

# Clackamas County Community Needs Assessment

September 2023

## The Impacts of Poverty in Clackamas County

Third most populous county in the state, Clackamas County is home to the end of the Oregon Trail, the Mount Hood Territory, 16 cities and numerous small communities spread across 1,883 square miles. Many of its more than 420,000 residents live in suburban communities with close ties to the Portland metro area core for employment. Others reside in rural communities and make their living from some of Oregon's richest farmland. With its urban areas, pristine forests, and agricultural centers, the county is one of the most geographically and economically diverse in the state.

Similar to other communities, Clackamas County was hit hard by the COVID-19 pandemic, experiencing financial distress, business closures, high unemployment (12.8% unemployment rate in the pandemic's early months) followed by workforce shortages. Schools closed, leaving families struggling to care for their children while they tried to work; businesses laid off workers; and residents dealt with unprecedented physical and mental health issues and reduced access to needed services. The county quickly mobilized services and distributed millions of dollars in COVID Relief funds to help its most vulnerable residents maintain housing, access food, and meet basic health needs as the pandemic progressed.

While the county and its residents are recovering from the effects of the pandemic, many residents and households are still struggling to achieve financial stability and facing uncertainty as state and federal relief programs end. Residents with low incomes daily deal with the conditions of poverty, including housing instability, hunger and food insecurity, lack of living wage job opportunities, transportation challenges, health stressors and lack of access to care, expensive childcare, and lack of resources to pursue educational opportunities.

Poverty touches all aspects of life, leaving low-income families struggling to remain safely housed, working low-wage jobs and moving frequently in search of affordable rents. When they can't make rent, some stay with family or friends, and when options run out, live in their cars. It is likely they can't afford enough healthy food either. This leaves them hungry and unable to fully concentrate at work or school. Without education or training, they are unable to increase their earning potential. Thus, the conditions of poverty perpetuate the cycle of poverty.

Ultimately, poverty is a web of impossible choices - choosing between feeding yourself or feeding your child; between paying for rent or paying for medicine; between letting your oldest child go to school or keeping them home to look after younger kids while you work - stressful choices that no one should have to make. And yet, many in our communities are facing these painful dilemmas. The Community Action Board is committed to disrupting the cycle of poverty and ensuring our community members are safe, healthy, and housed.

## Poverty Defined and Measured

The generally accepted definition of poverty is the lack of economic means to meet basic human needs. Defining the scope and cost of basic human needs, however, is more difficult. Many safety net programs rely on the Federal Poverty Level (FPL) measure, (which was established in the 1960s) to determine who is economically challenged and in need of assistance. This measure captures only a fraction of the people in our communities who struggle daily to achieve and maintain self-sufficiency.

More recent research efforts have established alternative methods for determining a more accurate understanding of what it costs to live in specific geographic areas and who within those areas do not earn enough to meet their basic human needs. These include the Self-Sufficiency Standard and the Asset Limited, Income Constrained, Employed measures. The similarities in the findings of these two independent efforts suggest the need to look beyond the FPL when determining who is living in poverty.

### Federal Poverty Level

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

Many assistance programs establish eligibility based on a household's income and family size. The tool most often used is the Federal Poverty Level (FPL). Created by the U.S. Department of Health and Human Services, the FPL was established in 1964 as a tool to determine if a family's income was adequate to cover basic needs. ***It is based on the assumption that a family of three will spend one third of its income on food.*** The basic cost needed for food was established using the 1962 U.S. Department of Agriculture's economy food plan and has been updated yearly for price changes based on the Consumer Price index. The FPL does not take into account changes in other costs of living, such as housing, transportation, taxes, childcare or medical care. Because FPL is not adjusted for differences in cost of living by area of the country (with the exception of Alaska and Hawaii), the FPL for Clackamas County is the same as that for rural areas in Oregon and large cities like New York City and San Francisco.

2023 Poverty Guidelines: 48 Contiguous States (all states except AK and HI)								
Household/ Family Size	25%	50%	70%	100%	125%	150%	175%	200%
1	\$3,645	\$7,290	\$10,935	\$14,580	\$18,225	\$21,870	\$25,515	\$29,160
2	\$4,930	\$9,860	\$14,790	\$18,720	\$24,650	\$29,580	\$34,510	\$39,440
3	\$6,215	\$12,430	\$18,645	\$24,860	\$31,075	\$37,290	\$43,505	\$49,720
4	\$7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000
5	\$8,785	\$17,570	\$26,355	\$35,140	\$43,925	\$52,710	\$61,495	\$70,280
6	\$10,070	\$20,140	\$30,210	\$40,280	\$50,350	\$60,420	\$70,490	\$80,560
7	\$11,355	\$22,710	\$34,065	\$45,420	\$56,775	\$68,130	\$79,485	\$90,840
8	\$12,640	\$25,280	\$37,920	\$50,560	\$63,200	\$75,840	\$88,480	\$101,120

[Aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines](https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines)



## Median Family Income (MFI)

<https://www.portland.gov/phb/income-rent-and-utility-limits>

The Median Family Income (MFI) – also referred to as the area median income or AMI - divides the households in a specific area into two parts based on the midpoint of the area's income distribution - one half of the households in the area have incomes below the median family income and one half of households have incomes above it. Data from the U.S. Census based American Community Survey is used for the calculations.

The U.S. Department of Housing and Urban Development (HUD) uses MFI to determine eligibility for many of its housing programs, including public housing, Continuum of Care programming, and various affordable housing programs. HUD develops its income limits annually based on MFI estimates and Fair Market Rent area definitions for each metropolitan area. Clackamas County is considered part of the Portland-Vancouver-Hillsboro, OR-WA metropolitan area.

As an example of its use, to qualify for energy assistance, a household must have an income at or below 60% of the area's median or MFI. A two-person household in Clackamas County that earned an income of \$46,440 per year or less would qualify for energy assistance.

**Median Income Percentages 2021 (effective 4/1/2021)**

Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%
1	<b>\$20,300</b>	\$27,080	\$30,465	<b>\$33,850</b>	\$37,235	\$40,620	\$44,005	<b>\$54,150</b>	\$67,830	\$81,396
2	<b>\$23,200</b>	\$30,960	\$34,830	<b>\$38,700</b>	\$42,570	\$46,440	\$50,310	<b>\$61,900</b>	\$77,520	\$93,024
3	<b>\$26,100</b>	\$34,840	\$39,195	<b>\$43,550</b>	\$47,905	\$52,260	\$56,615	<b>\$69,650</b>	\$87,210	\$104,652
4	<b>\$29,000</b>	\$38,680	\$43,515	<b>\$48,350</b>	\$53,185	\$58,020	\$62,855	<b>\$77,350</b>	<b>\$96,900</b>	\$116,280
5	<b>\$31,350</b>	\$41,800	\$47,025	<b>\$52,250</b>	\$57,475	\$62,700	\$67,925	<b>\$83,550</b>	\$104,652	\$125,582
6	<b>\$35,580</b>	\$44,880	\$50,490	<b>\$56,100</b>	\$61,710	\$67,320	\$72,930	<b>\$89,750</b>	\$112,404	\$134,885
7	<b>\$40,120</b>	\$48,000	\$54,000	<b>\$60,000</b>	\$66,000	\$72,000	\$78,000	<b>\$95,950</b>	\$120,156	\$144,187
8	<b>\$44,660</b>	\$51,080	\$57,465	<b>\$63,850</b>	\$70,235	\$76,620	\$83,005	<b>\$102,150</b>	\$127,908	\$153,490

## Self-Sufficiency Standard

<https://selfsufficiencystandard.org/Oregon/>

The Self-Sufficiency Standard is a budget-based, living wage measure that defines the real cost of living for working families at a minimally adequate level. Initially developed as a performance measure for the goal of "self-sufficiency" in federal job training programs, it provided realistic and detailed data on what clients individually needed to be self-sufficient. An alternative to the FPL, it determines the amount of income required for working families to meet basic needs at a minimally adequate level, taking into account family composition, ages of children, and geographic differences in costs. Updated regularly by the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard considers the makeup of the family, its location and includes more accurate costs for:

- Housing
- Food
- Health care
- Child care
- Transportation
- Taxes

See Table on Page 5 for a Self-Sufficiency Standard breakdown of costs by family size.

