefits.

- In King County, 8% of all households receive SNAP assistance, and 40% of households with incomes below poverty level receive SNAP benefits.

- Among households below the federal poverty level in Sno-Valley, 35% receive SNAP benefits, a higher percentage than in other service areas.

- **In FY 2020, 51% of Hopelink's Community Services clients (5,111 households) reported receiving food assistance through SNAP.**

Between 2015 and 2019, the share of households with incomes below the federal poverty level that received SNAP benefits decreased in all service areas and King County as a whole. This reflects national patterns and is attributed to improved economic situations of low income households over a period of economic growth and new minimum wage standards. However, research has indicated that the change in utilization is uneven among subgroups, with a more pronounced withdrawal from the program by households that include a non-citizen member. Nationally, between 2016 and 2019, participation among households in which all members were citizens decreased 12.3% percent. For households with U.S. citizen children living with a non-citizen family member that reduction is 35.6%. (Food Research & Action Center, 2021). Food security advocates posit that Trump-era public charge rule and other anti-immigrant policies accelerated fears about participation in public benefit programs including SNAP (Food Research & Action Center, 2021). Another minor factor includes the reinstatement of the three-month time limit on SNAP participation for childless adults without disabilities after the last recession. Similar patterns are observed in the Special Supplemental Nutrition Program for Women, Infants, and

Children (WIC)[7] presented in Exhibit 18 and Temporary Assistance for Needy Families (TANF)[8] presented in Exhibit 19.

Exhibit 18. King County WIC Enrollment, 2011–2017
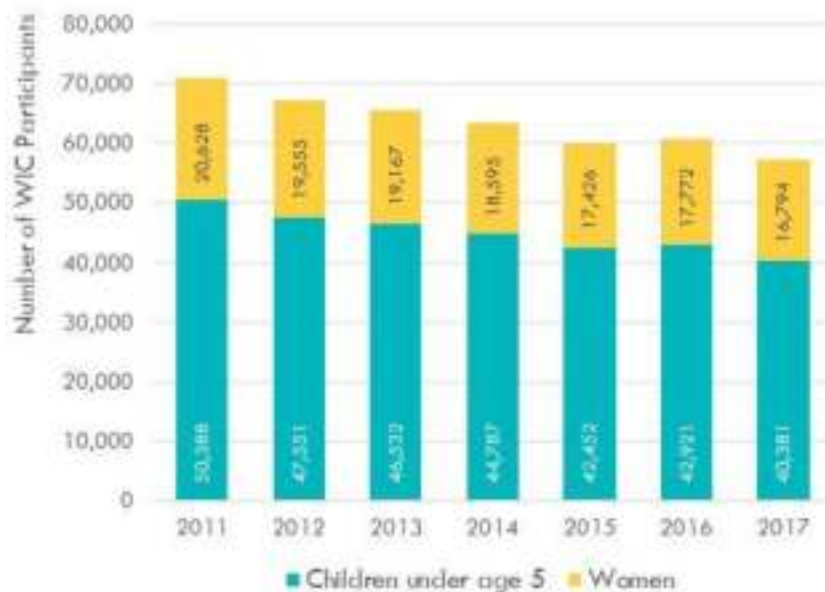
Sources: WA State Department of Health, 2011–2017; BERK, 2022.

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[7] WIC is a federal grant program that provides health care and nutrition assistance to low income pregnant and postpartum women and to infants and children up to age five who are at nutritional risk. Services are provided to WIC clients at no charge and include supplemental nutritious foods, nutrition education and counseling at WIC clinics, health provider referrals, screenings, and other social services.

[8] The TANF grant program is administered by the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance. The program provides state funding to help needy families achieve self-sufficiency through temporary financial assistance.

Exhibit 19. TANF and State Family Assistance per 1,000 Population by Service Area, 2014–2017

Note: Originally collected at the school district level, this data has been matched to each of Hopelink's five service areas.
Sources: Washington State Department of Social and Health Services, 2014–2017; BERK, 2022.

- Following national patterns, client counts for TANF and state family assistance have decreased across all five of Hopelink's service areas over the last four years. National research suggests a combination of factors contributing to declining participation. These factors include rising employment rates of single mothers and inflationary impacts to the real value of states' TANF block grants, as well as policy-imposed barriers to TANF receipt such as lifetime limits, work participation requirements, strict sanctioning schemes, penalties for having a child while receiving TANF and so on (Parolin, 2021)

- Although the count of people receiving TANF in Shoreline is lower than in Bellevue and Kirkland/Northshore, the share of residents receiving this aid in Shoreline is much higher than in other Hopelink service areas.

- The Bellevue service area has the highest count of people receiving TANF and state family assistance (more than 272,000 in 2017), followed by Kirkland/Northshore (nearly 140,000).

- **In FY 2020, 5% of Hopelink Community Services clients (350 households) reported receiving TANF assistance.**

DEATHS OF DESPAIR

Public health literature has linked two associated demographic trends: income stagnation and rising premature mortality from suicide, drug poisoning, and alcoholic liver disease among U.S. non-Hispanic Whites with low education (Lilly & et al., 2019). The linking of these two phenomena is often referred to as diseases of despair, which have been linked to declines in self-reported health, mental health, ability to work, increased pain, deteriorating measures of liver function, and ultimately increased mortality of middle-aged people. This increase in mortality is distinct to U.S. non-Hispanic Whites between the ages 45 – 54 years old. Similar populations in other rich, western counties, American Hispanics, as well as older cohorts continue to see increased life expectancy (Deaton, 2015).

Deaths due to substance abuse and overdose have been rising across the nation alongside the spread of the opioid epidemic. The Centers for Disease Control and Prevention estimate in a 12-month period ending in April 2021, there were 100,306 drug overdose deaths in the United States, a 28.5% increase from the year prior. Over 75% of those overdose deaths were due to opioids (CDC, 2021). No doubt the increased availability of opioid drugs and drug use since the mid-1990s is a contributing factor, many have tied the increase to economic insecurity. While many countries have experienced a productivity slowdown since the early 1970s, no others have the same mortality experience as observed in the United States.

Exhibit 20 shows the drugs involved in confirmed overdose deaths in King County between 2008 and 2021. In the last 10 years, methamphetamine- and fentanyl-associated deaths have increased sharply, echoing the trend seen across the country.

Exhibit 20. Drugs Involved in King County Confirmed Overdose Deaths, 2008–2021
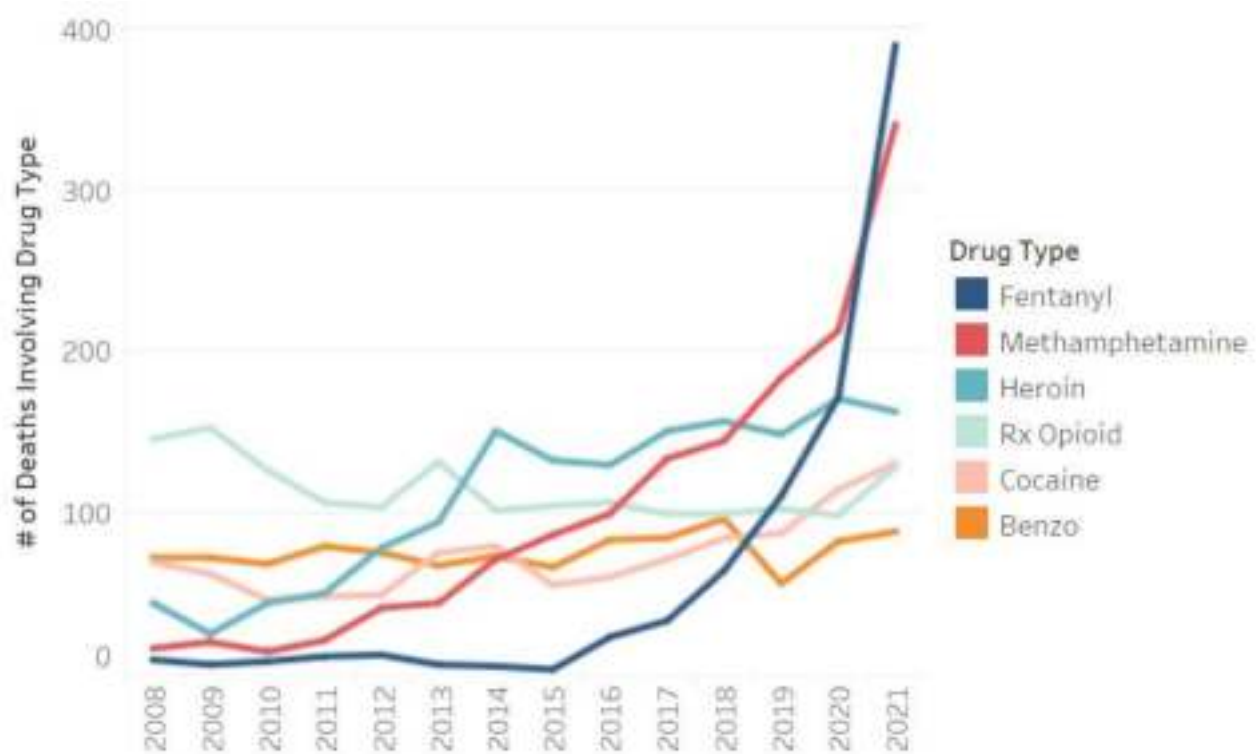
Source: King County Medical Examiner, 2008–2021.

Through community stakeholder conversations, mental health services were cited as a crucial need in the community, especially for low income families and individuals experiencing behavioral health problems. Stakeholders cited mental health as a barrier and challenge to thriving and making full use of the services that Hopelink offers.

Lack of affordable housing is undermining household security and leading to displacement.

The relationship between stable and affordable housing and individual and household stability and wellbeing cannot be overstated. Stable housing has a direct and profound impact on wellbeing, health, and long-term economic security. Many studies have linked the importance of stable, affordable housing for children's development, emotional and behavioral wellbeing, and long-term outcomes. Stable, affordable housing is foundational to meeting a household's basic needs and critical to prepare a household to exit poverty.

LACK OF AFFORDABLE HOUSING

Population and job growth combined with an inadequate supply and underproduction of housing has put upward pressure on housing costs in the region. Recent data on housing market prices show that rents continue to rise, indicating that cost burden is a perpetual issue for renters and is getting worse as rents rise and outpace the rise in income. Furthermore, patterns in income and housing prices suggest that different races and ethnicities are disproportionately affected by housing cost burden.

Rising Rental Costs

Exhibit 21 illustrates the trend in average apartment rent (4+ units) for the Hopelink service areas. Rent has been increasing across all service areas steadily over the last 10 years (except for a temporary dip at the start of the COVID-19 pandemic), with the most dramatic growth happening since 2018. Rental increase and eviction moratoriums in the early phase of the pandemic response flattened cost increases. However, these short-term tenant protections did not significantly improve the balance between housing supply and demand, so rents resumed rising and exceeded the rate of increase by 2022. Rents have risen dramatically across all service areas except the Shoreline service area, which experienced growth in rent prices at a slightly lower rate. Rents are highest in the Sno-Valley service area, followed by the Bellevue, Redmond, and Kirkland/Northshore service areas respectively. Shoreline has the lowest average multifamily unit rent amongst the five service areas.

> "I sold my house to avoid foreclosure. Now I am having significant problems finding an affordable place to live. Income wise, I just barely do not qualify for housing assistance. At the same time, my income is so low that most places don't want to rent to me."

The Sno-Valley service area figures are slightly higher than expected, and it is likely a combination of low availability and low sample size (from the data source) contributing to an inflated rent figure for

that service area alone. Community member input from the Sno-Valley service area reports rapid rental increases as households moved out of the cities seeking more space during their early phases of COVID-19.

Exhibit 21. Average Multifamily (4+ units) Rents Over Time, 2012–2022

Sources: CoStar, 2012–2022; BERK, 2022.

- Between 2012 and 2022, multifamily unit rental costs increased between 44% and 71% in the Hopelink Service Area.

- Sno-Valley and Bellevue lead in average multifamily unit rental cost per month.

- The Shoreline service area has the lowest rent of the five service areas, although it has still seen a continuous rise over the past decade.

- Rent increases slowed at the beginning of the COVID-19 pandemic, and briefly dropped/flattened in all services areas. However, the rate of increase has accelerated since early 2021.

- During the COVID-19 pandemic, stakeholders emphasized the importance that local government played in alleviating the burden of rental payments on households by providing rental assistance grants and passing eviction moratoriums to ensure people can remain housed.

Rent Arrears

The COVID-19 pandemic created a massive shift in the labor market in March 2020, causing many workers to be displaced from work and lose income due to public health closure and social distancing

requirements. Near the same time, Governor Jay Inslee issued a proclamation establishing a moratorium on evictions, preventing households who rent their home from being evicted due to non-payment of rent. Since March 2020, the economic recovery has been uneven with many business closures in the hospitality and restaurant industries, compounded by higher infection rates in and health burden on communities that have historically been underserved by health care and had higher rates of pre-existing health conditions and risks.

The eviction moratoriums prevented households from being evicted (and therefore temporarily decreased risk of falling into homelessness) but did not offer relief to the accrued rent. Renters are still obligated to pay the rent accrued during the moratorium. Estimates of the accrued arrears, or delinquent rent payment that households must pay back, are difficult to pinpoint. An ongoing study by the National Equity Atlas tracks the rent arrears through the Census Household Pulse Survey data. As of April 2022, the data estimate:

- Renters in the Seattle Metro Area (including King, Snohomish, and Pierce counties) have a total rent debt estimated at $243,200,200, impacting 65,000 households (roughly 11% of all renter households).

- While people across all economic segments are behind on rent, as much as 87% of renters behind on rent have moderate or low incomes (up to 80% of the area median income).

- 48,000 children live in households that are behind on rent.

Using the same data source in a different way, Help Advisor found that 13.4% of all renters nationally were at least one month behind on their rent (March 2022). Households of color are more significantly impacted, with as much as 24.6% of Black renters behind on rent, as shown in Exhibit 22.

Exhibit 22. U.S. Renters who are Behind on Rent, March 2022

Sources: Help Advisor, 2022.

The amount of back rent a household can owe is significant and can be insurmountable given the household's income. The best available data on patterns of rent arrears by household come from household data verified through the administration of federal CARES Act assistance. The King County Eviction Prevention and Rent Assistance Program provides funds for renters at or below 50% of the area median income that are behind in rent and utility payments due to COVID-19 hardships. There have

been a couple of rounds of funding, but in all cases, the need outstrips the amount of funds available.

- Under the first EPRAP program (August 2020 to June 2021), 11,631 households were served with an average per-household amount of $4,264.

- Since July 2021, the EPRAP has distributed $272,000,000 in rental assistance to 25,043 households (roughly $10,900 per household served).

- The average number of months of deferred rent per household is 8.6 months.

Insufficient Housing Supply

Perhaps the greatest factor driving increasing housing costs is insufficient housing supply relative to population growth. In the Central Puget Sound Region, housing supply has not kept pace with population growth, resulting in increased competition for housing. This competition, coupled with rising incomes, has put upward pressure on rents.

Exhibit 23 illustrates the undersupply of housing affordable to lower income households, that is households earning 80% AMI or less. Limited housing production relative to population growth has created very tight housing markets. To assess the degree of that undersupply we compare the number of households at the income level and the number of housing units that would be considered affordable to that income. The number of housing units affordable to this group include naturally occurring affordable housing (NOAH), which is housing that is relatively less expensive often because it is older, less conveniently located, or has fewer amenities. In addition to NOAH, this analysis also includes all housing that is made more affordable through the use of local, state, and federal subsidy programs. Those subsidies could be considered "shallow" in that they slightly reduce the cost of development to encourage inclusion of affordable units, or "deep" in that they cover the majority of the housing cost to the household.

Comparing number of households to number of housing units yields a nominal surplus of housing units. However, when we look at the number of units available to lower income households, we see a significant undersupply of affordable units because many units that would be affordable to lower income households are occupied by higher income households, a phenomenon known as "down renting." The result is that many lower income households are living in housing that is considered unaffordable based on their incomes and are paying more than 30% of their income on rent (enduring housing cost-burden). Additionally, despite fair housing laws, there is still ample evidence of bias in rental markets that disadvantage low income people, people with children, BIPOC individuals, and people who have experienced financial distress. These factors can lead to higher fees and rents. Furthermore, given the region's current rate of economic growth and market conditions, there is significant redevelopment pressure on older housing stock that may be more affordable. The result is increased displacement pressure on lower income households who are already priced out of the market.