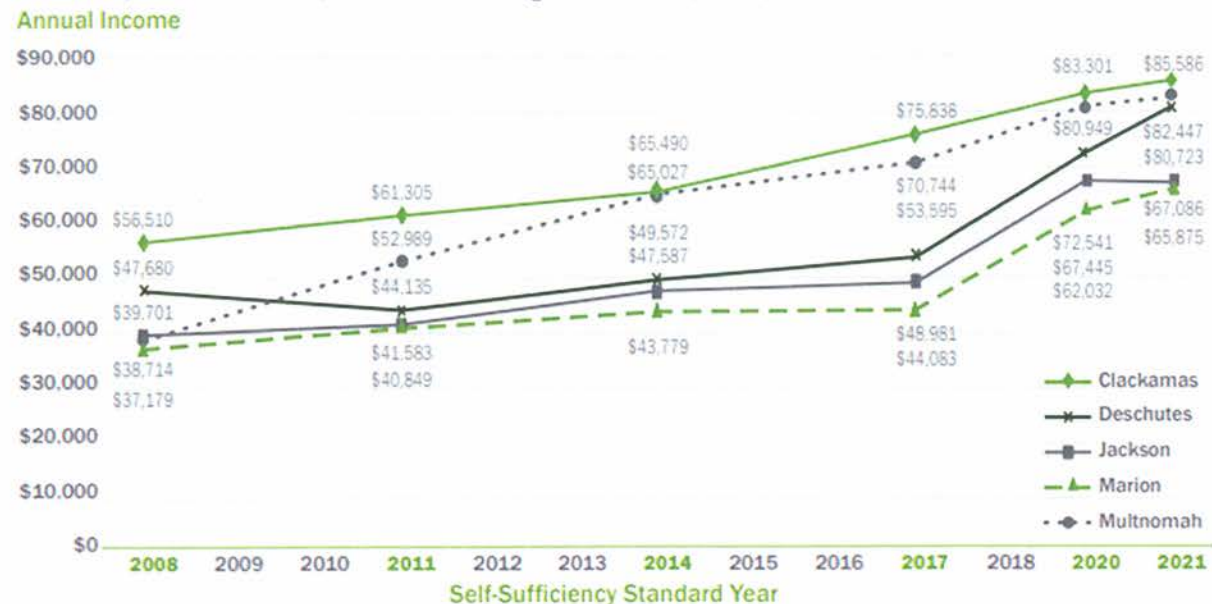
For families with young children, the cost of housing and childcare combined make up the most substantial portion of the family's budget. In Clackamas County, for a family with two adults, one infant and one preschooler, child care and housing account for 31% and 20% of the family's budget respectively.

Food, which is estimated to be one-third of a households budget in the FPL measure, makes up just 8% of the budget for an adult and preschool aged child in the Self-Sufficiency Standard.

Clackamas County has the highest Self-Sufficiency Standard in Oregon.

**FIGURE F.** The Self-Sufficiency Standard for Oregon by Year for Select Counties

*Two Adults, One Preschooler, and One School-age Child: 2008, 2011, 2014, 2017, 2020, and 2021*





**TABLE 3. The Self-Sufficiency Standard for Clackamas County, OR 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-Age	Adult School-Age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-Age
<b>MONTHLY COSTS</b>								
Housing	\$1,366	\$1,576	\$1,576	\$1,576	\$1,576	\$1,576	\$1,576	\$1,576
Child Care	\$0	\$1,070	\$2,365	\$1,821	\$751	\$1,296	\$2,365	\$1,821
Food	\$298	\$450	\$592	\$681	\$790	\$703	\$831	\$916
Transportation	\$311	\$319	\$319	\$319	\$319	\$614	\$614	\$614
Health Care (Net)	\$168	\$536	\$555	\$574	\$610	\$609	\$628	\$647
Premium	\$95	\$444	\$444	\$444	\$444	\$444	\$444	\$444
Out-of-Pocket	\$73	\$92	\$111	\$130	\$166	\$164	\$183	\$203
Miscellaneous	\$214	\$395	\$541	\$497	\$405	\$480	\$601	\$557
Taxes (Net)	\$636	\$819	\$1,132	\$913	\$559	\$1,047	\$1,123	\$1,001
Federal Income Taxes	\$217	\$408	\$737	\$584	\$390	\$475	\$644	\$572
Federal and Local Payroll Taxes	\$232	\$400	\$549	\$495	\$388	\$490	\$600	\$553
State Sales Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Income Taxes	\$187	\$311	\$446	\$385	\$281	\$382	\$479	\$427
Federal Child Tax Credit (-)	\$0	(\$300)	(\$600)	(\$550)	(\$500)	(\$300)	(\$600)	(\$550)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly (per worker)	\$17.00	\$29.35	\$40.22	\$36.26	\$28.47	\$17.96	\$21.98	\$20.26
Monthly	\$2,992	\$5,165	\$7,079	\$6,381	\$5,010	\$6,323	\$7,738	\$7,132
Annual	\$35,908	\$61,984	\$84,950	\$76,577	\$60,118	\$75,876	\$92,856	\$85,586
Emergency Savings Fund (Monthly)	\$36	\$125	\$313	\$263	\$134	\$51	\$70	\$66
<b>ANNUAL REFUNDABLE TAX CREDITS</b>								
Federal & Oregon Earned Income Tax Credit (EITC)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Child and Dependent Care Tax Credit (CDCTC)	\$0	\$4,000	\$8,000	\$8,000	\$4,000	\$4,000	\$8,000	\$8,000
Oregon Working Family Household and Dependent Care Credit (WFHDC)	\$0	\$0	\$0	\$0	\$361	\$0	\$0	\$0
<b>Total Annual Resources</b>	<b>\$35,908</b>	<b>\$65,984</b>	<b>\$92,950</b>	<b>\$84,577</b>	<b>\$64,479</b>	<b>\$79,876</b>	<b>\$100,856</b>	<b>\$93,586</b>

## Asset Limited, Income Constrained, Employed (ALICE)

<https://www.unitedforalice.org/county-reports/oregon>

ALICE households earn more than the Federal Poverty Level, but less than the bare minimum cost of living for the county. In setting its minimum income needed to meet basic needs, ALICE includes the costs of housing, utilities, child care, food, transportation, health care and a basic smartphone plan. Like the Self-Sufficiency Standard, ALICE draws attention to households that earn more than the FPL, but not enough to afford the basic cost of living, highlighting the mismatch between low-paying jobs and the cost of survival. Similar to the Self-Sufficiency Standard, ALICE data is regularly updated to present an unbiased picture of financial hardship at local, state and national levels. The ALICE Household Survival Budget differs slightly from the Self-Sufficiency Standard, allotting more for housing, transportation, and food costs and less for child care and health care costs.