Exhibit 23. Undersupply of Lower Income Rental Housing, 2018
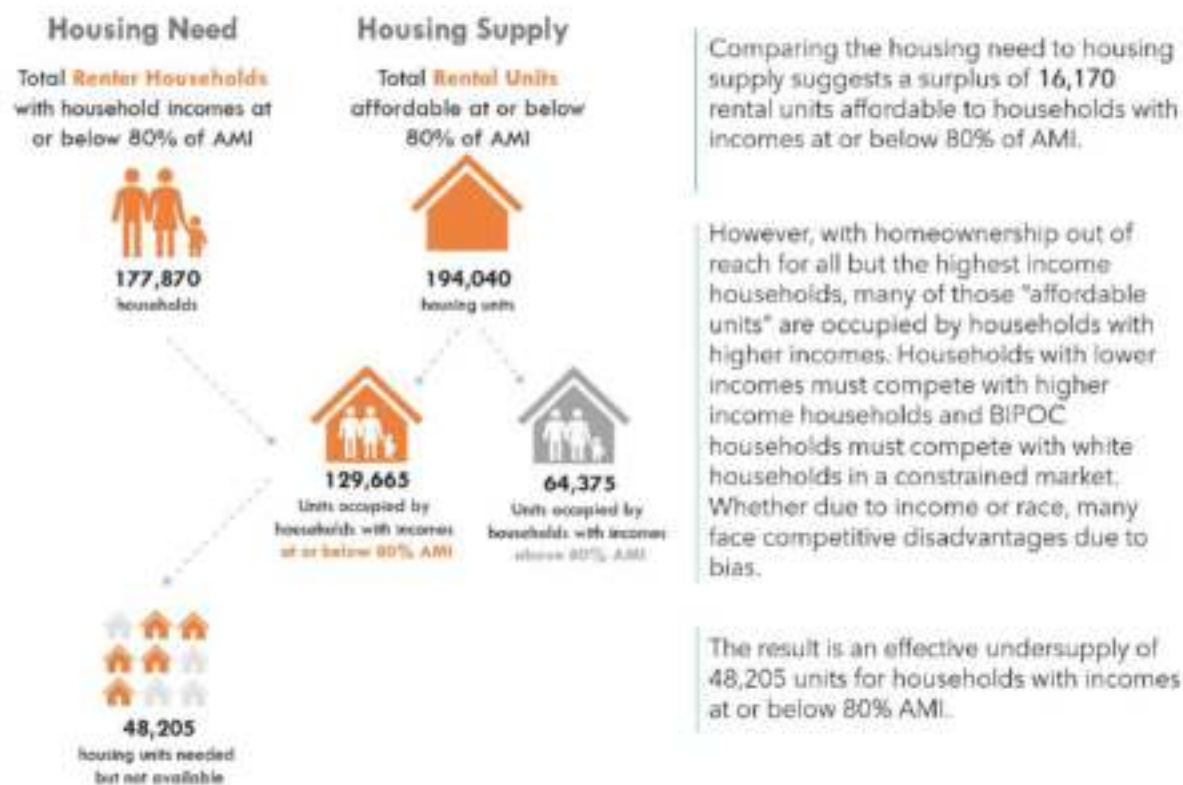
Sources: U.S. Department of Housing and Urban Development, Consolidated Housing Affordability Strategy (based on U.S. Census American Community Survey 5-yr Estimates, 2014–2018); BERK, 2022.

- For households with incomes of 80% of AMI or less, there is an effective undersupply of 48,205 units that would be considered affordable to households in this income range.

- The shortage is more significant for lower earning households:

  - There is an effective undersupply of 69,800 units for households earning 50% of AMI or less, roughly equivalent to 185% of the federal poverty level (FPL). Building housing affordable to households with incomes in this range often requires some public subsidy.

  - There is an effective shortage of 54,185 units for households with incomes of less than 30% of AMI, roughly the FPL. Households with incomes in this range are rarely served by the private market and require deep public subsidies for stable housing.

It has long been the case that the private housing market does not produce housing affordable to households with very low incomes, including households experiencing poverty. There are a number of housing subsidy programs meant to ensure stable housing for households that qualify, with federal programs being the most significant program available for households with very low incomes.

Exhibit 24 shows the count and location of the 6,100 federally subsidized units in Hopelink's services areas, including the 446 that are set to expire in 2021. The number of households that qualify for the federal housing programs far outstrips the number of households the program serves. In King County, the

waitlist is several years long and administered through a lottery, with the vast majority of qualified households never benefiting from the program.

Exhibit 24. Federally Assisted Rental Affordable Housing, 2021

Number of Federally Assisted Rental Affordable Units	
Bellevue	2,346
Kirkland/Northshore	1,521
Redmond	908
Shoreline	1,187
Sno-Valley	138
Total	**6,100**

Sources: National Housing Preservation Database, 2021; BERK, 2022.

- The federally subsidized housing units are located primarily in more urban areas, with little housing units available in Sno-Valley.

- Because public housing programs target households with very low incomes, they impact the geographic dispersion of very low income households in the region. Voucher programs are intended to provide households with greater options in terms of where they live.

- While the federally subsidized housing is primarily located in urban areas convenient to services and employment opportunities, the number of units available is very small relative to the need.

In addition to the loss of naturally occurring affordable housing[9] among older housing stock, many subsidized affordable units will convert to market-rate after a set number of years. While some owners

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[9] Naturally Occurring Affordable Housing (NOAH) refers to residential rental properties that are affordable but are unsubsidized by any federal program. Rents are relatively low compared to the regional housing market.

of affordable housing buildings will renew the covenants to keep the units affordable, high demand for apartment buildings by local and international institutional investors disincentivizes property owners from renewing the affordability covenants.

TENURE BY INCOME LEVEL

The primary factor that impacts housing opportunity is household income. The type of supports necessary to ensure households can maintain their housing and prevent displacement or homelessness depend on whether the household rents their housing or owns their housing. Households with low incomes that rent their housing are particularly vulnerable to housing cost burden (paying more than they can afford on housing), displacement, eviction, and homelessness. The assessment of need for affordable housing groups households based on income categories relative to median income AMI, rather than the FPL.[10] Housing data are presented according to five ratios to AMI.

- Very Low Income—Under 30% of AMI

- Low Income—30-50% of AMI

- Moderate Income—50-80% of AMI

- Lower Middle Income—80-100% of AMI

- Above Median Income—Over 100% of AMI

A common convention is to use the Very Low Income category interchangeably with the FPL. While not completely analogous, households with income below 50% of AMI would translate roughly to households under 185% of the FPL.

Exhibit 25. Owner and Renter Households by Income Level, 2018
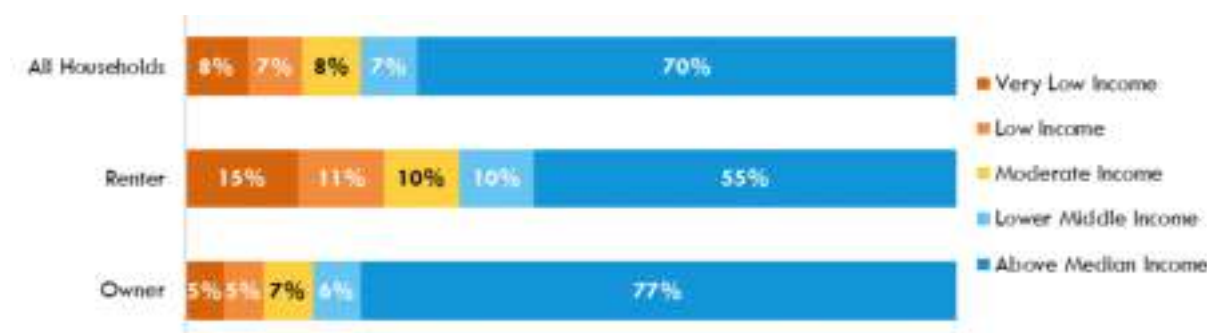
Sources: U.S. Department of Housing and Urban Development, Consolidated Housing Affordability Strategy[11] (based on U.S. Census American Community Survey 5-yr Estimates, 2014–2018); BERK, 2022.
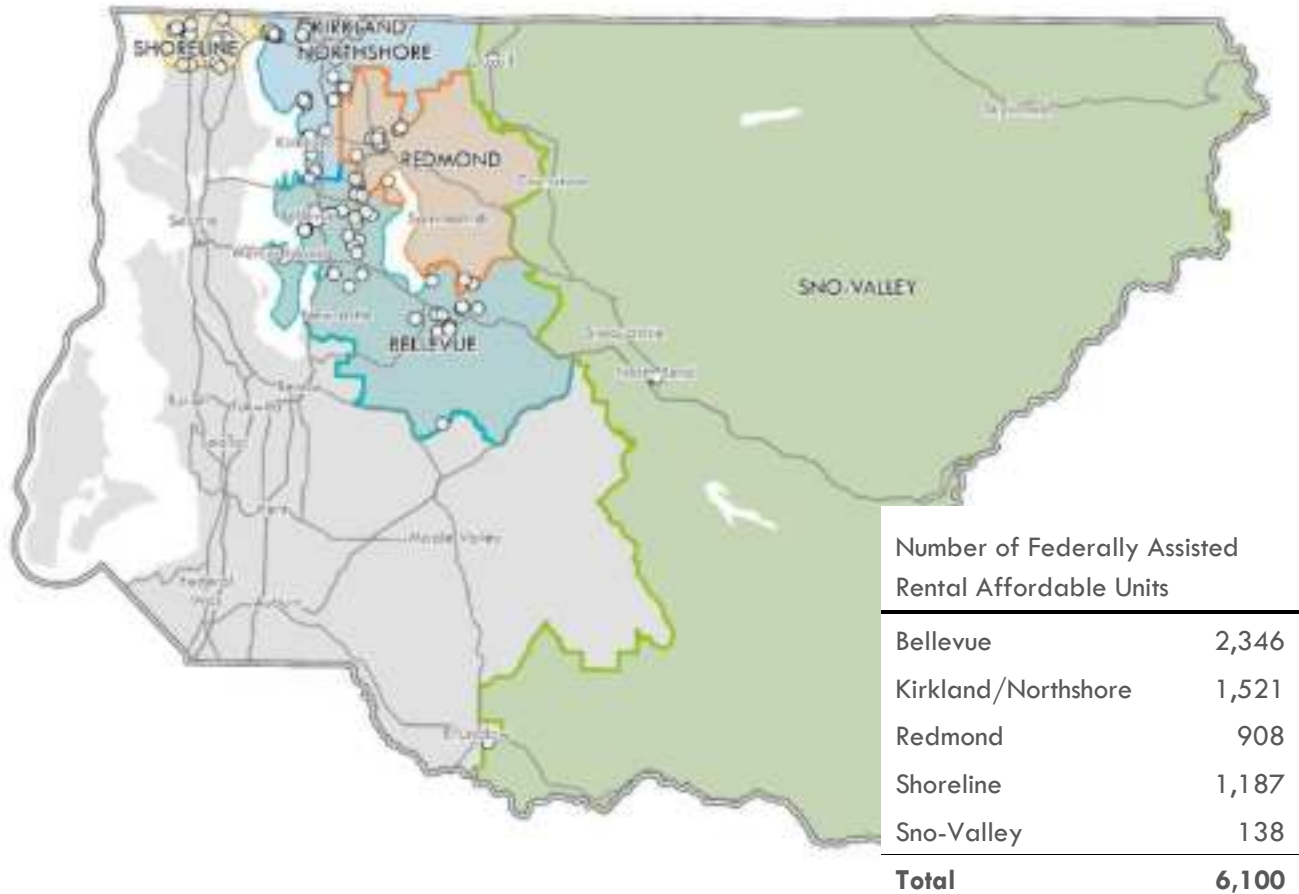
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[10] The data in this section is presented relative to area median income (AMI), a common measure for assessing the affordability of housing within a given market area. The assessment uses HUD estimates of households by ratios to AMI prepared by HUD's Consolidated Housing Affordability Strategy (CHAS) program, the most accurate depiction of various household attributes that is available. HUD calculates 2021 area median income (AMI) for King County to be $115,700 for a four-person household.
[11] HUD provides annual housing estimates through the Comprehensive Housing Affordability Strategy program (CHAS) on housing affordability, household income, and household composition. CHAS estimates are derived from ACS data.

Exhibit 25 summarizes households in the Hopelink Service Area within each income category by housing tenure. Roughly a quarter (26%) of renter households have very low incomes or low incomes, 50% of AMI or less. Given their limited purchasing power, it is likely these households would face a significant challenge to find new housing if they are displaced from their current housing either due to eviction, rising rents, or redevelopment.

Exhibit 26 shows the breakdown of Hopelink Community Services Clients by the same income levels for the fiscal year 2020. The high representation of households in the very low income and low income groups indicates a large degree of housing vulnerability on the part of Hopelink's clients.

Exhibit 26. Hopelink Community Services Clients by Income Level, FY 2020

Legend:
- Very Low Income
- Low Income
- Moderate Income
- Lower Middle Income
- Above Median Income

Hopelink Community Services Clients: 79% | 16% | 2%

Sources: Hopelink, 2019; BERK, 2022.

- Nearly 80% of clients are in the very low income group, with 16% in the low income group and just 2% in the moderate income group. Just 0.5% of clients reported incomes above the area median income.

HOUSING COST BURDEN

A common threshold of affordability is 30% of a household's income, so a housing unit is considered affordable if a household spends no more than 30% of their gross income on housing costs (rent plus basic utilities or gross monthly owner costs). Households are cost burdened if they pay more than 30% of their income towards housing costs and severely cost burdened if they pay more than 50% of their income towards housing costs. Experiencing either housing cost burden or severe cost burden leaves insufficient resources to meet the household's basic needs. Exhibit 27 presents the rates of housing cost burden for all households in the Hopelink Service Area and Exhibit 28 presents the rates of housing cost burden for renter households by income band for each of Hopelink's service areas.

Exhibit 27. Housing Cost Burden by Tenure in All Service Areas, 2018

All Households: 12% | 15% | 72% | 1%
Renter: 18% | 18% | 63% | 1%
Owner: 9% | 14% | 77% | 1%

Legend:
- Severely Cost Burdened (>50%)
- Cost Burdened (30-50%)
- Not Cost Burdened
- Not Calculated*
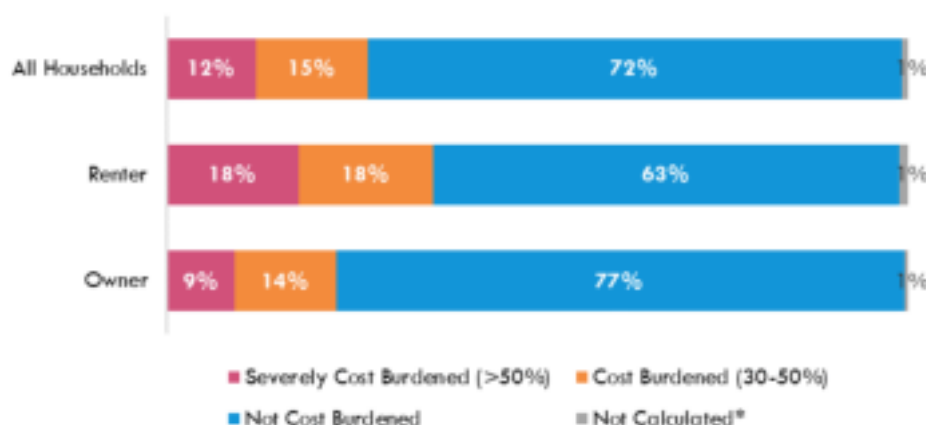
Note: HUD publishes household cost burden estimates for areas based on data from the ACS 5-year survey. The latest survey period for which cost burden data is available is 2014 to 2018, though housing costs have continued to increase since 2018. HUD does not calculate cost burden for households with no income or negative income.

Sources: U.S. Department of Housing and Urban Development, Consolidated Housing Affordability Strategy (based on U.S. Census American Community Survey 5-yr Estimates, 2014–2018); BERK, 2022.

Exhibit 28. Renter Household Cost Burden by Income Level in All Service Areas, 2018
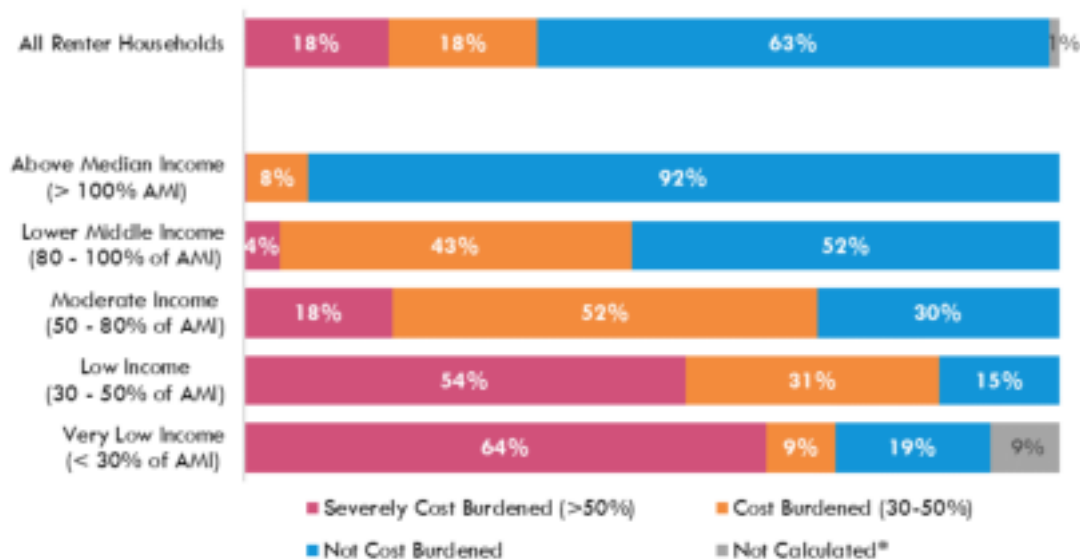
Sources: U.S. Department of Housing and Urban Development, Consolidated Housing Affordability Strategy (based on U.S. Census American Community Survey 5-yr Estimates, 2014–2018); BERK, 2022.

Data on cost burden is released by race and ethnicity, however, the margins of error are significantly higher due to the cross tabulation of multiple data points. For that reason, data in Exhibit 29 is presented **at the city level** and not broken down by Hopelink service areas. Notably, the margins of error prevent data being presented for cities and towns in the Sno-Valley service area. In addition to Bellevue, Kirkland, Redmond, and Shoreline, data is shown for King County overall.

- Cost burden and severe cost burden affects races and ethnicities differently. In King County overall, the BIPOC population experiences high rates of severe cost burden and similar rates of cost burden as compared to the White alone population, with the Black / African American population experiencing the highest rates across the county.