### 2021 ALICE Household Survival Budget

Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One in Child Care	Two Adults	Two Adults Two Children	Two Adults, Two in Child Care	Single Senior	Two Seniors
Housing - Rent	\$1,637	\$1,676	\$1,676	\$1,676	\$1,918	\$1,918	\$1,637	\$1,676
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$244	\$650	\$0	\$488	\$1,400	\$0	\$0
Food	\$484	\$820	\$736	\$887	\$1,446	\$1,318	\$446	\$818
Transportation	\$350	\$448	\$448	\$526	\$826	\$826	\$303	\$432
Health Care	\$146	\$460	\$460	\$460	\$808	\$808	\$517	\$1,035
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$285	\$396	\$428	\$390	\$589	\$667	\$313	\$431
Tax Payments	\$475	\$1,000	\$1,102	\$850	\$1,498	\$1,746	\$536	\$828
Tax Credits	\$0	(\$372)	(\$625)	\$0	(\$744)	(\$1,267)	\$0	\$0
Monthly Total	\$3,606	\$4,986	\$5,189	\$5,138	\$7,231	\$7,818	\$3,981	\$5,569
ANNUAL TOTAL	\$43,272	\$59,832	\$62,268	\$61,656	\$86,772	\$93,816	\$47,772	\$66,828
Hourly Wage	\$21.64	\$29.92	\$31.13	\$30.83	\$43.39	\$46.91	\$23.89	\$33.41

### Bottom Line

Based on 2021 wage and cost of living data, an adult who worked full-time at a minimum wage job and who had one young child (2-person household) would have earned above the FPL. However, the household would likely have made well below what it needed to meet basic needs based on ALICE and Self-Sufficiency Standard measures. ***To meet the base Self-Sufficiency Standard, the adult earning Portland Metro minimum wage would have needed to work 91 hours per week.***



## Income Level based on 2021 Wages and One Adult/One Preschooler Household



## Who is Poor In Clackamas County?

About **7.5%** of Clackamas County **residents** and **8.4%** of county **households** live on incomes **less than the Federal Poverty Level**. This equates to **31,168 people** and **13,646 households** living in poverty in the county, according to the American Community Survey 5-year estimates 2017-2021. Almost half (**47%**) of those living in poverty are considered to be in extreme poverty – **earning less than 50%** of the Federal Poverty Level.

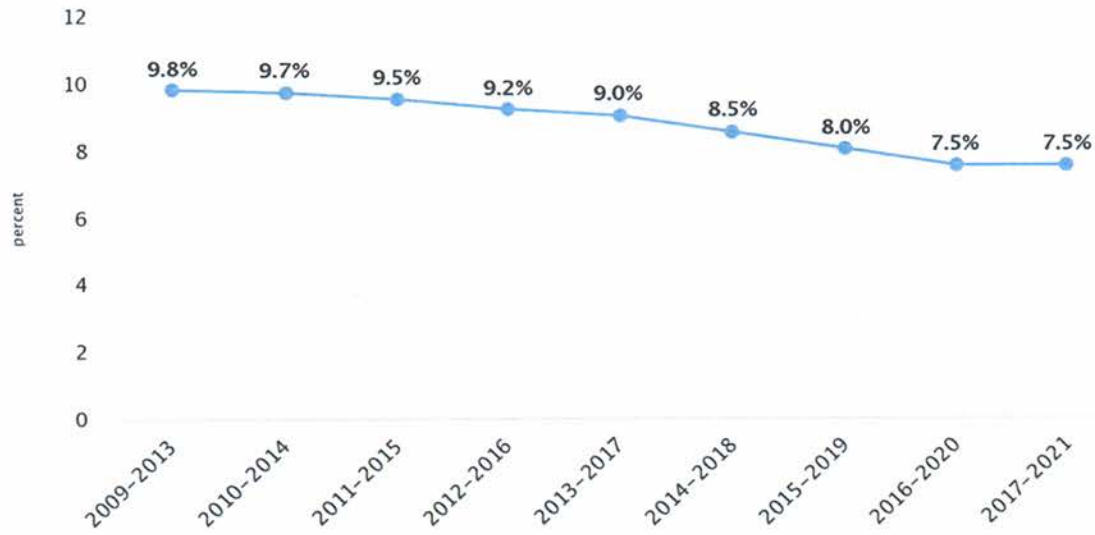
Another **30% or 47,904 households** live on incomes **below the ALICE threshold**. The majority of these households make too much money to qualify for safety net programs like supplemental food benefits, yet they struggle to pay for their basic needs.

Overall, **61,550 households (38%)** in the county lack the resources to live on the 2021 ALICE Household Survival Budget.

As the graphs directly below show, poverty in the county in 2021 appears to have declined. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief efforts, which buoyed the economic status of struggling families. In 2019, 70,310 households in Clackamas County were below the ALICE threshold; by 2021 that number had changed to 61,550. As communities recover from the pandemic and relief spending ends, it is anticipated that the number of households below the ALICE threshold will increase.

People Living Below Poverty Level  
County: Clackamas

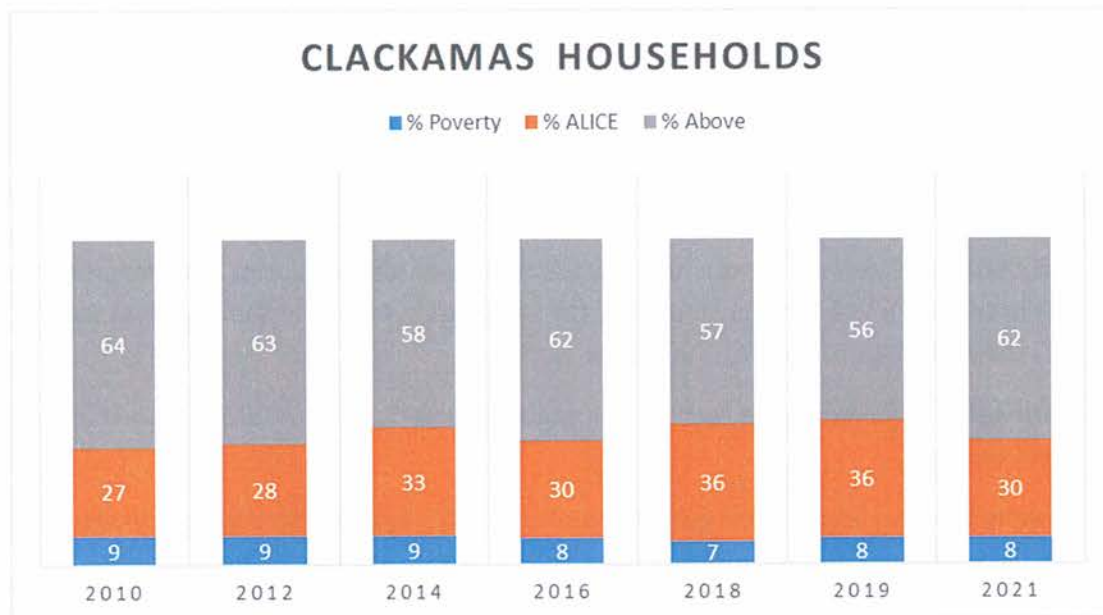
www.blueprintsclackamas.com



Source: American Community Survey 5-Year (2017-2021)