- In Bellevue, Kirkland, and Redmond, the White alone population experiences higher rates of cost burden and severe cost burden as compared to the BIPOC population overall.

- The City of Shoreline has higher rates of cost burden or severe cost burden compared to King County overall, with 50% of the BIPOC population in Shoreline experiencing cost burden or severe cost burden, and nearly two-thirds of the Hispanic or Latino population experiencing cost burden or severe cost burden.

Exhibit 29. Renter Household Cost Burden by Race/Ethnicity by City (not Service Area), 2018

Notes: Other* indicates American Indian / Alaska Native, Native Hawaiian / Pacific Islander, and people of two or more races. Cities in the Sno-Valley area are excluded due to high margins of error.

Sources: U.S. Department of Housing and Urban Development, Consolidated Housing Affordability Strategy (based on U.S. Census American Community Survey 5-yr Estimates, 2014–2018); BERK, 2022.
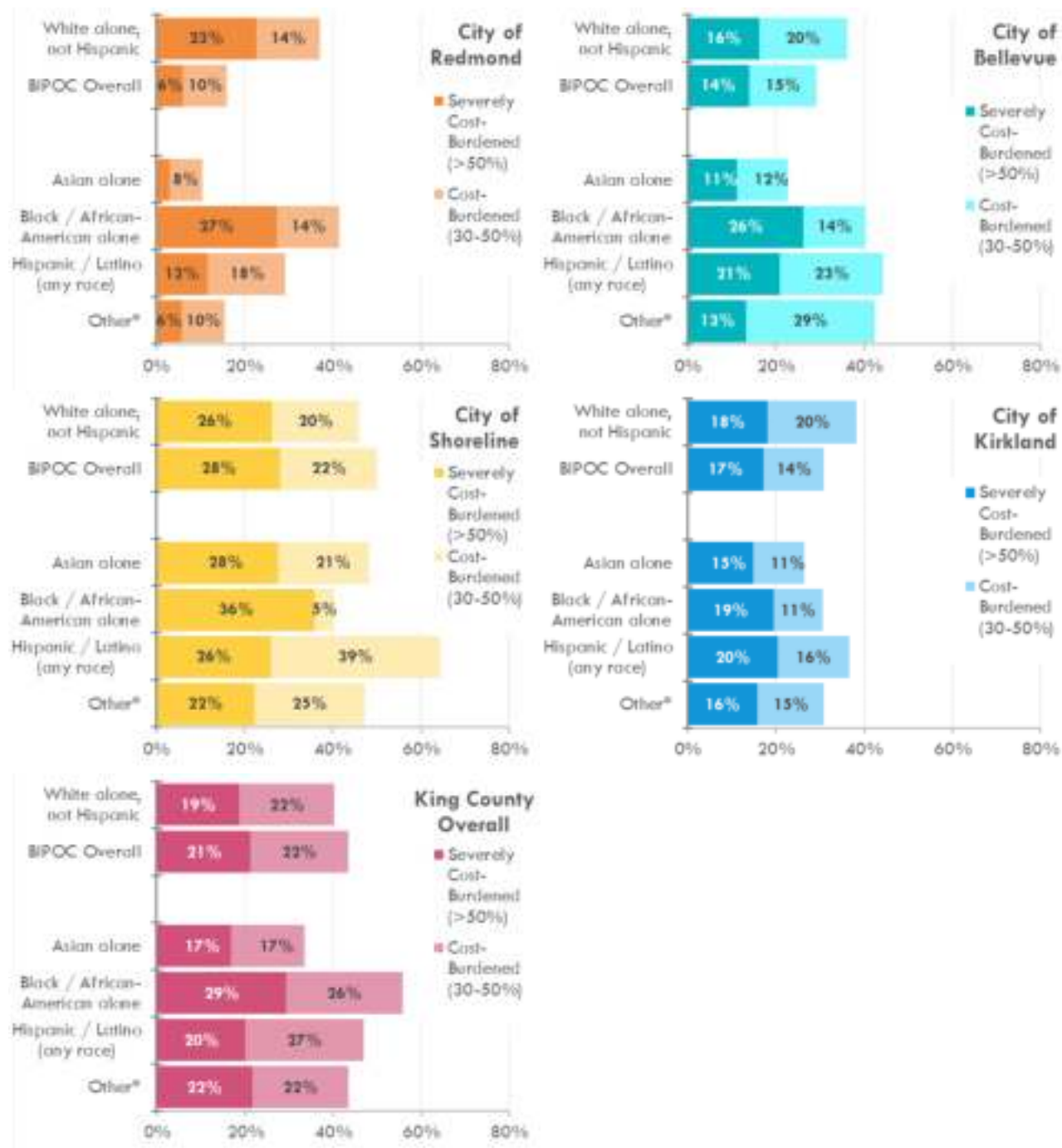
HOMELESSNESS

While rising rents relative to incomes intuitively creates housing instability, only recently have researchers empirically demonstrated the relationship between market rents and homelessness. Research has demonstrated that when housing prices force typical households to spend more than 22% of their income on rent, those communities begin to experience rapid increases in homelessness. When the typical households are spending more than 32% of income on rent, there is a faster-rising rate of homelessness (Glinn, Byrne, & Culhane, 2021).

Homelessness can affect the ability of individuals and families to find and keep jobs, and it increases their risk of experiencing poverty. Family homelessness impacts the health and life outcomes of children, with homeless children twice as likely to experience emotional or behavioral struggles. Homelessness can be due to structural factors related to the supply of affordable housing, as well as individual factors like domestic violence, medical conditions, mental health, disability, or behavioral health challenges.

All Home, the Seattle/King County Continuum of Care, conducts an annual point-in-time (PIT) count of people experiencing homelessness. The PIT offers a snapshot of the number of people experiencing homelessness in emergency shelters and transitional housing, as well as those sleeping outside and in other places not meant for human habitation. Even with the assistance of housing service providers and advocates, as a non-intrusive, visual enumeration of individuals that occurs on one night, the PIT likely undercounts individuals experiencing homelessness.

The PIT's count of people experiencing homelessness rose year-over-year from 2012 through 2018, and then fell slightly from the 2018 peak during 2019 and 2020 (Exhibit 30). Although the data appears somewhat stable, entries and exits from homelessness are extremely fluid, as measured by the King County homeless response system. In 2020, for example, almost 17,000 households exited the County's homeless response system, while more than 14,000 entered. The majority of the households entering and exiting homelessness in 2020 were households of color (57% for both). The County enrolled roughly 2,600 households in its Rapid Re-Housing program from October 2020 to September 2021, and of this total, about 57% found housing during that year-long period while 4% returned to experiencing homeless within six months.

Exhibit 30. Homeless Individuals in King County, Point-in-time Count, 2012–2020
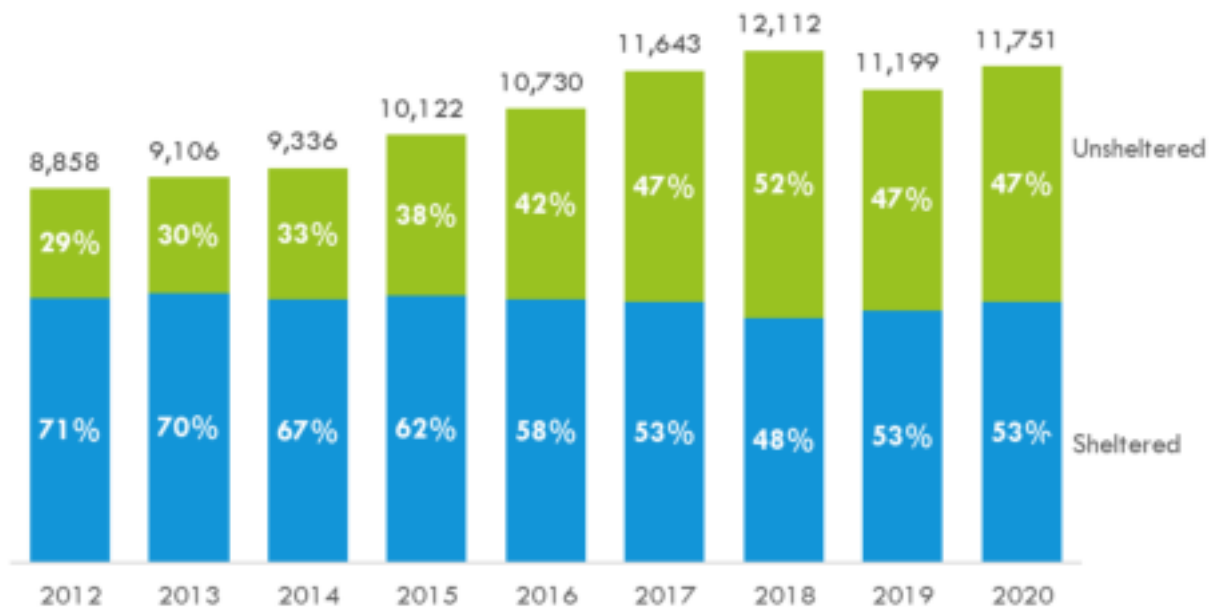
Sources: Washington State Department of Commerce & Continuum of Care, 2012–2020. BERK, 2022.

According to the 2020 PIT count, more than half of people experiencing homelessness in King County are people and families of color, and nearly one-fifth of those experiencing homelessness are under the age of 18 (Exhibit 31).

Exhibit 31. Characteristics of Adults Experiencing Homelessness, 2020
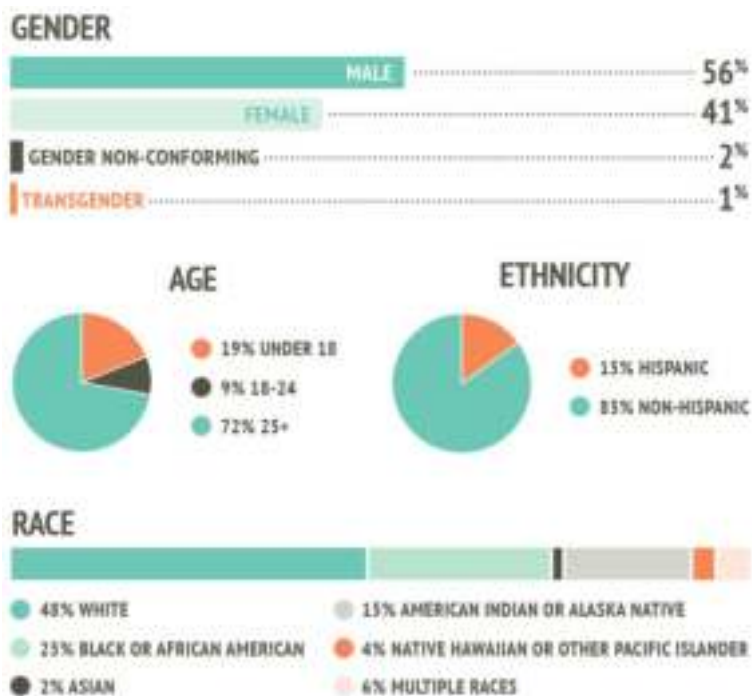
Source: King County 2020 Point-in-Time Count (All Home), 2020.

There are insufficient transit and transportation options for people with low incomes, particularly outside of urban centers.

Hopelink's transportation services provide reliable and affordable access to travel for clients in King and Snohomish counties. The three programs — DART, Medicaid Transportation, and Mobility Management — ensure that clients can connect to vital services and support programs. Exhibit 32 shows the home location of Hopelink transportation clients in King County for fiscal year 2020 (July 1, 2019 through June 30, 2020). Importantly, this period overlaps with a portion of the COVID-19 pandemic, which had a significant impact on transportation habits and options.

Exhibit 32. Hopelink Non-Emergency Medical Transportation Clients by Zip Code, FY2020

	Client Count	Percent of All
Bellevue	1,415	27%
Kirkland/Northshore	1,239	23%
Redmond	707	13%
Shoreline	1,687	32%
Sno-Valley	266	5%
Total Service Area:	**5,314**	
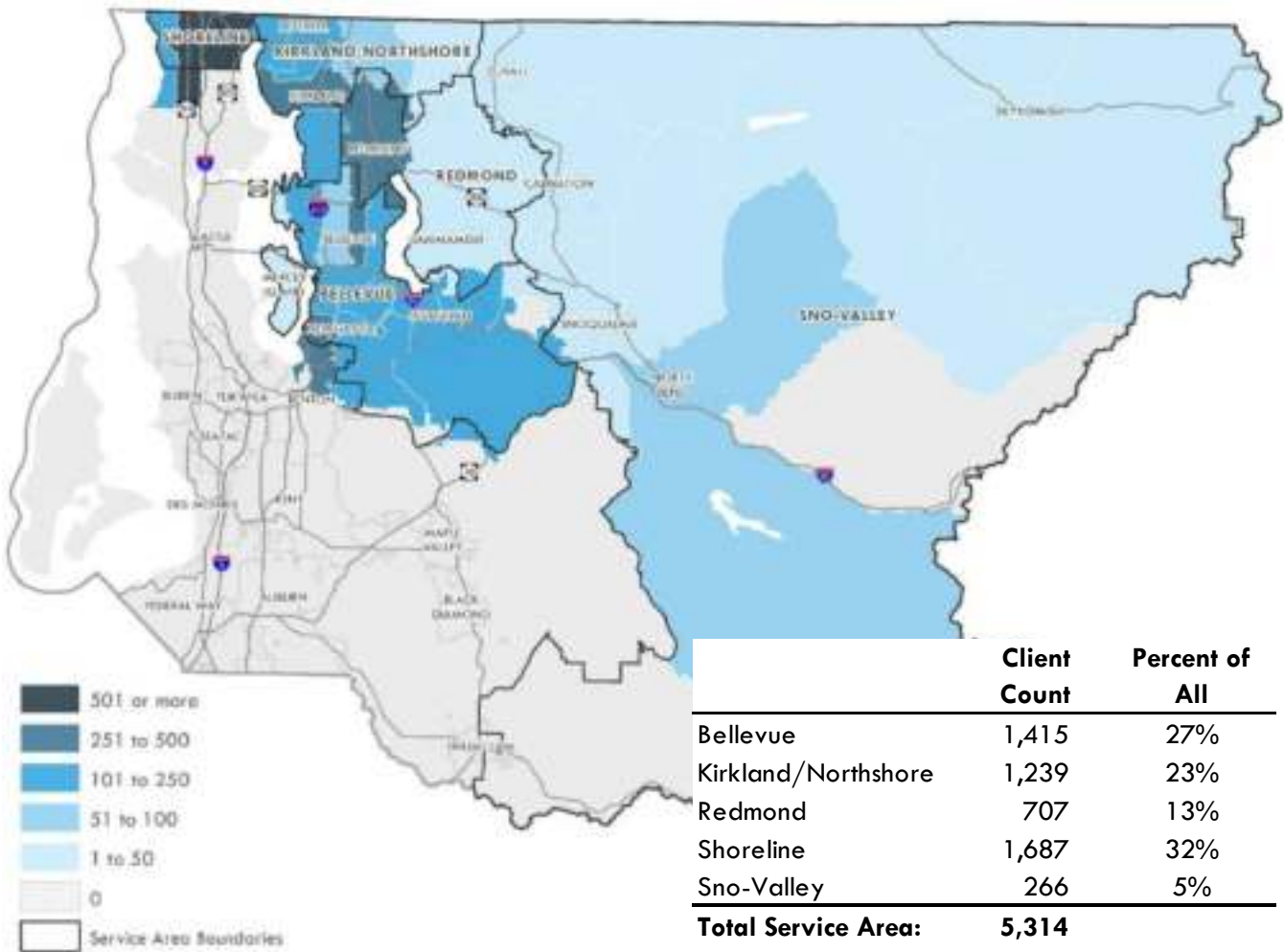
Sources: Hopelink, July 2019 – June 2020; BERK, 2022

▪ The Shoreline service area has the highest number of Hopelink transportation clients at 1,687, representing nearly a third of all clients.

▪ Bellevue and Kirkland/Northshore both account for approximately one quarter of Hopelink transportation clients.

▪ Sno-Valley, the most rural service area with the fewest transit options, only represents 5% of Hopelink transportation clients.

REGIONAL TRANSPORTATION NEEDS

In February 2021, the King County Mobility Coalition released a Transportation Needs Assessment covering all of King County. The Coalition identified twenty-one (21) unmet needs in King County's mobility network, with five needs standing out at most urgent in their survey data and literature review. The identified needs reflect challenges faced by Hopelink transportation clients as well as the areas Hopelink serves in general. The key findings include:

- *Populations residing in rural and suburban King County need better transportation options to connect to employment and medical centers.*

- *Populations residing in rural and suburban King County need better access within their own neighborhoods.*

- *Individuals with limited-English proficiency face barriers in utilizing specialized transportation services due to a lack of awareness associated with missing in-language and culturally competent transportation education and outreach.*

- *Interested riders are confused or overwhelmed by the process of understanding their mobility options – particularly how specialized transportation providers operate with varying service areas, trip types, and eligibility requirements.*

- *Riders accessing employment during traditional off-peak hours (e.g., evenings and weekends) need reliable and quick options."*

Additional information is available in the full [needs assessment](#) from the King County Mobility Coalition.

COMMUTE TIME

Commute time is an important aspect of transportation costs. Exhibit 33 shows the percent of workers aged 16 and over who have a commute time of over 45 minutes.