2021 Clackamas County Households – by FPL, Below ALICE and Above ALICE

<https://www.unitedforalice.org/county-reports/oregon>

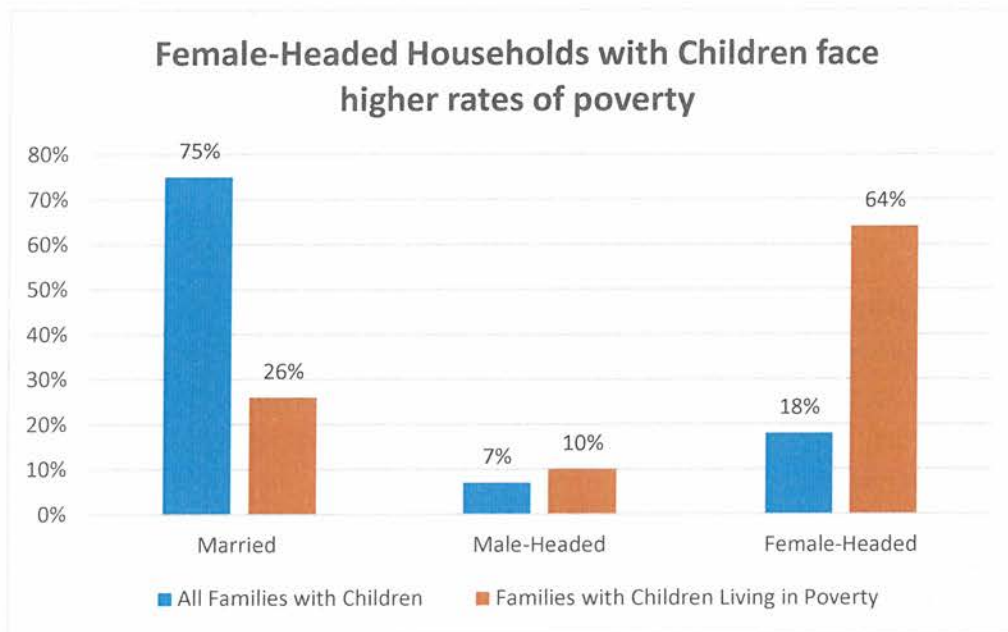




## Poverty and Gender

Women in Clackamas County earn significantly less than men and are disproportionately experiencing the conditions of poverty. Based on American County Survey 5-year estimates (2017-2021), the median annual earnings for county residents age 16 years and over with earned income was \$45,541. However, males achieved a median annual earnings of \$53,928 compared to \$39,110 for females.

Single female-headed households are significantly more likely to live in poverty than other household types. While **female householders with children** under 18 years of age make up **18% of families** with children in the county, they **make up 64% of families with children living in poverty**. This compares to married families who make up 76% of the families with children, but just 26% of families with children living in poverty.

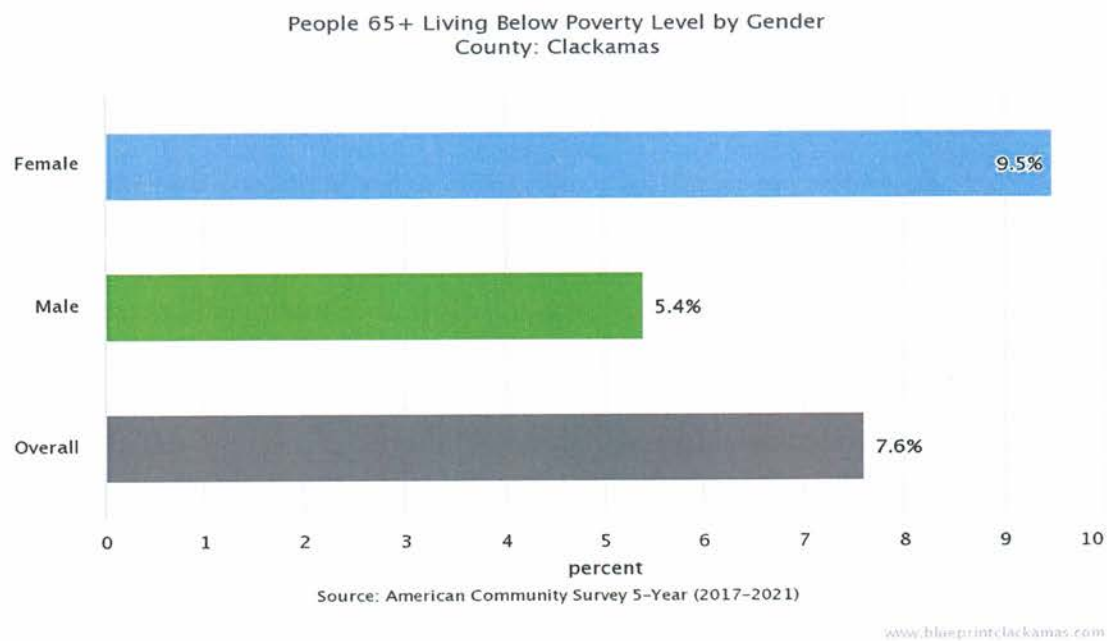


Based on ALICE data, single adult with children households are also most likely to struggle to meet the ALICE Threshold.

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	38%
Married (with children)	15%
Single-Female-Headed (with children)	75%
Single-Male-Headed (with children)	58%

<https://www.unitedforalice.org/county-reports/oregon>

The income disparity based on gender continues with older adults. Overall 7.6% of **adults 65 years and older lived in poverty** (FPL) in 2021, with **9.5% of women** and **5.4% of men** in this age group experiencing poverty.

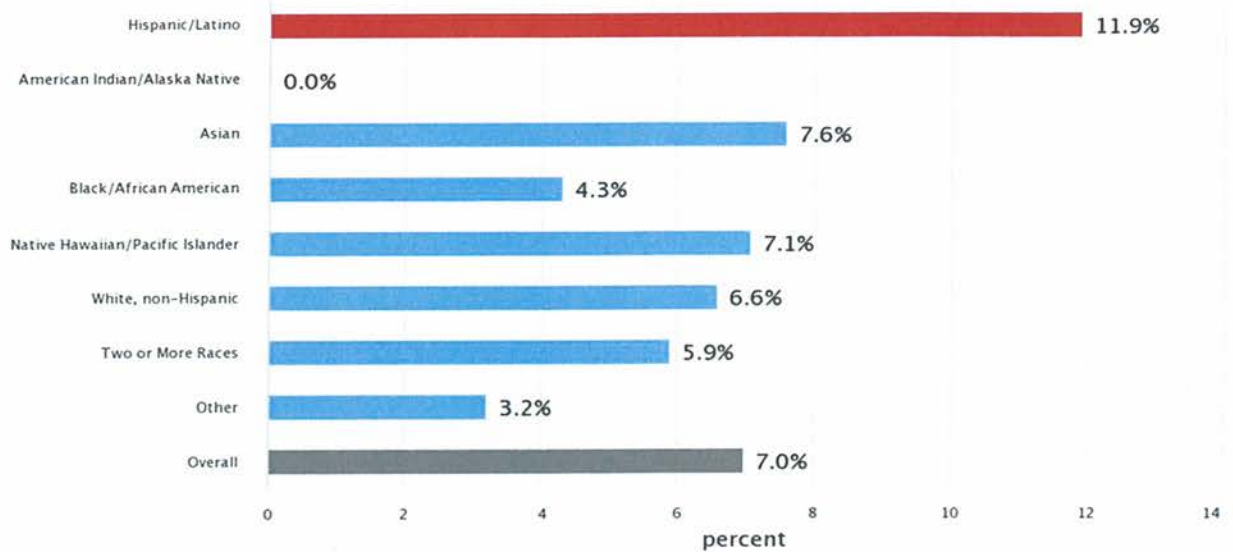


**Poverty and Ethnicity/Race**

Based on 2021 American Community Survey 5-year estimates, 20% of the population identified as a race/ethnicity other than White alone, non-Hispanic. This subpopulation made up **23% of the residents living in poverty**. Disparities by race and ethnicity exist on several levels. First, children identifying as Hispanic/Latino(a, x) are significantly more likely to be living in poverty based on FPL, with 11.9% living in poverty compared to 7% of all children in the county.



Children Living Below Poverty Level by Race/Ethnicity  
County: Clackamas



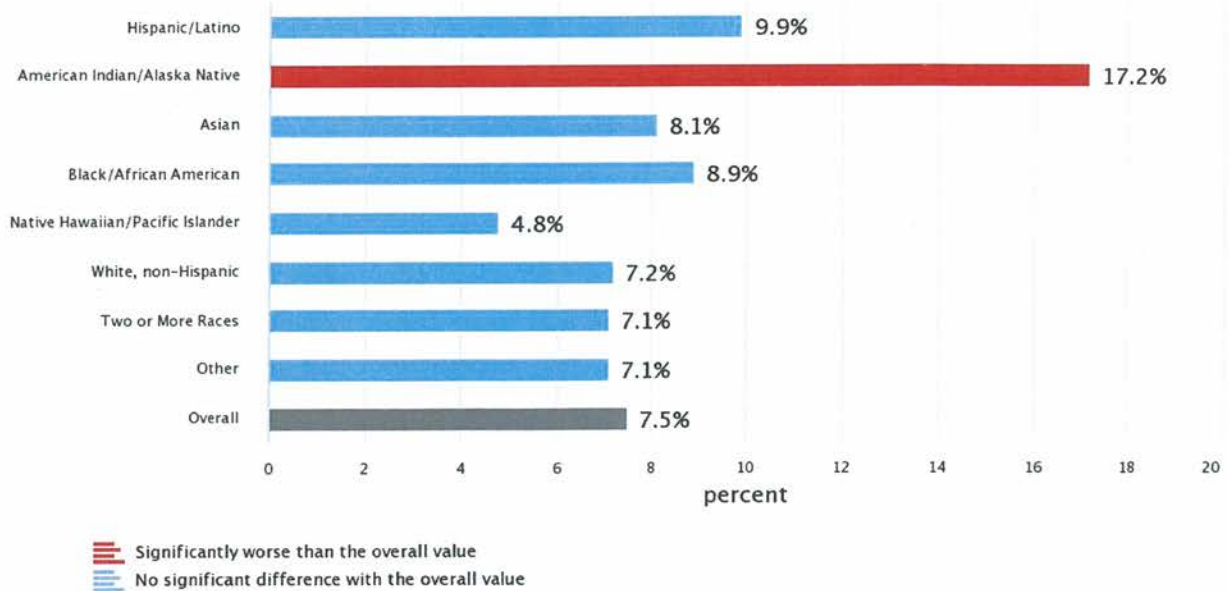
Source: American Community Survey 5-Year (2017-2021)

[www.blueprintclackamas.com](http://www.blueprintclackamas.com)

Overall, residents identifying as **American Indian/Alaska Native** are much more likely to live in poverty, with **17.2% living in poverty** compared to the overall county rate of 7.5%. Further, **53.7%** of American Indian/Alaska Native county residents **age 65 years or older** living below the Federal Poverty Level.

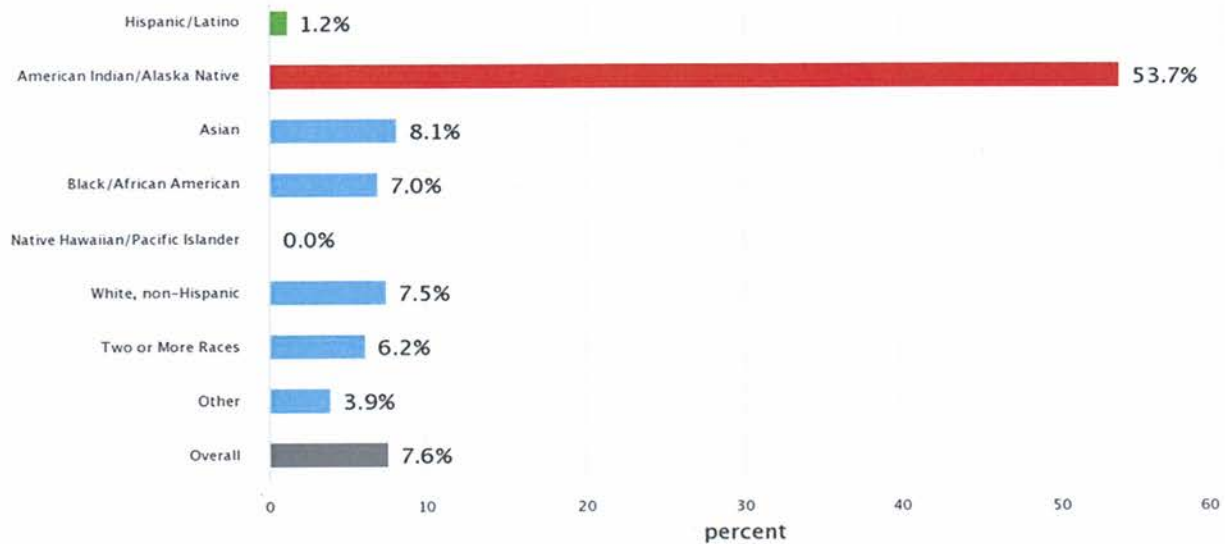
People Living Below Poverty Level by Race/Ethnicity  
County: Clackamas

[www.blueprintclackamas.com](http://www.blueprintclackamas.com)



Source: American Community Survey 5-Year (2017-2021)

People 65+ Living Below Poverty Level by Race/Ethnicity  
County: Clackamas



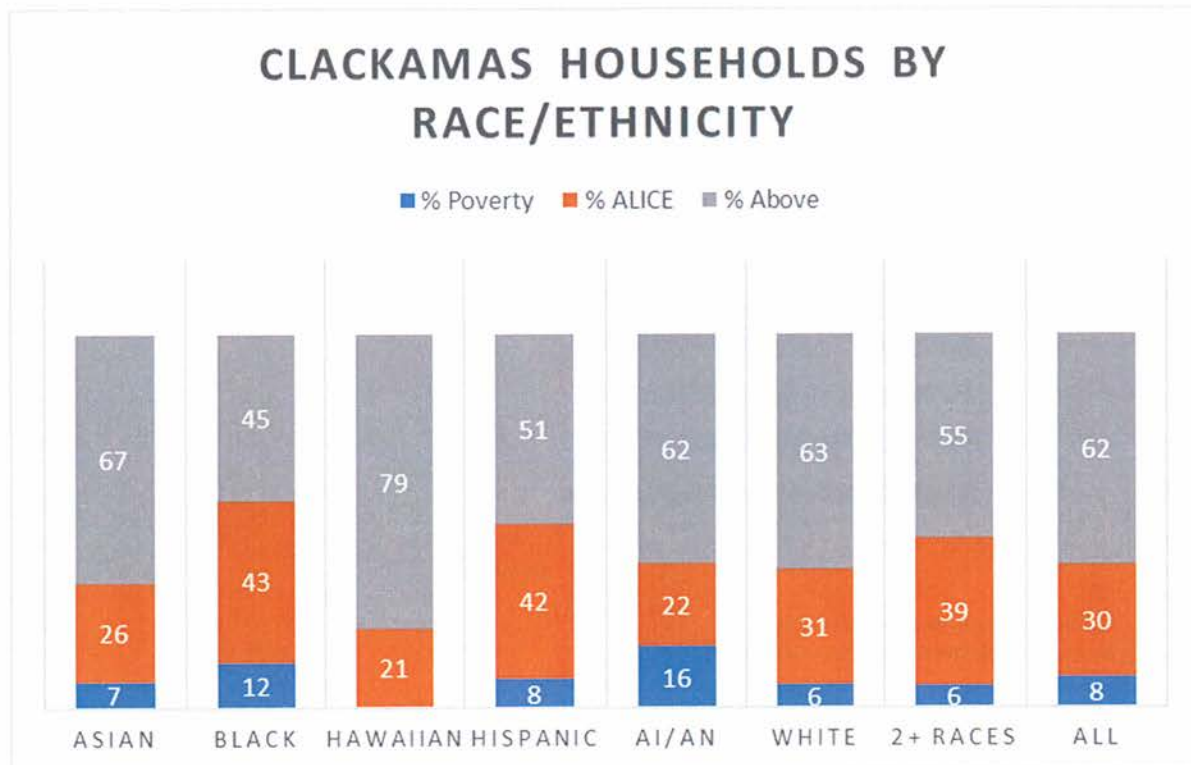
Source: American Community Survey 5-Year (2017-2021)

[www.blueprintclackamas.com](http://www.blueprintclackamas.com)

At the household level, households with **Black** and/or **Hispanic/Latino(a, x)** members have the highest rates of living on income **below the ALICE survival budget threshold**.