Exhibit 33. Percent of Workers Age 16+ with Commute Times over 45 Minutes, 2019

Legend:
- Service Area Boundaries
- Over 30%
- 25 - 30%
- 20 - 25%
- 15 - 20%
- 10 - 15%
- Under 10%
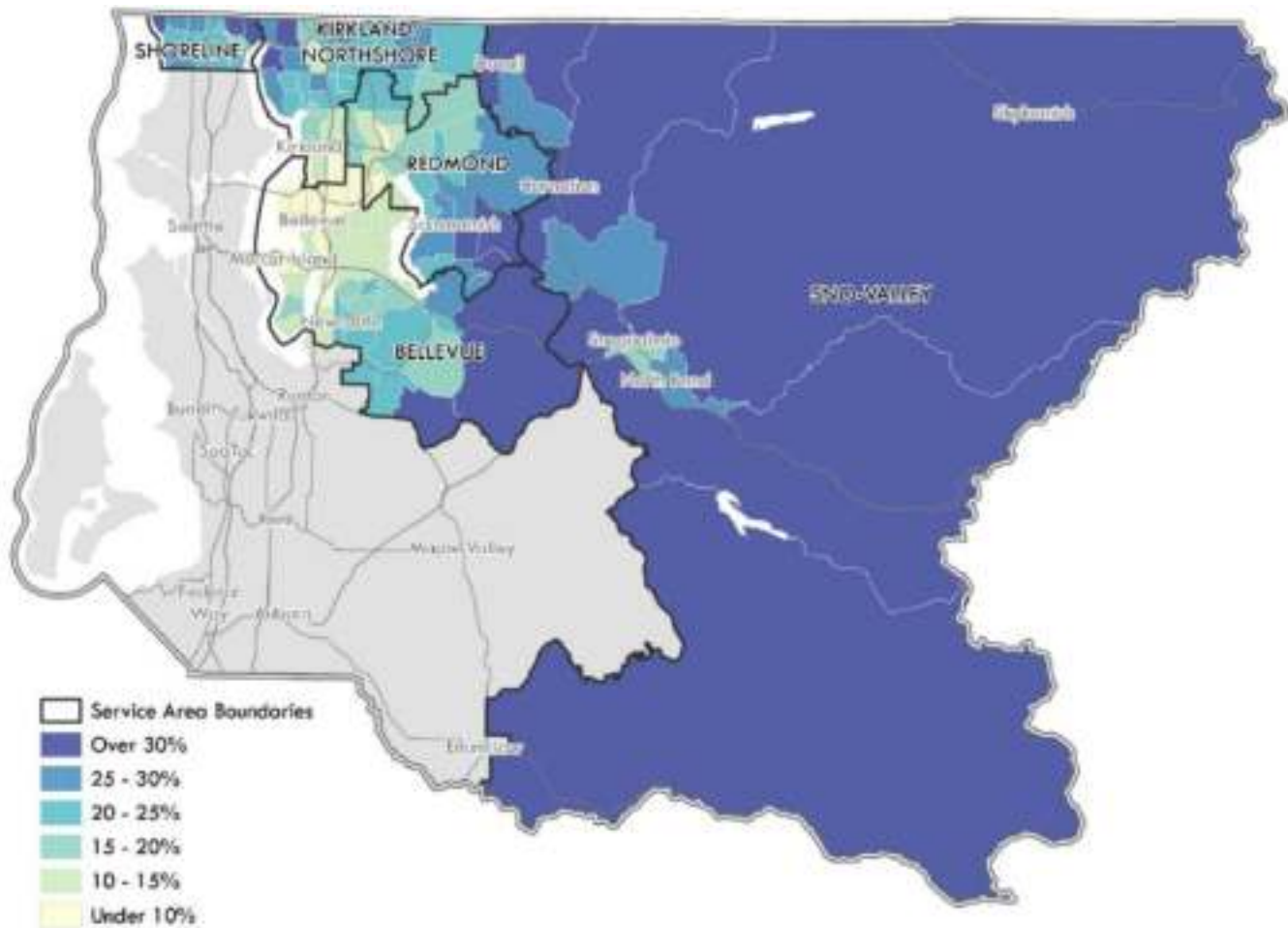
Sources: U.S. Census American Community Survey 5-Year Estimates, 2015-2019, Tables B08303; BERK, 2022.

- The rural parts of the Hopelink Service Area, Sno-Valley, east Bellevue, and east Redmond, all have higher concentrations of workers with commutes over 45 minutes.

- Certain portions of the Shoreline and Kirkland/Northshore services areas also have high concentrations of workers with commutes over 45 minutes.

- The core areas of Bellevue, Kirkland/Northshore, and Redmond, which are near larger mixed-use centers, have lower commute times.

LOCATION OF LOW-WAGE WORKERS

Workers earning low wages are particularly susceptible to high transportation costs. The U.S. Census Longitudinal Employer Household Dynamics (LEHD) program releases data on the home location of workers by income levels and other demographics. For this program, low wage is considered making less than $1,250 per month, a metric that for nearly all households, represents income under the poverty level. However, this data shows actual job wages, and not total household income, as many people could be working multiple jobs or live in households with additional workers.

Exhibit 34 shows the home location of low wage workers in the Hopelink Service Area by census block group and the breakdown in jobs by earnings level broken down by service area.

Exhibit 34. Home Location of Workers Making Under $1,250 per Month, 2019
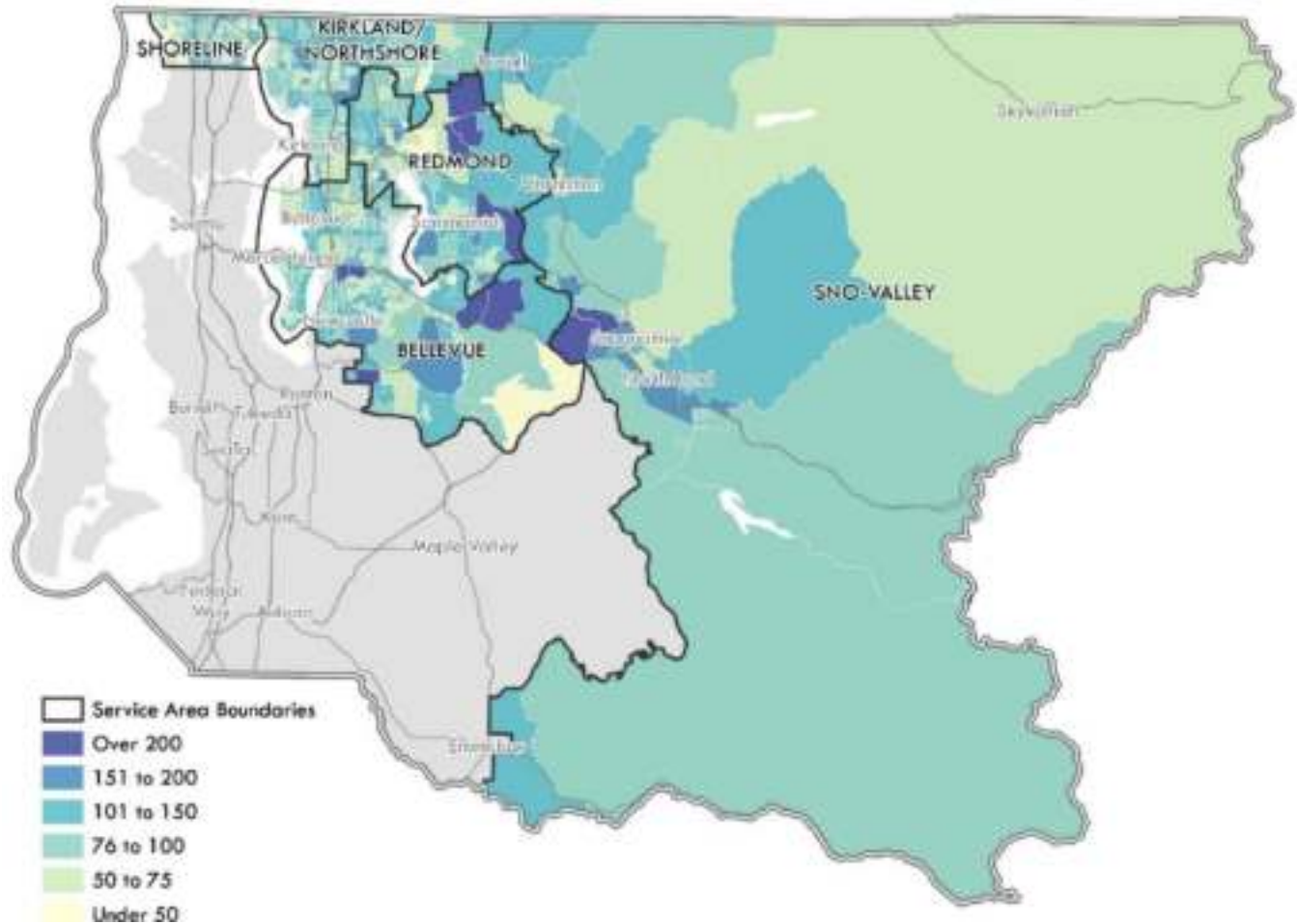
	Total Jobs	Jobs with Earnings Under $1,250 per Month		Jobs with Earnings Between $1,250 and $3,333 per Month		Jobs with Earnings Over $3,333 per Month	
		#	%	#	%	#	%
Bellevue	119,249	15,509	13%	19,359	16%	84,381	71%
Kirkland/Northshore	86,127	11,423	13%	15,020	17%	59,684	69%
Redmond	74,762	8,869	12%	10,638	14%	55,255	74%
Shoreline	35,851	5,503	15%	8,038	22%	22,310	62%
Sno-Valley	29,620	4,485	15%	5,508	19%	19,627	66%
Total Service Area	**345,609**	**45,789**	**13%**	**58,563**	**17%**	**241,257**	**70%**

Source: U.S. Census, Longitudinal Employer Household Dynamics, 2019; BERK, 2022.

- People earning low wages live in *all* parts of the Hopelink Service Area.

- Snoqualmie and North Bend have high counts of low wage workers, along with parts of the Bellevue and Redmond service areas.

- Shoreline and Sno-Valley have a higher percentage of workers with earnings between $1,250 and $3,333 per month, while Bellevue and Redmond have a higher percentage of workers with earnings over $3,333 per month.

As workers earning lower wages and people experiencing poverty endure higher transportation cost burden, the geographic intersection between low job earnings and high commute time is likely an area where Hopelink can focus efforts on outreach and service delivery of its transportation programs.

TRANSPORTATION COSTS

Housing affordability measures typically ignore the cost of transportation, yet it is consistently the second-largest expense for households. The U.S. Bureau of Transportation Statistics reports that across all households, transportation costs represent 16% of total spending, and in rural areas largely devoid of transit options, transportation costs represent 20% of total spending.[12] With historically high gas prices in 2022,[13] transportation cost burden is likely to be exacerbated for households who rely predominantly on personal vehicles.

Transportation costs are driven in large part by neighborhood location and characteristics, such as walkability, proximity to jobs, and diversity of job types. Data from the Center for Neighborhood Technology (CNT) provides a breakdown of transportation costs as a percent of income for areas within King County. While slightly dated (last updated in 2017), this data provides a geographically specific look at transportation costs as a percent of income.

As of 2017, CNT estimates that 50% of household income in King County is spent on Housing and Transportation; with annual transportation costs **representing 19% of household incomes** on average. Exhibit 35 shows CNT's map of housing and transportation costs as a percent of income for most of the Hopelink Service Area and summarizes how much King County residents spend on transportation.

"I'm on disability, my car broke down so I have transportation issues. Bus service where I live is bad. I'm isolated and can't afford Uber or car rental."

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[12] https://data.bts.gov/stories/s/ida7-k95k#household-expenditures-in-urban-and-rural-areas
[13] The U.S. Energy Information Administration tracks the weekly retail cost of All-Formulations Gasoline for the nation. In May 2022, retail prices reached an average of $4.49 per gallon, the highest price in 30 years. Retail gasoline prices have risen 66% since the pandemic low of $1.79 per gallon in April 2020.

Exhibit 35. King County Transportation Costs as Percent of Income, 2017

Transportation Costs % Income

| | < 8% | 8-12% | 12-15% | 15-18% | 18-22% | 22-26% | 26-29% | 29%+ |

	Population	% of Population
< 8%	0	0%
8 - 12%	50,825	2.5%
12 - 15%	86,812	4.2%
15 - 18%	533,067	26.1%
18 - 22%	1,122,976	55%
22 - 26%	246,470	12.1%
26 - 29%	2,945	0.1%
29% +	0	0%
Total	2,043,095	100%
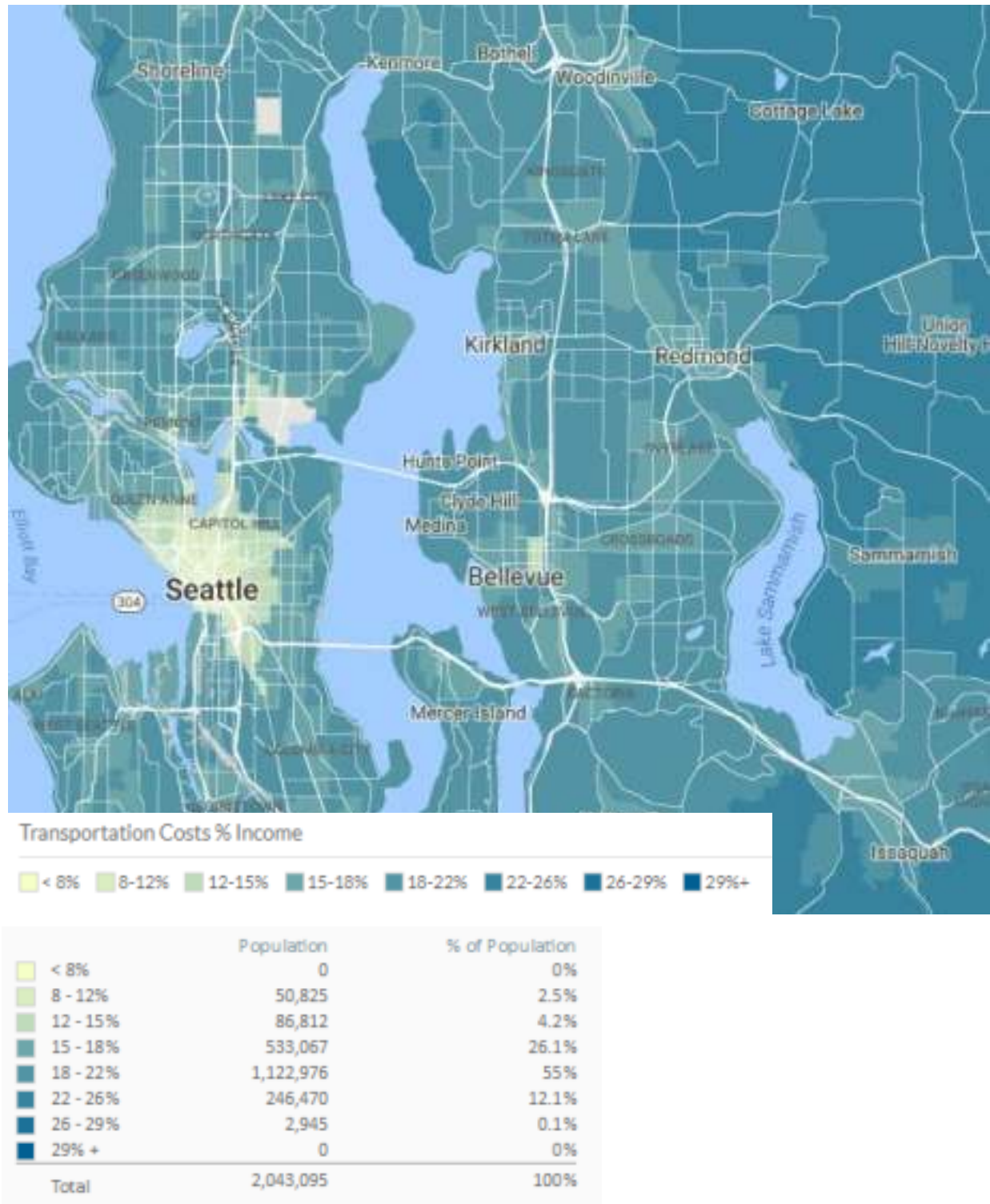
Note: These statistics are modeled for the Regional Typical Household. Income: $70,475. Commuters: 1.19. Household Size: 2.54. (Seattle-Tacoma-Bellevue, WA)

Source: Center for Neighborhood Technology, King County H+T Fact Sheet.

Sound Transit has expanded light right access in recent years, and further expansion in the coming decade will provide greater transit access in certain communities, ideally decreasing vehicle reliance and lowering transportation costs. However, much of the Hopelink Service Area still lacks reliable transit access, and those communities will continue to rely on options other than public transit for the foreseeable future, especially those areas well outside of the urban centers served by high-frequency transit.

THEME ❹

There is persistent evidence of food insecurity and hunger.

Food insecurity means that households are at times unable to acquire adequate food for one or more household members due to insufficient money and other resources for food (Coleman-Jensen, Rabbitt, Gregory, & Singh, 2020). In the U.S., food insecurity affects around one in seven households with children (USDA, 2020).[14] Food insecurity has been linked to many negative health and developmental outcomes including obesity, asthma, depression, and delayed cognitive function. Children from families with food insecurity are more likely to have social and behavioral problems, do poorly in school, need medical care and hospitalization, and develop chronic diseases (Center on Hunger and Poverty, 2002). People who experience food insecurity are also likely to reduce, skip, delay, or use lower-cost medications due to financial constraints.

Hunger and food insecurity are linked to low wages and rising housing costs.