Number of Households by Type by Race/Ethnicity, Clackamas County, Oregon, 2021

<https://www.unitedforalice.org/county-reports/oregon>





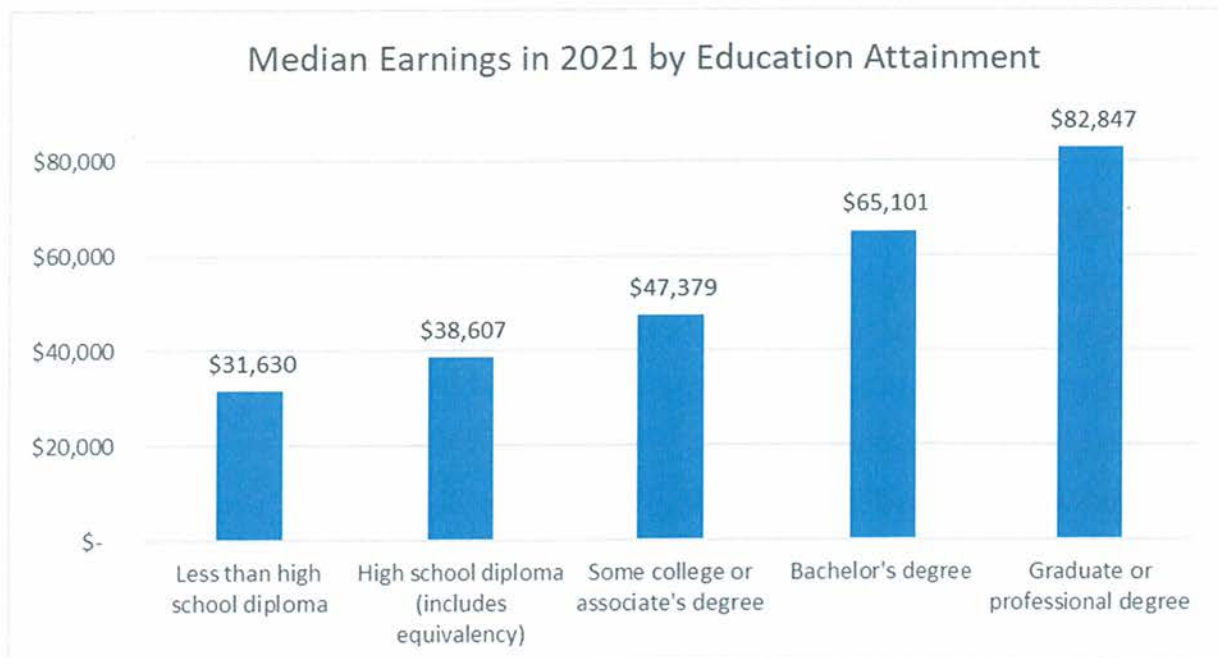
## Poverty and Disability Status

In Clackamas County, **11.8% or 49,265 residents** are living with **at least one disability**. These residents are more than twice as likely to have incomes **at or below the poverty level** compared to residents who have no disability (**17% versus 6.2%** respectively).

Further, many residents living with a disability have limited opportunities to increase their income. In 2021, of the residents **16 years or older who had a disability, 26.9% were employed**, compared to 66.5% of residents 16 years or older who had no disability. The **median annual income** was significantly different based on disability status - **\$27,157** for people living with a disability and **\$45,841** for those with no disability.

## Poverty and Education

County residents with lower levels of educational attainment are more likely to have difficulty meeting their basic needs. The chart below shows the **2021 median annual income** of **Clackamas County residents 25 years and older** who earned income in the previous 12 months based on education level. (American Community Survey 5-Year Estimates 2017-2021). Based on **ALICE** data, in 2021 a single adult survival budget required **\$43,272** annual earnings. This indicates that **at least half of the residents 25 years and older with less than a bachelor's degree are not earning enough to cover their basic expenses**.



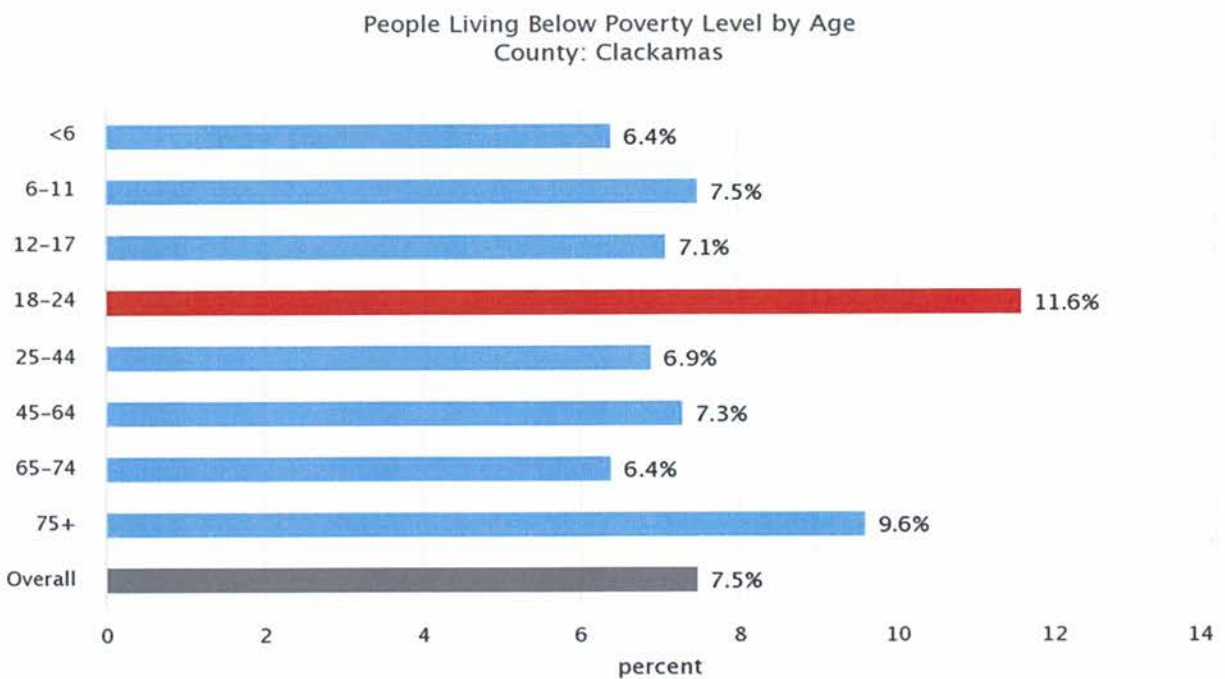
Only **39%** of Clackamas County residents 25 years and older hold a bachelor's degree or higher.