Research has long tied minimum wage employment to food insecurity, with many noting that the current federal minimum wage is insufficient to support a minimal diet, billing it a "starvation wage." Households with low-wage workers, those working part-time, or those working multiple jobs are significantly more likely to be food insecure than those working full-time at one job paying higher wages. (Drexel University, 2021). Housing affordability is also linked to food insecurity. Racial bias in housing and food deserts have left historically minority and low income neighborhoods with limited groceries and lack of fresh produce (Deener, 2017). National studies have found that families experiencing food insecurity had 62% higher odds of also facing housing instability, and families who have housing instability had 40% increased odds of also facing food insecurity (Center for Hunger-Free Communities, 2021).

Feeding America, a network of food banks in every county in the country, estimates the number of people and children experiencing food insecurity in each county of the U.S. Estimates are developed using local factors related to unemployment, student poverty, median income, homeownership, disability

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[14] Food insecurity means that households are at times unable to acquire adequate food for one or more household members because they had insufficient money and other resources for food (Coleman-Jensen, Rabbitt, Gregory, & Singh, 2020).

status, and other demographic variables (Gundersen, Strayer, Dewey, Hake, & Engelhard). The estimated number of people experiencing food insecurity in King County is presented in Exhibit 36.

Exhibit 36. Estimates of Adults and Children Experiencing Food Insecurity in King County, 2015–2019
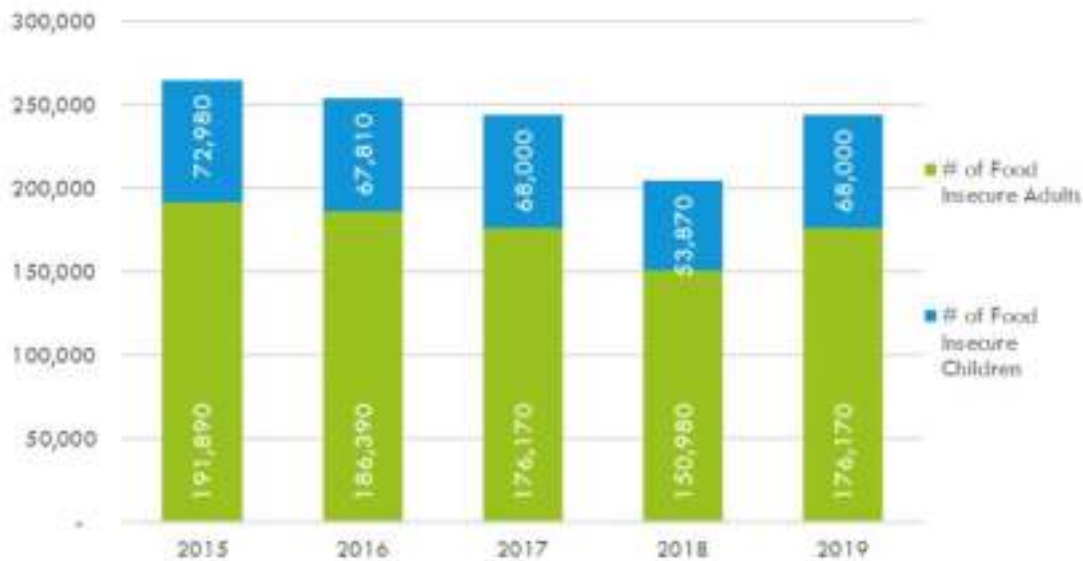
Sources: Map the Meal Gap; Feeding America 2021; BERK, 2022

- Following national patterns, food insecurity declined between 2015 and 2019. In King County, an estimated 20,700 fewer people were experiencing food insecurity in 2019 compared to 2015, and the rate of food insecurity is estimated to have dropped 1.4 percentage points (from 12.9% of the population in 2015 to 11.5% in 2019).

- In 2019, an estimated 41.3% of the people experiencing food insecurity had incomes of more than 200% of the FPL, demonstrating the insufficiency of poverty-level wages in supporting adequate nutrition. This is a slight increase since 2015 (2 percentage points). About half (50%) of children experiencing food insecurity live in households with incomes above 185% of the FPL. This percentage has increased three percentage points since 2015, suggesting increasing food insecurity for working households (Gundersen, Strayer, Dewey, Hake, & Engelhard).

The cost of a healthy diet has continued to rise. In August 2021, the USDA updated its estimates of the cost of a healthy diet to reflect increased costs and updated dietary guidance (it had not been updated since 2006). The USDA estimates that the lowest possible cost of a nutritious, cost effective diet prepared at home for a family of four is $835.57 per month (June 2021 estimate). It should be noted that it may not always be practical for working parents to prepare all food at home, given schedules, skills, and available cooking equipment.

SECTION 2. COMMUNITY CHARACTERISTICS

This section provides a snapshot of community characteristics for Hopelink's services areas. Hopelink serves a broad area comprised of diverse communities with diverse needs. Community stakeholders value the beauty and safety of the area and characterize the community as being a good place to live. They value the inclusivity and tranquility of the neighborhoods and are appreciative of the services that are available to support stability in their current lives, as well as the opportunities available for themselves and their children's future. However, underlying this appreciation and love of the area in which they live, there is a layer of fatigue, anxiety, and stress related to rising costs and overlapping struggles to make ends meet. Community members hope to be able to remain in the community, to be able to secure and maintain housing, employment, and basic needs so that they can continue to contribute to and benefit from the assets that East and North King County offers. Their struggles feel invisible against the prosperity in the region. They seek fair policies that protect working families, low-income individuals, and people overcoming personal challenges from exploitation and displacement out of the community. Many also stress the importance of providing basic services to the community's less fortunate to reduce suffering and to protect the dignity and humanity of everyone.

The following population and household characteristics can inform Hopelink's service approach and delivery. Information on the population characteristics can help Hopelink identify barriers to service and measures to mitigate those barriers. In addition, information on the household economics can help Hopelink anticipate who is at risk of experiencing poverty and what types of support may be most effective by building on the current skills and experience of community members.

When available, the needs assessment includes estimates of the percent of Hopelink's clients reflecting the demographic or economic variable being presented. Exhibit 37 presents the number of people participating in Hopelink programs across its service area.

Exhibit 37. Hopelink Program Participation by Census Tract, FY2020

Legend:
- 500 to 625
- 251 to 500
- 101 to 250
- 51 to 100
- 1 to 50
- 0
- Service Area Boundaries
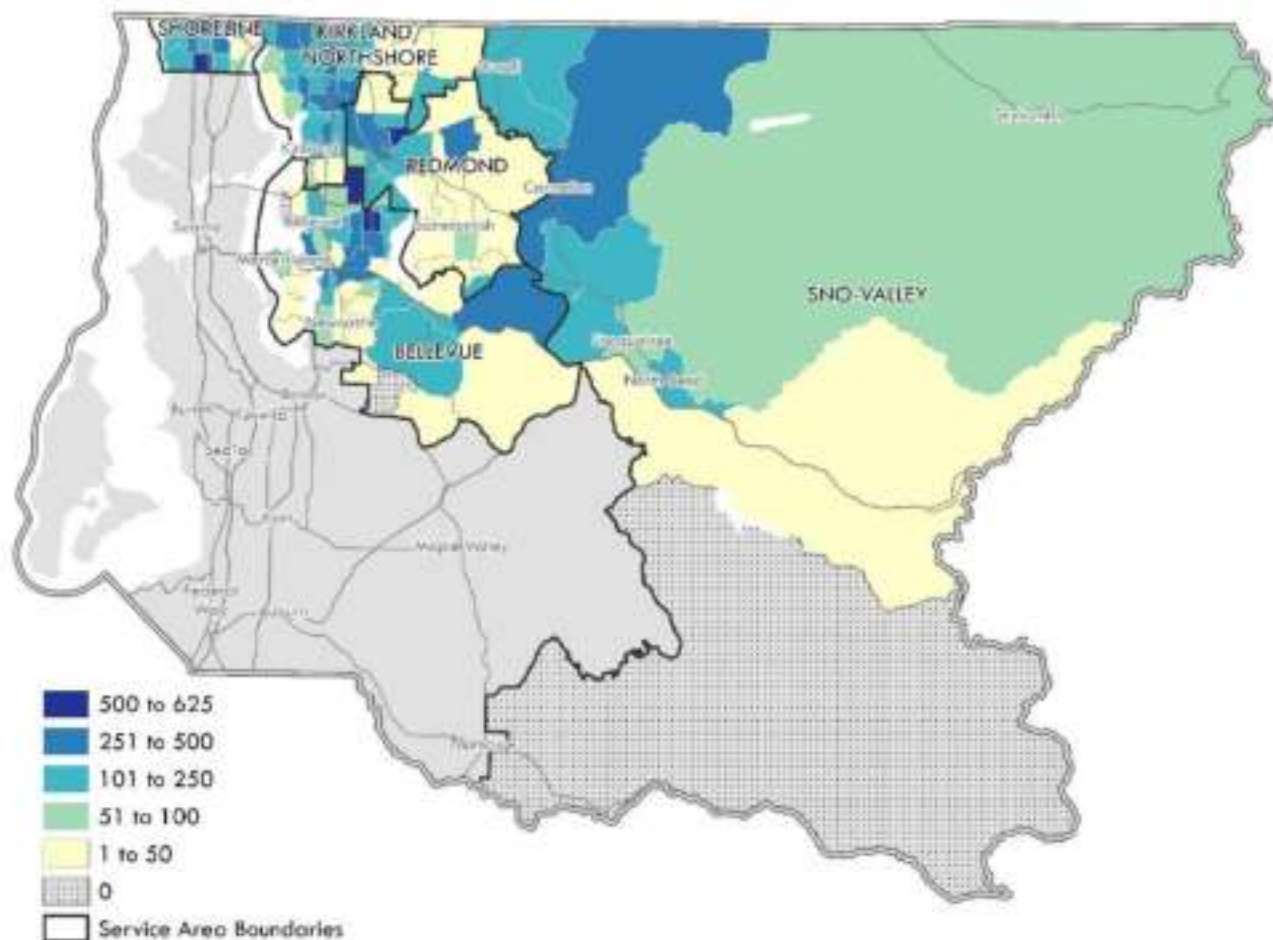
Sources: Hopelink, 2020; BERK, 2022.

Regional Context

King County has experienced significant economic growth since the 1990s and is known internationally as a hub for information technology development. Following the 2007–2010 recession, the economy has recovered and the area has added new residents and jobs. The COVID-19 pandemic interrupted the pattern of growth with significant job losses in 2020. The pandemic-induced unemployment rate has since dropped to pre-pandemic levels, with a return to employment-driven in-migration. Between 2019 and 2020, King County gained roughly 35,000 new residents, driven in large part by a strong job market for highly skilled, highly paid workers. This has put significant pressure on rents and home prices, making the area less affordable for many longtime and new residents. However, though unemployment has dropped to 4.3% in November 2020, many workers have left the labor market.

Population Characteristics

POPULATION

King County grew dramatically between 2000 and 2020. The county's population increased roughly 30%, from around 1.7 million residents in 2000 to nearly 2.3 million residents in 2020. This is far higher than the overall U.S. growth during the same period (16.7%). From 2015 to 2020, King County's population saw significant growth, adding over 200,000 residents and growing at an average rate of 1.9% per year, as shown in Exhibit 38.

Exhibit 38. Population Growth by Hopelink Service Area, 2015–2020
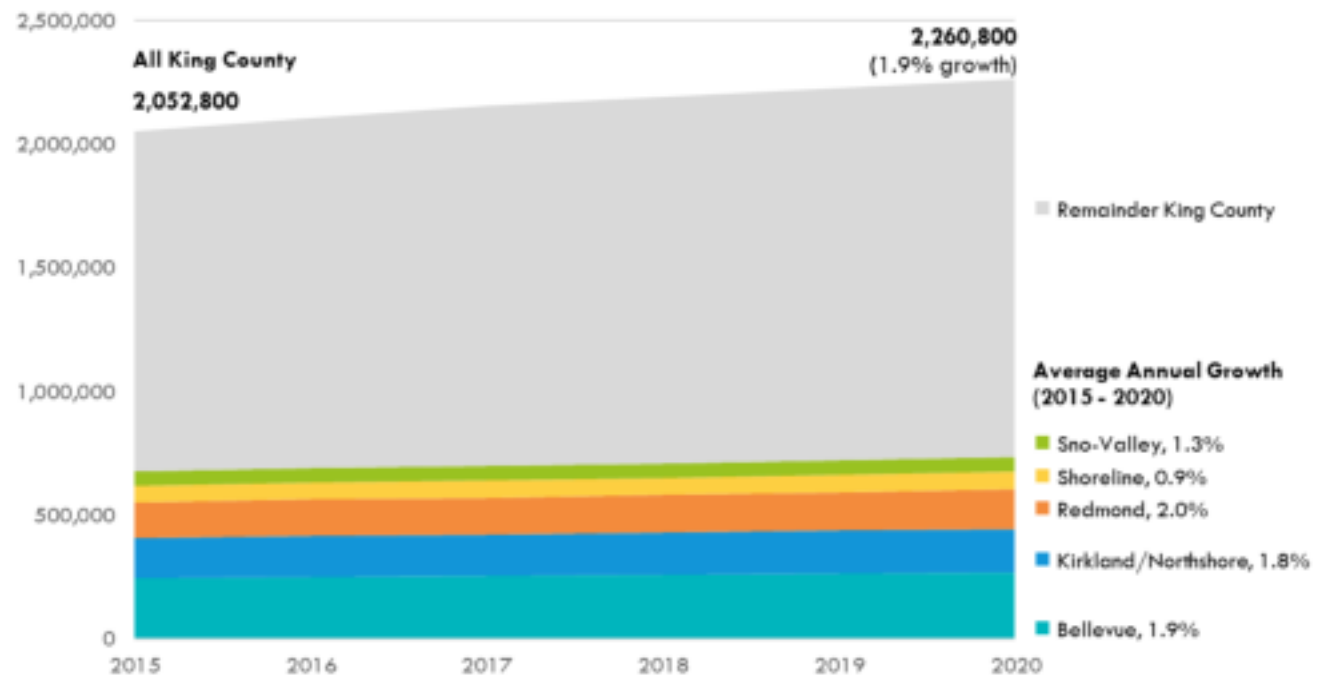
Sources: WA Office of Financial Management[15], 2015-2022; BERK 2022.

- The population in the five Hopelink service areas grew at an average annual rate of 1.8% from 2015 to 2020, while King County as a whole grew at a rate of 1.9%.

- Hopelink's Redmond service area is growing faster than the King County average, while Bellevue and Kirkland/Northshore service areas are keeping pace with the county. Sno-Valley (1.3%) and Shoreline (0.9%) service areas grew at slower rates that the other service areas.
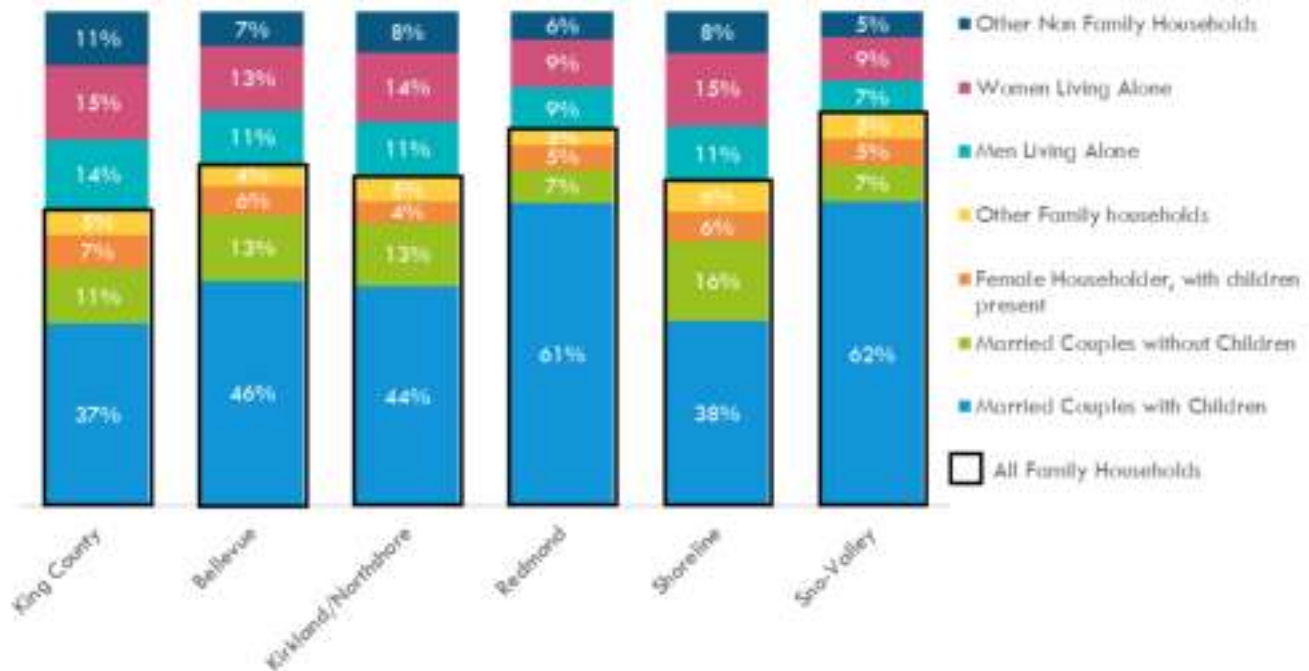
HOUSEHOLD TYPE

At least 53% of households in each of Hopelink's five service areas are married couples, either with or

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[15] OFM develops inter-census estimates of the population of all cities and towns in Washington state. These estimates are considered the official jurisdictional population and are used in state program administration and to allocate revenues.

without children (Exhibit 39). The Shoreline service area has a larger share of married couples without children (16%) than the other service areas, while approximately 26% of Shoreline households are individuals living alone — roughly on par with the Kirkland and Bellevue service areas, and slightly under the countywide level (29%). Bellevue, Kirkland/Northshore, and Shoreline service areas have similar levels of non-family households, but no service area reaches the countywide non-family household rate of 40%.

Exhibit 39. Household Types by Hopelink Service Area, 2019

Sources: U.S. Census American Community Survey 5-year Estimates, 2015–2019, Tables B09002,[16] B11010; BERK 2022.

- Nearly three quarters of the household types in Redmond and Sno-Valley are family households, with most families being married couples with children.

- All five service areas have similar levels of female householders with children, with Bellevue and Shoreline leading the way at 6% of all households. This is similar to King County as a whole (7%).

- **Hopelink Community Services clients' household types for FY2020:**

  - **48% were single and living alone,** compared to 29% in King County

  - **15% were single female parents,** compared to 7% in King County

  - **14% were two parent households,** compared to 37% in King County

  - **11% were two adults without children,** compared to 11% in King County

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[16] In general, the needs assessment uses the ACS 2015–2019 five-year estimates to support analysis at city, census tract, or school district levels. The analysis notes where findings use Information derived from special tabulations conducted by the Census Bureau or an alternative observation period.

- □ **11% were characterized as other family households,** compared to 5% in King County
- Households comprised of single-older adults have specific needs related to aging. There are roughly 78,000 householders over the age of 65 living alone in King County, representing 31% of total householders living alone.
- Patterns suggest a greater rate of older adults living alone in Hopelink's service areas: 45% of householders living alone in Sno-Valley service area are 65 or older, 43% in Shoreline, and 35% in both Bellevue and Kirkland/Northshore.

HOUSEHOLD COMPOSITION BY INCOME LEVEL

Exhibit 40 shows the household income breakdown by household type, estimated for the year 2018, as well as descriptions for the HUD designated household types (household types are mutually exclusive).

There are large numbers of households with lower incomes in the Elderly Non-Family category. Many people in this group are retired, living on a fixed income, and do not have additional retirement savings to help cover rising housing costs. Additionally, there are high numbers of households in the Other category, which is comprised of non-family households with no members 62 or older. Finally, there are many small families that have Very Low, Low, or Moderate incomes that may find themselves struggling to cover housing costs in a competitive housing market.

Exhibit 40. Household Type by Income Level, 2018

	Very Low (<30%)	Low (30-50%)	Moderate (50-80%)	Lower Middle (80-100%)	Above AMI	All Households
Elderly Family	2,085	3,216	3,944	3,254	24,406	**36,905**
Elderly Non-Family	7,357	5,339	4,293	2,625	9,146	**28,760**
Large Family	718	981	1,025	1,394	13,796	**17,914**
Small Family	5,654	5,792	6,476	7,856	110,849	**136,627**
Other	6,456	3,917	5,064	4,742	33,088	**53,267**
Total	22,270	19,245	20,802	19,871	191,285	**273,473**

	Household Type Description
Elderly Family	2 persons, either or both age 62 or over
Elderly Non-Family	Age 62+, living alone
Large Family	Families with 5 or more members
Small Family	Families with 2-4 members (excluding elderly families)
Other	Non-family, non-elderly households

Sources: U.S. Department of Housing and Urban Development, Consolidated Housing Affordability Strategy (based on U.S. Census American Community Survey 5-yr Estimates, 2014–2018); BERK, 2022.

AGE

The median age in Hopelink's five service areas is 39.7 years old. Over the last five years, the Shoreline service area's median age has been consistently higher than King County as a whole, due to Shoreline's larger share of residents older than 65. In 2019, the estimated median age in Shoreline was 42.3, and 18.5% of residents were over the age of 65. The Redmond service area, with more children, consistently has the lowest median age, estimated at 38.4 in 2019. The exhibits below show the age distribution for each service area.

Exhibit 41. Age Distribution and Median Age for Each Hopelink Service Area, 2019
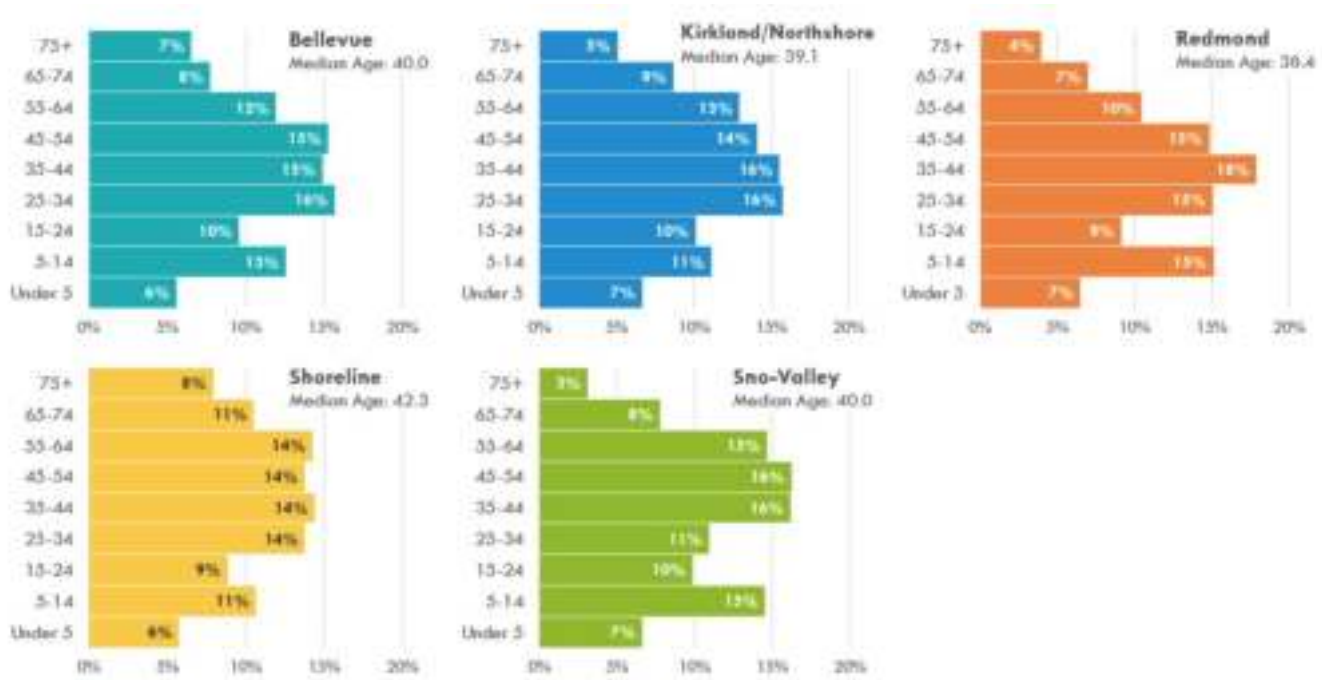
Sources: U.S. Census American Community Survey 5-year Estimates, Table B01001, BERK 2022.

▪ **In FY 2020, the median age of Hopelink Community Services clients was 30.0,** much lower than the median age of residents in the Hopelink Service Area.

RACE/ETHNICITY

Community stakeholders value the racial, ethnic, and cultural diversity of the area, and identify diversity as a community strength. The plurality of cultures, backgrounds, and languages is seen as providing a greater degree of opportunity for immigrant and BIPOC community members because it promotes open-mindedness and discourages assumptions and prejudice.

Exhibit 42 presents the distribution of people among the federal race categories and Hispanic/Latino ethnicity for the service areas of interest. In 2020, more than two-thirds of the statewide population was white non-Hispanic/Latino population, slightly higher than the national level. King County is more diverse than the state, with roughly 40% of residents identifying as Hispanic/Latino or not white alone.

Exhibit 42. Race and Ethnicity in Hopelink Service Areas, 2020
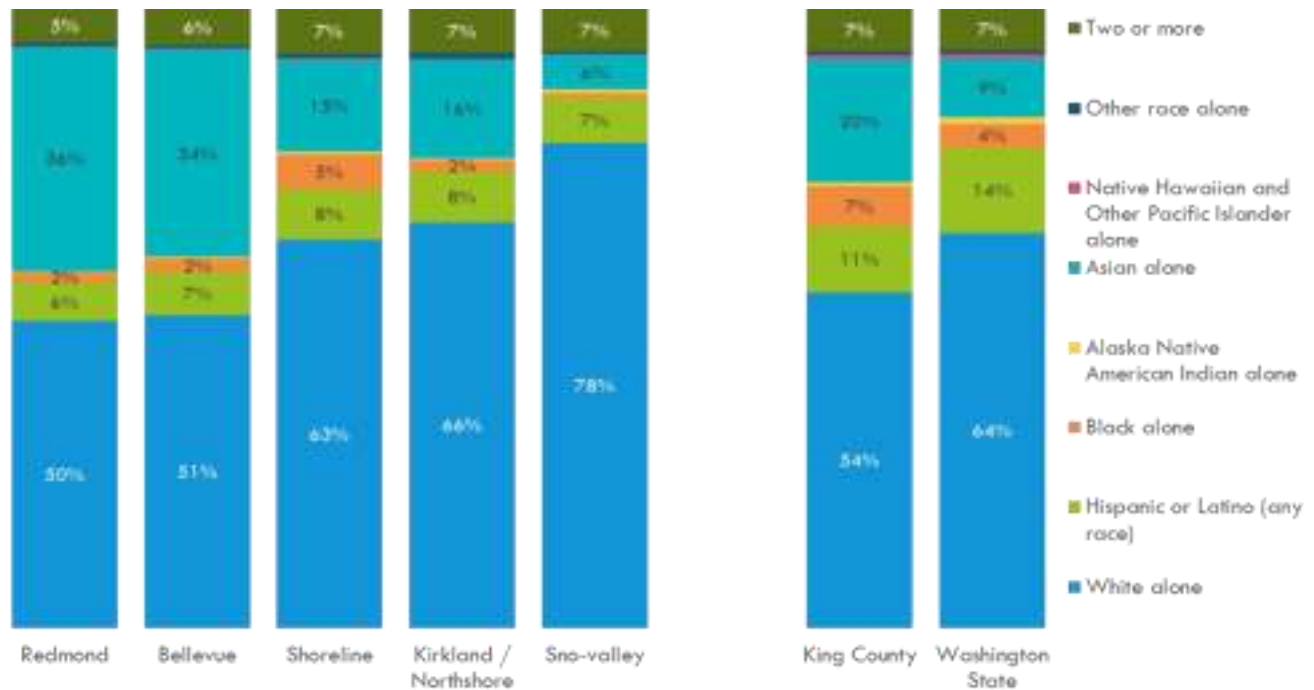
Sources: U.S. Decennial Census 2020, P.L. 94-171 Redistricting Data; BERK 2022.

- Racial and ethnic makeup differs across Hopelink service areas.

- Bellevue and Redmond service areas have significantly higher percentages of Asian residents than other service areas and the state.

- Kirkland/Northshore and Shoreline have similar racial and ethnic makeups, but Shoreline has a larger percentage of Black residents (5% versus 1%).

- In Sno-Valley 78% of residents identify as non-Hispanic/Latino and white alone. There are small shares of Hispanic and Asian residents compared to other Hopelink service areas.

Exhibit 43. Change in Share of Population by Race or Ethnicity, 2015–2020


Sources: U.S. Decennial Census, Table P.L. 94-171 Redistricting Data, 2022; U.S. Census American Community Survey 5-year Estimates 2011–2015, Table B03002; BERK 2022.

- BIPOC communities across the county are growing as a share of the population, including in each Hopelink Service Area.

- The King County white alone population fell from 63% in 2015 to 54% in 2020.

- Redmond saw the largest growth in the Asian alone share of the population (+11%), followed by Bellevue at nearly +9%.

- The share of residents selecting "two or more" races grew in each service area, reflecting national trends.

FOREIGN-BORN POPULATION

The foreign-born population includes both refugees and immigrants. Many residents in the Hopelink Service Area come from across the world and work in the high-tech and global trade-focused economy. However, not all immigrants work in highly lucrative fields. According to One America, an organization that works with and advocates for immigrant communities, workforce development in King County is not always effective in connecting immigrants and refugees to employment (Stolz, 2017). Exhibit 44 presents the foreign-born population of the Hopelink Service Area. Nearly one-quarter of King County residents are foreign-born, representing more than 500,000 people.

Exhibit 44. Foreign-Born Population by Hopelink Service Area, 2019
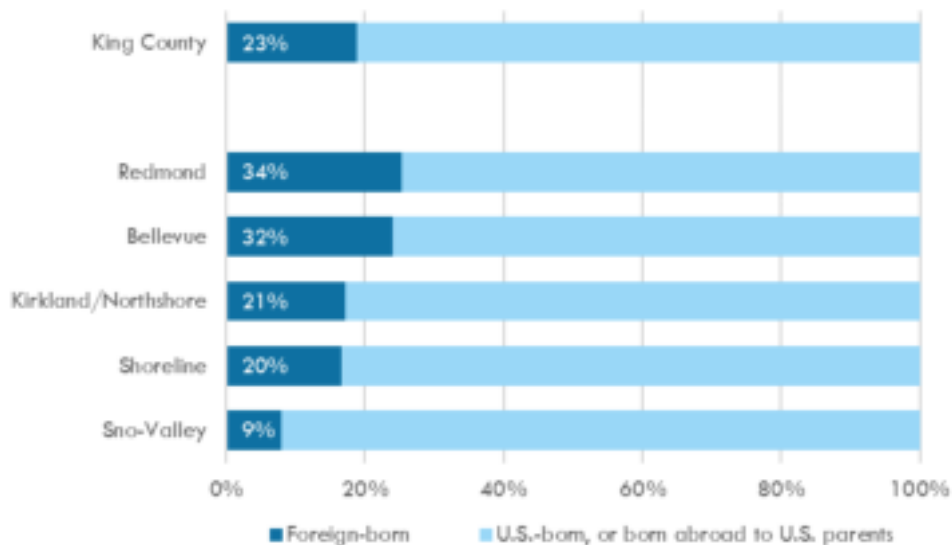
Sources: U.S. Census American Community Survey 5-year Estimates, Table B05002; BERK, 2022.

▪ The Bellevue and Redmond service areas have higher shares of foreign-born residents (32% and 34% respectively), compared to King County as a whole (23%).

▪ Kirkland/Northshore and Shoreline have similar shares of foreign born (21% and 20% respectively).

▪ The Sno-Valley service area has the smallest share and number of foreign-born residents (9% or roughly 5,100 residents), but almost 1 in 10 Sno-Valley residents are foreign-born.

▪ The foreign-born share of the population grew in all five service areas between 2015 and 2019.

▪ **In FY 2020, 34% of Hopelink Community Services clients identify as an immigrant or refugee.** Many of these clients utilize Hopelink services for assistance with housing, employment, English Language Learning, and other crucial services.

REFUGEE ARRIVAL

Refugees are a specific sub-set of the foreign-born population and include people who have been displaced from their country of origin and cannot return home safely. Often, refugees have experienced violence or persecution in the process of being displaced and carry the burden of trauma.

Washington state is a popular destination for secondary migrations, and therefore is home to a larger number of refugees than those who were placed in Washington originally. Exhibit 45 depicts the region of origin for refugees in Washington since 2010.

Exhibit 45. Region of Origin of Arriving Refugees, United States, 2010–2021
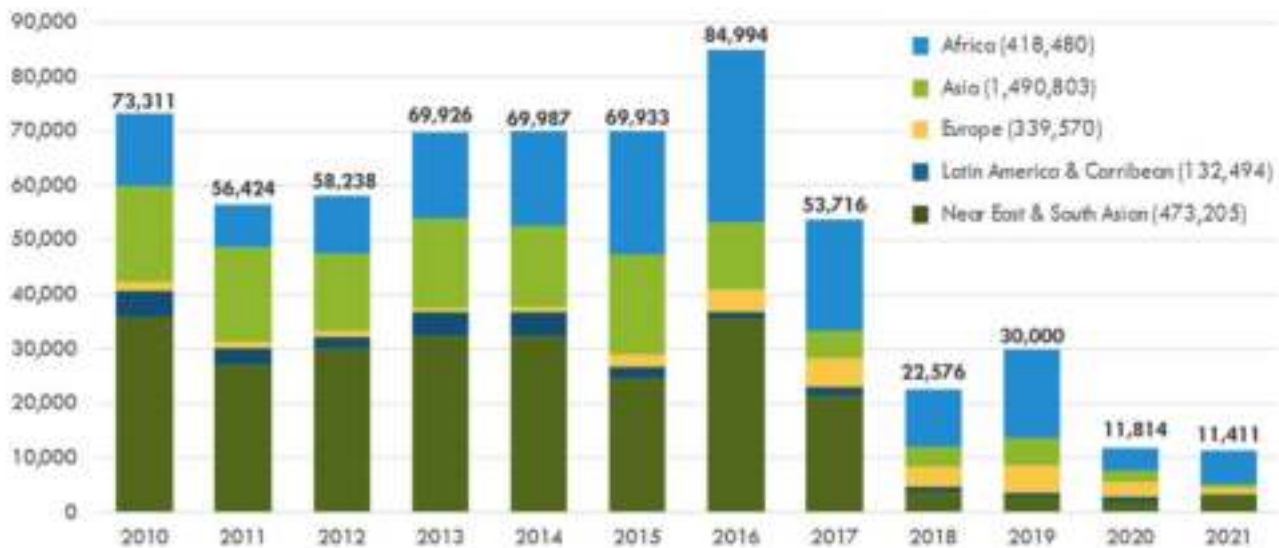
Sources: Office of Refugee Resettlement, 2010-2021; BERK, 2022.