## Poverty and Age

*Young adults, age 18 to 24 years, are the age group with the highest rate of poverty in Clackamas County at 11.6%, followed by adults age 75 years and higher at 9.6%. This is mirrored in the data for households struggling to earn the ALICE budget by age of head householder as seen below.*

HOUSEHOLD TYPE		AGE OF HOUSEHOLDER	
Group		% Below ALICE Threshold	
Under 25		75%	
25 to 44 Years		39%	
45 to 64 Years		40%	
Seniors (65+)		50%	

<https://www.unitedforalice.org/county-reports/oregon>



Source: American Community Survey 5-Year (2017-2021)

[www.blueprintclackamas.com](http://www.blueprintclackamas.com)

These two age groups that bookend an adult's typical earning years, face unique challenges in achieving financial self-sufficiency. **Young adults** are completing their high school education, potentially seeking higher education opportunities that increase in cost each year, and navigating a **job market that primarily offers low-wage service jobs** for workers with high school diplomas. In 2021, the top three occupations with vacancies in the county were health



care support (\$16.68/hr), transportation and material moving (\$18.22/hr), and food preparation and serving related (\$14.97/hr) – all offering wages below the county average of \$19.78/hr for all job vacancies. (State of Oregon Employment Department).

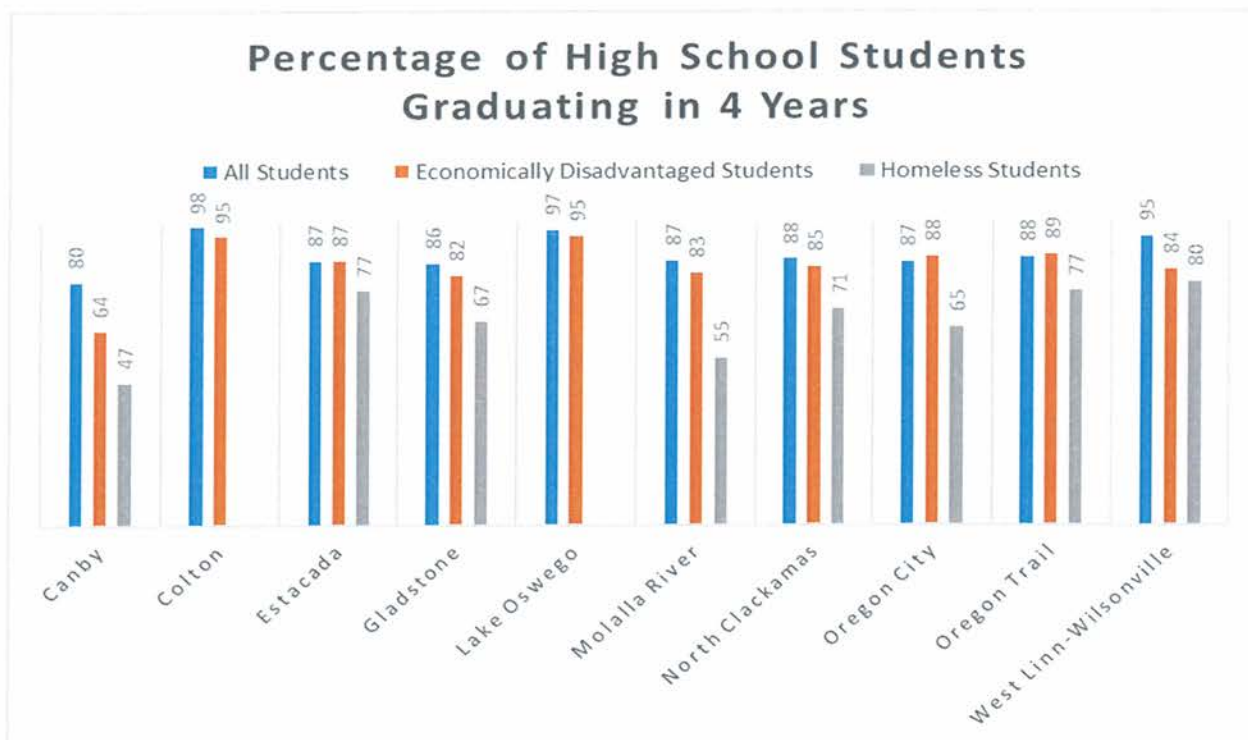
While more than half (64%) of job vacancies in Clackamas in 2021 required no education beyond high school, the average wage for those positions were well below those that required postsecondary education.

**Clackamas County Job Vacancies by Required Education Level, 2021**

Required Education Level	Vacancies	Average Hourly Wage	Full-time Positions	Permanent Positions	Require Previous Experience	Difficult to Fill
<b>All Education Levels</b>	<b>10,088</b>	<b>\$19.78</b>	<b>76%</b>	<b>96%</b>	<b>52%</b>	<b>72%</b>
No Requirement	3,173	\$17.61	82%	95%	36%	76%
High School Diploma	3,299	\$18.25	81%	99%	66%	78%
Postsecondary or Other Certification	2,461	\$25.53	63%	95%	62%	69%
Bachelor's or Advanced Degree	267	\$25.27	66%	100%	100%	90%
Unknown	888	\$15.28	77%	91%	20%	35%

State of Oregon Employment Department. "Help Wanted in Clackamas County: Results from the 2021 Job Vacancy Survey." ([qualityinfo.org](https://qualityinfo.org))

Not all young adults will have graduated from high school by the time they turn 18 years old. Students who qualify for free and/or reduced lunch - who are considered to be economically disadvantaged students - had lower rates of graduating high school in the traditional four-year period in school year 2021-22, as demonstrated in the chart below showing graduation rates by school district. Students experiencing homelessness were even less likely to graduate on time.



2021-22 At A Glance School District Profiles <https://www.ode.state.or.us/data/reportcard/reports.aspx>  
*\*Colton and Lake Oswego homeless student populations were too small to report without compromising student confidentiality.*

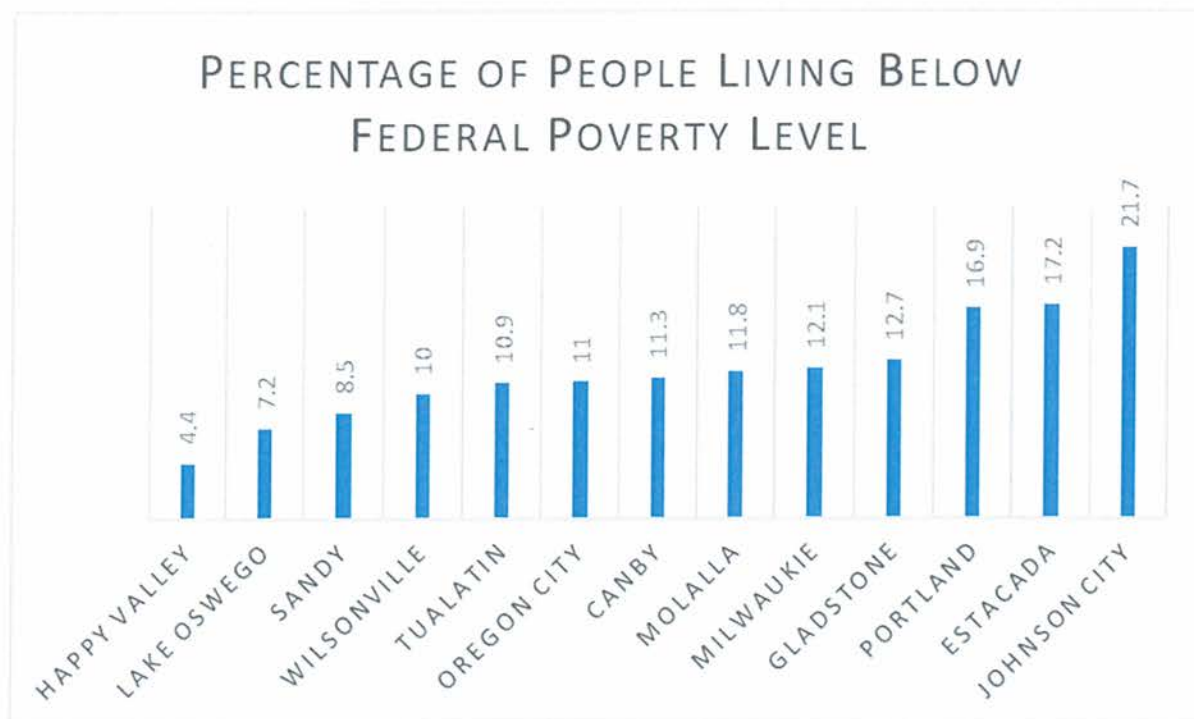
The second age group most vulnerable to poverty, **adults 75 years and older** are living on fixed incomes, experiencing increased health care costs, and having difficulty handling the daily tasks of living and maintaining a safe home. Based on American Community Survey 5-year estimates 2017-2021, **30.5%** of Clackamas residents 65 years and older **had at least one disability**; **39.1%** **lived alone**, and **17.6%** were **employed**. Of those who own their own home, **31%** were paying **more than 30% of their income on housing costs**. For those who rent, **67.5%** were paying **more than 30% on housing costs**. While **88.7%** received **Social Security income**, only **60.1%** had **additional income from a private source** like a pension or retirement savings.