- Between 2010 and 2015, the top countries of origin include Iraq, Burma, Bhutan, Somalia, and Cuba.

- Since 2015, there has been a growing representation from the Democratic Republic of Congo, Ukraine, and Afghanistan.

- Between 2018 and 2021 the Trump administration's immigration policies reduced refugee placement dramatically.

Exhibit 46 shows fiscal years 2018 through 2022 in finer detail, breaking down placed refugees by country of origin. It also shows placements of individuals arriving via a special immigrant visa (SIV), which is a program designed to provide permanent residency to those who have helped the United States in military activities. Eligibility for the SIV program is set by the United States Congress.

Exhibit 46. Country of Origin for Washington Placed Refugees and Special Immigrant Visa Placements, FY2018–2022
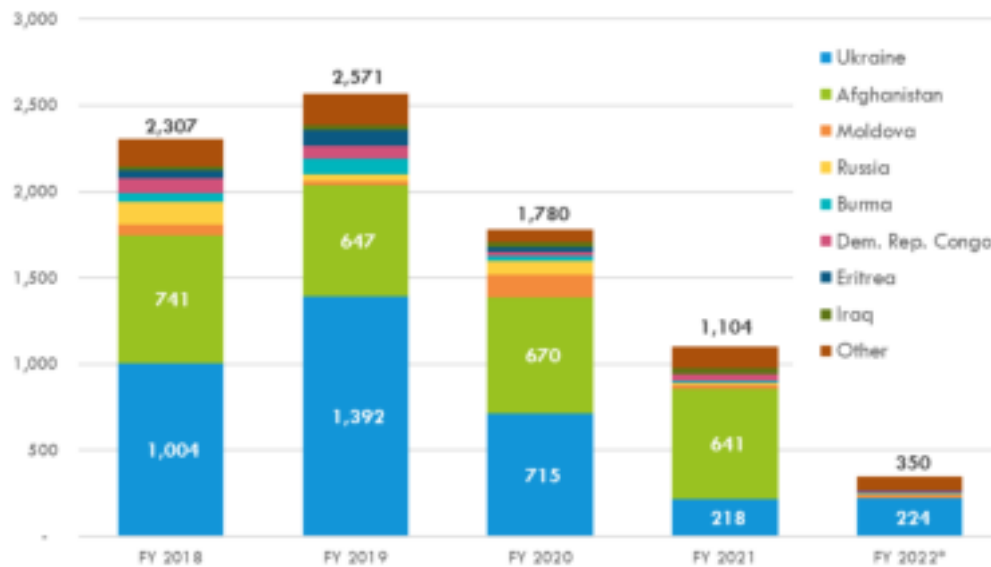
Note: *Represents part of the fiscal year (October 2021–February 2022).
Sources: U.S. Department of State, Bureau of Population, Refugees, and Migration (PRM), 2022; BERK, 2022.

▪ Ukraine is the largest origin country of refugees settled in Washington state between FY 2018 to March 2022.

▪ Afghanistan is the second most common country of origin over the last five years, eclipsing Ukraine in FY 2021.

LANGUAGE

Examining languages spoken in the service areas reveals more nuance to their racial and ethnic makeup. In King County as a whole, most (72%) of the population speaks only English at home (Exhibit 47).

Exhibit 47. Languages Spoken at Home in Hopelink Service Areas, 2019
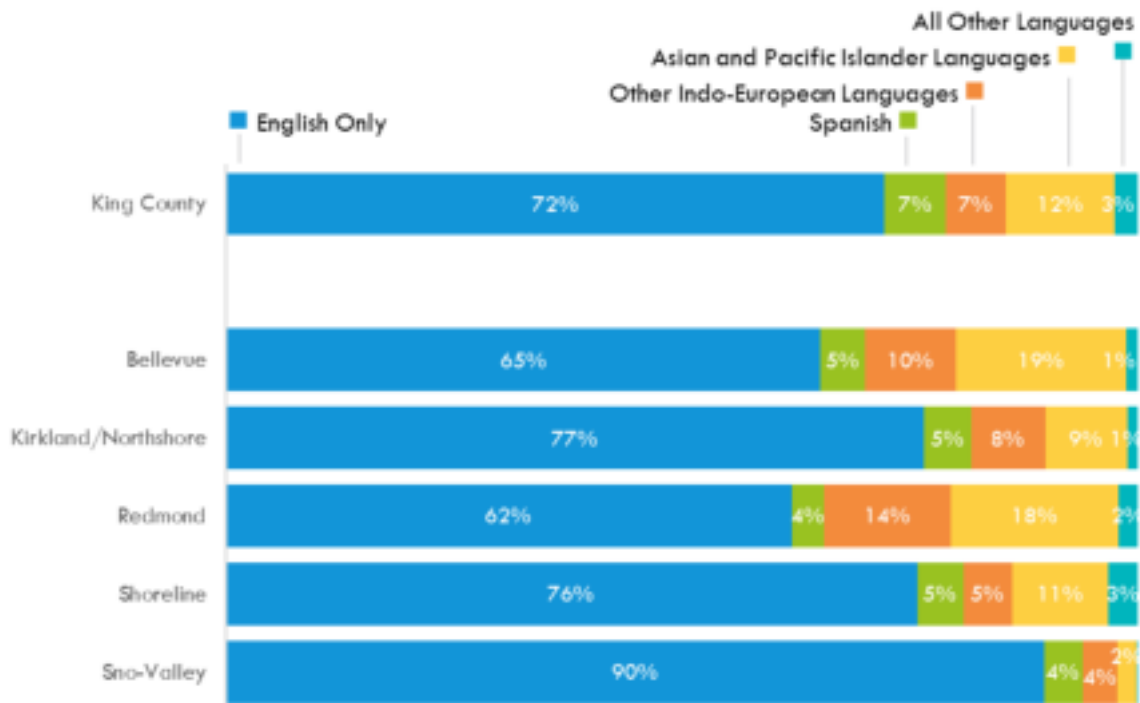
Note: Indo-European Languages include most languages of Europe and the Indic languages of India. For example, this category includes the Germanic, Scandinavian, Romance, Slavic, Indic, Celtic, Greek, Baltic, and Iranian languages. Sources: U.S. Census American Community Survey 5-year Estimates, 2015–2019, Table B16004, BERK 2022.

- Approximately a third of the population in both the Bellevue and Redmond service areas (35% and 38%, respectively) speaks a language other than English at home. Of those speaking another language, most speak either Asian and Pacific Islander languages (18-19%) or other Indo-European languages (10-14%).

- The Kirkland/Northshore and Shoreline service areas have similar shares of languages spoken to that of King County, with slightly fewer Spanish and Asian and Pacific Islander speakers.

- Sno-Valley is predominantly comprised of English-only speakers (90%).

- The share of the community that speaks only English is decreasing across the county (down from 74% in 2015 to 72% in 2019).

- Redmond and Bellevue's service areas had the largest decrease in the proportion of residents that speak only English (5 and 4 percentage points, respectively).

Linguistic Access Needs

Individuals who do not speak English as their primary language and have limited ability to read, speak, write, or understand English often experience language-based barriers to accessing services, resources, and education and employment opportunities. Greater support for linguistic access and increased investment in translation of resources, linguistically appropriate service providers, and interpretation support may be necessary to reduce barriers and support access. Community stakeholders stressed the compounding challenge of linguistic access on top of other barriers related to filling out the necessary paperwork to access services.

"In my experience it is partially a language barrier, partly a cultural barrier, it is very daunting. Even for us [volunteers], it is daunting. When I do it, I need to follow up with the people to see if I gave them the right information. The challenges are due to a combination of unique circumstances of our clients and the language barrier. [The services are] really significant to them, so you want to make sure you do it right."

~ A Hopelink Community Volunteer

Exhibit 48. English Proficiency in Hopelink Service Areas, 2019

Hopelink Service District	Population Five Years and Over	Percent of Population who Speak English only or "very well"	Percent of Specified Population who Speak English less than "very well"
Washington	6,949,743	92%	8%
King County	2,067,175	89%	11%
Bellevue	247,663	88%	12%
Kirkland/Northshore	159,720	93%	7%
Redmond	144,415	90%	10%
Shoreline	66,726	90%	10%
Sno-Valley	55,808	98%	2%

Sources: U.S. Census American Community Survey 5-year Estimates, Table B16004, BERK 2022.

- Relative to other service areas, the Bellevue service area has a high share (12%) of the population that speaks English less than "very well" (Exhibit 48).

- Countywide, residents who speak Asian and Pacific Island languages comprise the majority of all limited English-speaking residents (49%), followed by Spanish-speaking residents (25%).

- King County residents that speak Asian and Pacific Island languages are the most likely of any language group to have limited English ability (44% of all residents who speak these languages). Roughly 40% of Spanish-speaking residents have limited English ability.

- **In FY2020, 20% of Hopelink Community Services Clients over the age of five reported difficulty speaking English.**

School districts across Western Washington serve households representing dozens of languages.

Statistics from the Transitional Bilingual Instruction Program (TBIP) provide more nuance about languages spoken by recently arrived public school students, as seen in Exhibit 49.

Students in the TBIP meet the following conditions: the primary language of the student is not English and the student's English skills delay learning.

Exhibit 49. Home Languages Other than English Spoken by Public School Students in Hopelink Service Areas, 2021–2022 (by Percent of Students Who Do Not Speak English at Home)
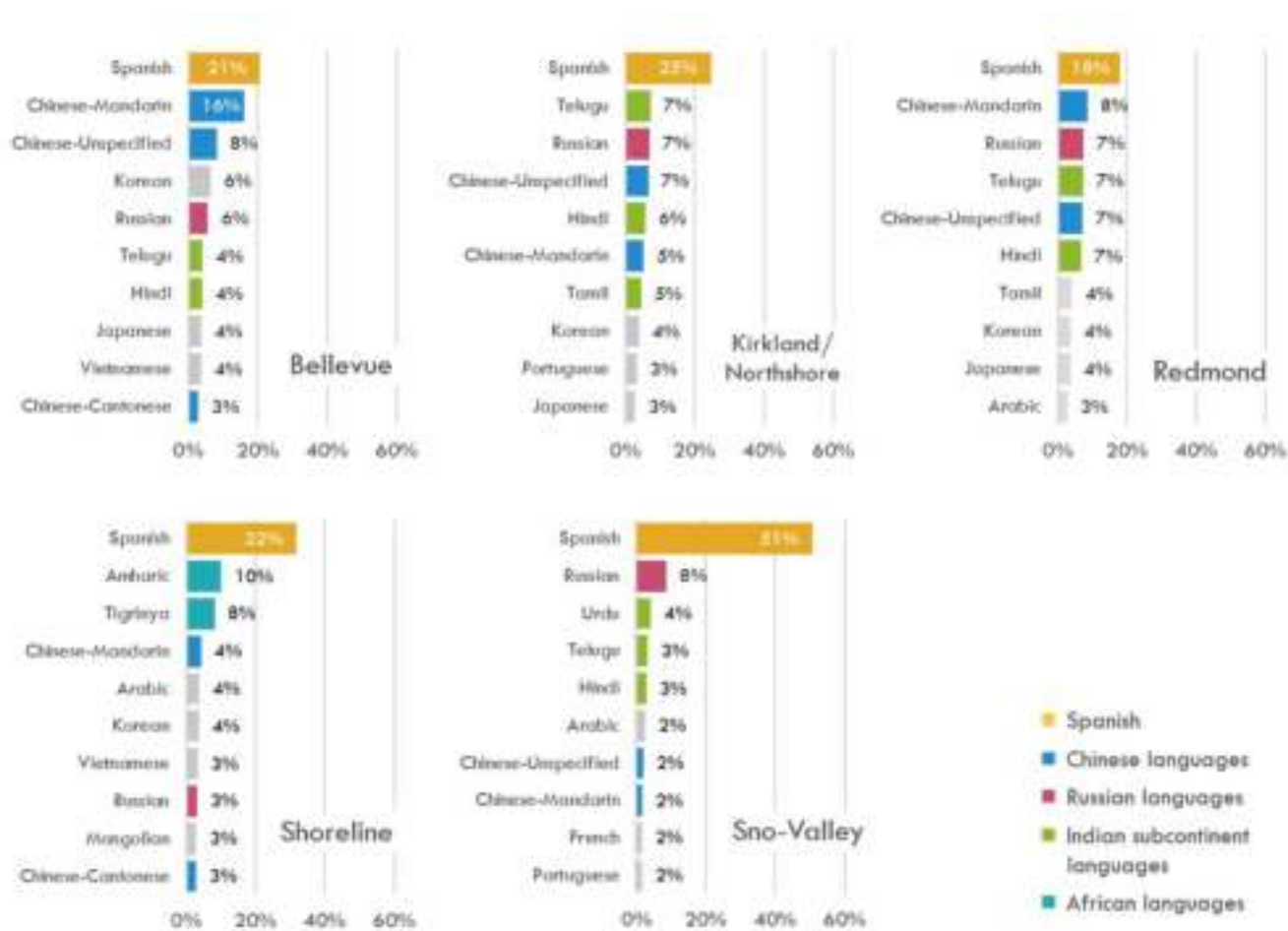
Sources: OSPI, 2022; BERK, 2022

- Spanish is the most common language other than English, with large populations preferring Spanish in the Shoreline, Sno-Valley, and Kirkland/Northshore service areas.

- Second to Spanish, Chinese languages (Mandarin, Cantonese, or not specified) are common, particularly in Redmond (15%) and Bellevue (27%).

- Russian and languages from the Indian subcontinent (Hindi, Telugu, Urdu and Tamil) are represented across the service areas except in the Shoreline service area.

- Shoreline has a larger representation of African-language speakers (Amharic and Tigrinya).

INDIVIDUALS WITH DISABILITIES

People with disabilities experience poverty at higher rates than people without disabilities. Living with a disability often impacts educational and employment opportunities and constrains a person's options for mobility and housing.

Exhibit 50. Percent of Service Area Populations Living with a Disability, by Type of Disability, 2019
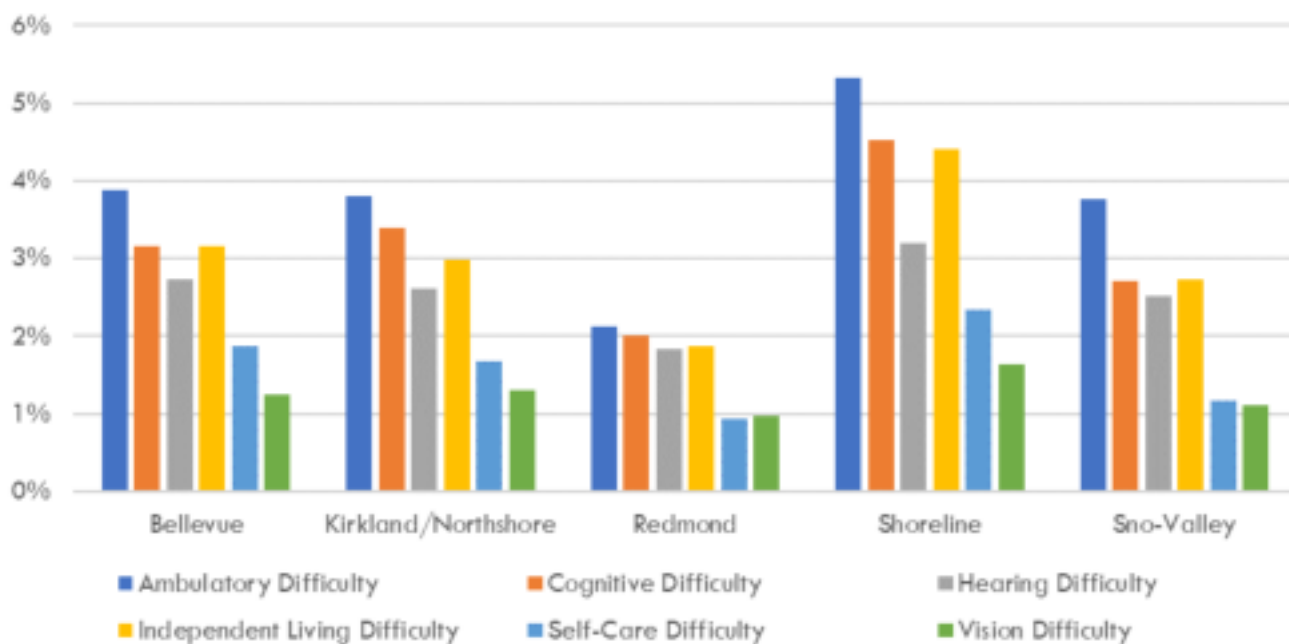
Sources: U.S. Census American Community Survey 5-Year Estimates, 2015-2019, Tables B18102, B18103, B18104, B18105, B18106, B18107; BERK 2022.

Participants in community stakeholder conversations expressed that people with disabilities have a great need for services, especially the Employment Program.

"There is a lack of employment opportunity for disabled people. Our community leaders are unaware of the skills of disabled people. Through assistive technology, disabled people are able to complete tasks as they are assigned. Our community and leaders must be aware of this to have motivation for employers to hire disabled people."

VETERANS

Exhibit 51. Veterans in Poverty and with Disabilities by Hopelink Service Area, 2019

	Civilian Population 18+	Veteran Population		Veterans Below Poverty Level		Veterans With Disability	
		Count	% of Civilian Population	Count	% of Veteran Population	Count	% of Veteran Population
King County	1,745,712	100,581	6%	6,011	6%	25,923	26%
Bellevue	204,542	10,647	5%	358	3%	3,055	29%
Kirkland/Northshore	134,423	7,443	6%	294	4%	1,657	22%
Redmond	114,479	4,850	4%	184	4%	1,057	22%
Shoreline	57,023	4,270	7%	240	6%	1,288	31%
Sno-Valley	44,279	3,236	7%	35	1%	647	20%

Sources: U.S. Census American Community Survey 5-Year Estimates, Tables S2101, 2015-2019; BERK 2022.

- Across the Hopelink Service Area, 5% to 7% of the civilian population are veterans. Between 1% and 6% of the veteran population are experiencing poverty, and 20% to 31% of the veteran population has a disability. These measures are roughly in line with King County overall.

- Shoreline and Sno-Valley service areas have the highest share of veterans as a percentage of total civilian population (7%), and Shoreline has the highest share of veterans experiencing poverty (6%).

Household Economics

While increases in overall income can reduce overall poverty rates, demographic characteristics shape who experiences poverty and some specific characteristics of households are especially predictive of persistent poverty. The connection between poverty and the labor market is complex, however labor force participation (attachment to the workforce), educational attainment, and disability status are strong predictors of economic stability and transitions out of poverty.

LABOR FORCE PARTICIPATION

The labor force is comprised of people 16 years old and over that are either working (employed) or looking for work and available to work (unemployed). Labor force participation can provide insight into the resiliency of the community. Low labor force participation can indicate high rates of disability or behavioral health challenges that aggravate maintaining employment. It could also indicate discouraged workers who have left the labor force due to barriers outside of their control such as cost of child care, lack of employment opportunities for their skill set, or discrimination. Exhibit 52 presents the labor force participation rate for census tracts across the Hopelink Service Area.
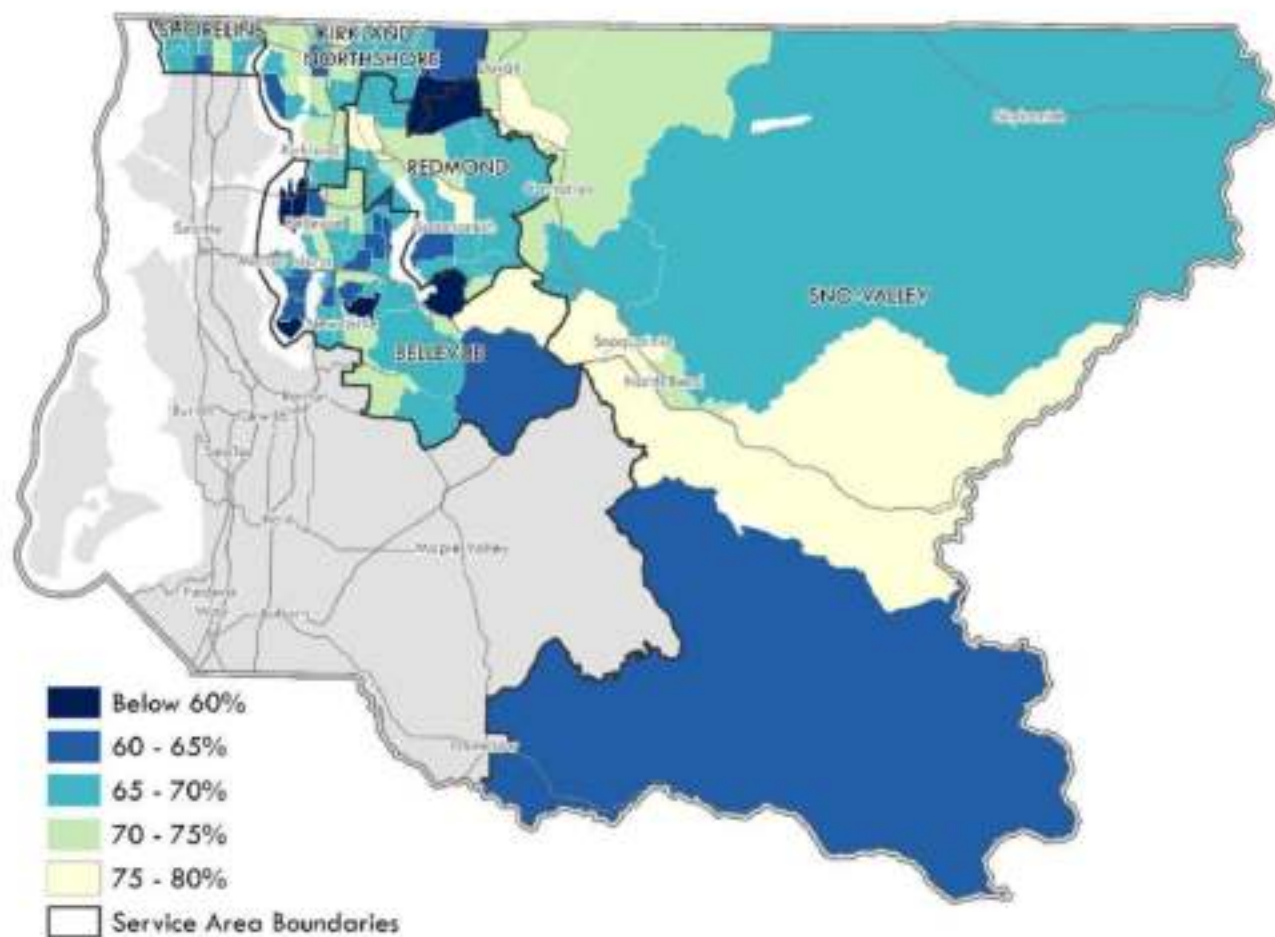
Sources: U.S. Census American Community Survey 5-Year Estimates, 2015-2019, Table B23025; BERK, 2022.

- Several communities have labor force participation rates below 70%. While this could indicate an inability to find employment, there are likely other factors at play given what we know about the income and demographic characteristics. For example, couples where one person is on a work visa and their partner is not authorized to work, language barriers, skill underutilization, or one parent choosing not to work in order to provide child care or for other reasons.

- **In FY 2020 29% of Hopelink's Community Service Clients who answered reported that they were employed, while 71% were unemployed.**

EDUCATIONAL ATTAINMENT

Parent educational attainment, particularly that of the mother, is positively linked with a child's educational experience, attainment, and achievement. Schools provide educational services designed around the needs of specific types of households. A parent's experience with school is highly predictive of their child(ren)'s success in school. Educational attainment influences employment and income opportunities with an increasing number of jobs requiring post-secondary education. Three of the five service areas have higher shares of adults with a bachelor's degree than in King County (52.5%)

(Exhibit 53).

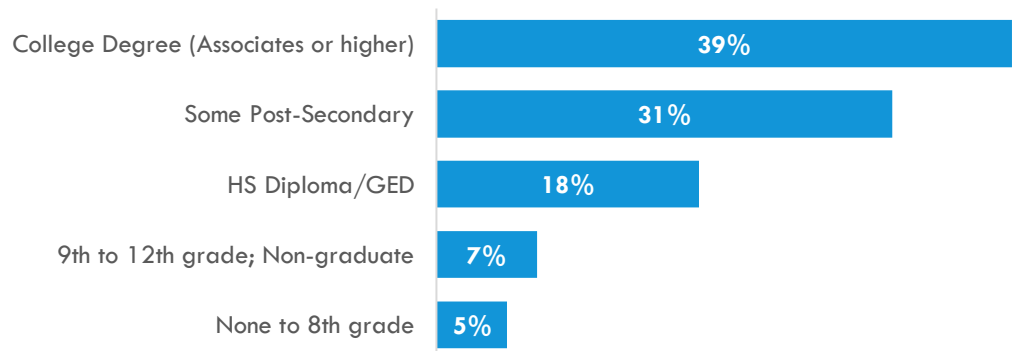**Exhibit 53. Educational Attainment for Population Age 25 Through 64, 2019**
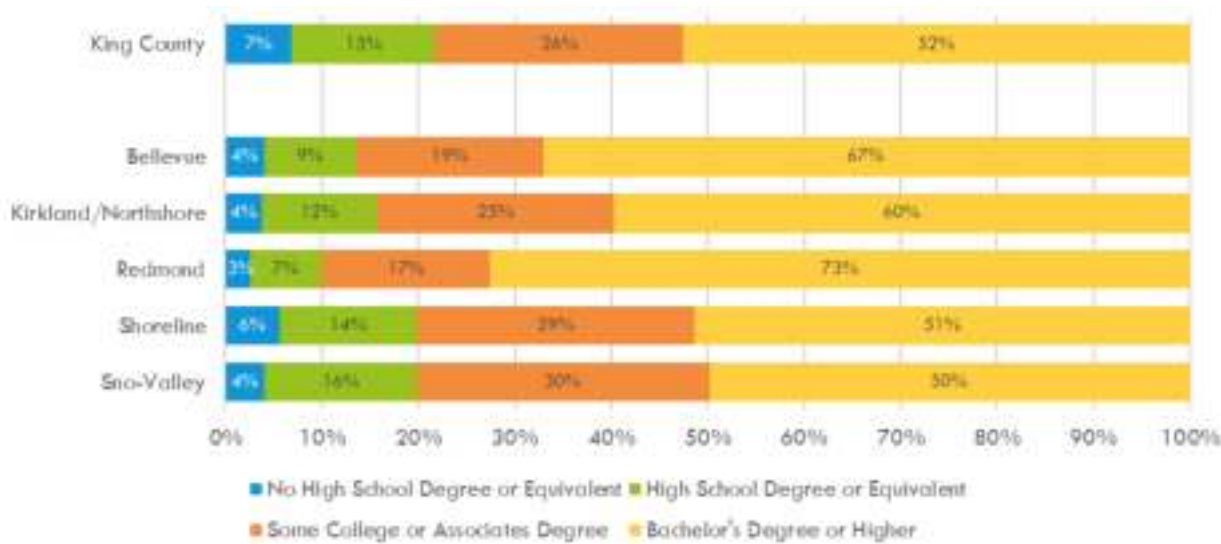
Sources: U.S. Census, American Community Survey 5-Year Estimates, 2015–2019; BERK, 2022.

▪ The Shoreline and Sno-Valley service areas have the lowest shares of populations with a bachelor's degree at 51.4% and 49.8% respectively. At 5.7%, Shoreline's share of adults with no high school degree or equivalent is higher than in Sno-Valley (4.1%).

▪ Redmond and Bellevue have the highest shares of adults with a bachelor's degree at 72.6% and 67.1% respectively. They also have the highest median incomes (Exhibit 6).

▪ Compared to 2015, the share of residents with post-high school education is higher in all five service areas.

▪ Several census tracts in the Hopelink Service Area have shares of 75% of more of the population with at least a Bachelor's degree (Exhibit 55).
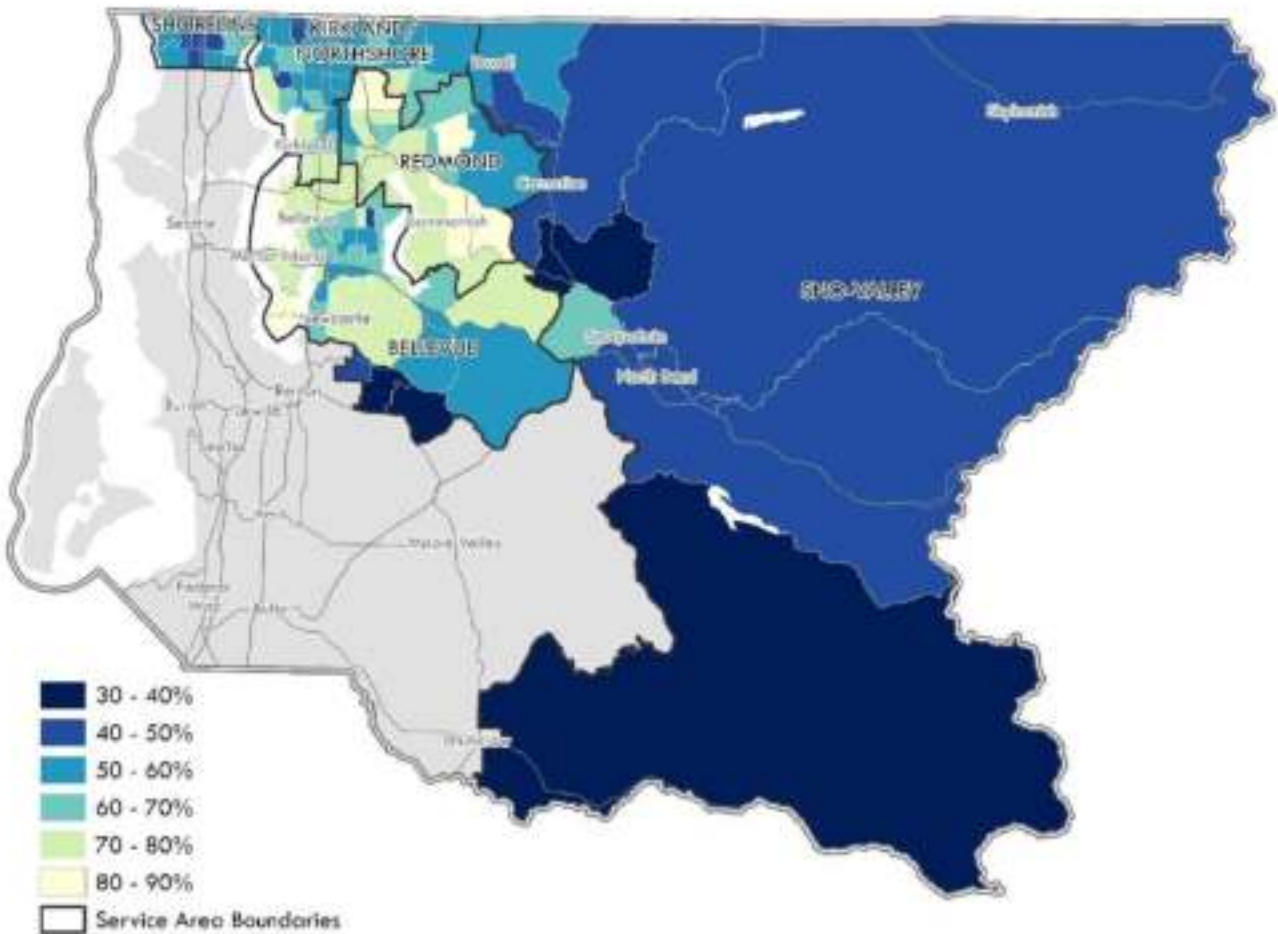
The highest level of education reported by Hopelink's FY 2020 Community Services Clients 24 years and older is shown in Exhibit 54.

Exhibit 54. Adult Educational Attainment across Hopelink Community Services Clients, FY2020

Exhibit 55. Percent of Population Age 25 Through 64 with Bachelor's Degree or Higher, 2019

Sources: U.S. Census American Community Survey 5-Year Estimates, 2015–2019, Table B15001; BERK, 2022

Hopelink's Adult Education Program

In conversation with program staff and students of the English for Work Program, it was apparent the importance that the Adult Education program has in the community and among students. Many students are representative of the immigrant and refugee populations and face the dual challenges of learning a new language (English), and working towards employment opportunities, while also learning about regional cultural norms about work. Many students utilize the services that the program provides, and supplement with additional services in the community, such as Community Technical Colleges, and conversational English classes.

ADULT EDUCATION

High School Completion

Non-completion of high school has many causes, including non-academic factors such as housing instability or personal safety. When students do not have the support or skills to complete high school, they often struggle with the transition to adulthood and accessing other opportunities such as training and employment. Exhibit 56 presents graduation rates for school districts in the Hopelink Service Area. The measure is more inclusive as it allows a fifth year for completing high school, before considering a student has not completed school with a regular diploma.

Exhibit 56. Hopelink Service Area School District Cohort Graduation Rates, 2020–2021

Graduation Rate (5 Years)

District	Rate
King County	87%
Bellevue	95%
Issaquah	97%
Mercer Island	95%
Northshore	96%
Lake Washington	96%
Shoreline	93%
Enumclaw	88%
Riverview	94%
Snoqualmie Valley	96%
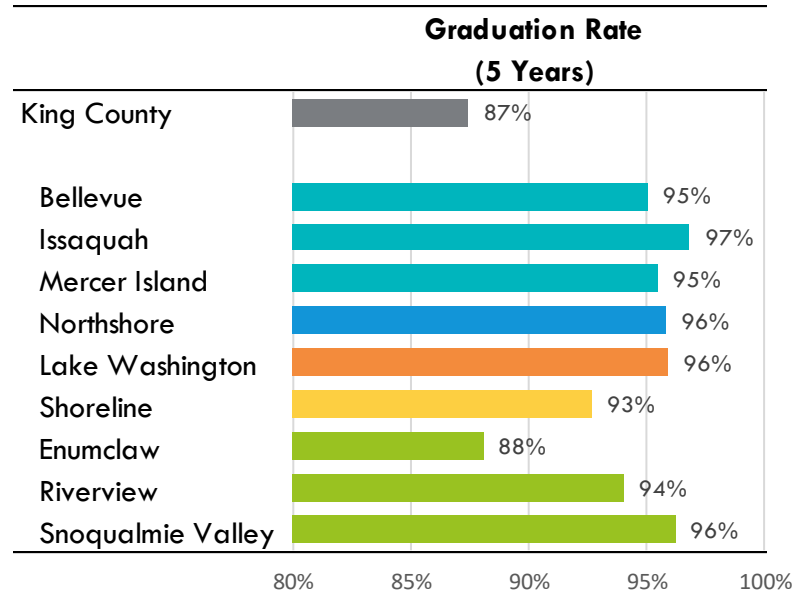
Note: Skykomish School District data is suppressed due to the small size of the district.
Sources: OSPI, 2020–2021; BERK 2022.

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