## Poverty and Geography

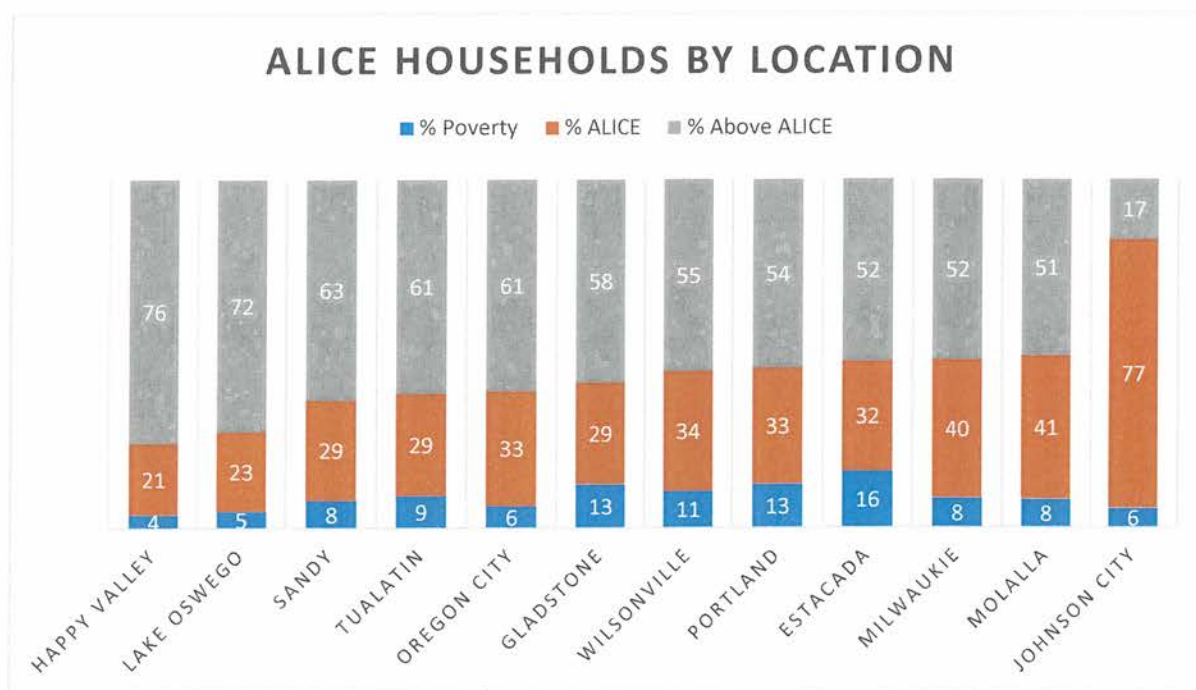
Clackamas County is home to some of the wealthiest Oregonians and some of the poorest, based on tax filings. Clackamas County had the highest average adjusted gross income (AGI) of all counties in Oregon in Tax Year 2020 at \$93,938. This compares to an AGI of \$79,447 in Multnomah County, \$84,321 in Washington County, and \$69,365 for Oregon overall.

The county also had the largest range of average AGI among its cities, with a range of \$60,863 in Gladstone to \$180,106 in Lake Oswego. This large range skews the average county AGI and masks the level of income disparity across the county. The average AGI range for cities in Multnomah County is \$55,149 in Fairview to \$87,436 in Portland. (*Oregon Department of Revenue Returns by County, Other States, and City.* <http://www.oregon.gov/DOR/programs/gov-research/Pages/research-personal.aspx>)

The following chart demonstrates how poverty and financial instability varies across the county from the economically advantaged cities of Happy Valley and Lake Oswego to the economically challenged communities like Estacada and Johnson City.



The ALICE Households by Location chart below shows that while some areas may have close to average numbers of people living below FPL, they have much higher numbers of people who do not qualify for public assistance but are struggling to achieve the ALICE survival budget threshold income.





## Key Demographic Factors by Location

US Census QuickFacts 2021 (derived from multiple Census surveys) [census.gov/quickfacts](https://census.gov/quickfacts)

	Lake Oswego	Canby	Oregon City	Gladstone	Estacada	Milwaukie	Molalla
Population that identifies as a race/ethnicity other than White alone not Hispanic	22.3%	24.1%	12%	24.1%	7.7%	19.4%	11.2%
Language other than English spoken at home	13.8%	15%	8.5%	11.1%	2%	7.2%	6.7%
Single-parent household with children (% of all households with children)	12.4%	19.1%	12.1%	28.2%	6.9%	26.2%	11.2%
Per capita income	\$72,859	\$35,284	\$37,997	\$39,632	\$25,578	\$40,908	\$31,626
Persons with Bachelor's degree or higher (25 years+)	72.8%	28.7%	30.7%	26.1%	17%	38.7%	16.1%
Youth aged 16 to 19 years who are not enrolled in school and are not working.	0.1%	11.7%	12.7%	2.5%	14.1%	6.4%	7.3%
Adults with disability living in poverty	9%	29.6%	19.3%	41%	50.4%	28.3%	19%
Adults without health insurance (under 65 years)	5.8%	13%	10.4%	10.5%	11.4%	9.7%	13.2%
Owner-occupied housing rate	70.7%	67.2%	66.1%	63.1%	85.5%	59%	65.3
Renters spending 30% or more of household income on rent	49.4%	52.4%	49.9%	54.4%	43.7%	54.6%	52.4%
Households with a broadband Internet subscription	95.6%	87.1%	86%	92.7%	87.1%	88%	89.1%

## Theory of Change and Community Needs

A Theory of Change seeks to connect activities and interventions with achieving long-term goals. It works by “back casting,” or starting with the long-term goals and working backward to identify the specific outcomes needed to achieve each goal.

Building upon the work of the Community Action Partnership of Oregon and regional partners, Clackamas County has adopted a Theory of Change model that describes the services and supports that are required to move people from crisis to stability to being equipped to exit poverty. The model includes the acknowledgement that for some, especially older adults and persons with disabilities who rely on meager Social Security benefits, achieving a state of stability and reducing the amount of time spent in crisis may be the best achievable outcome. Exiting poverty is an unattainable goal.

### Identified Needs

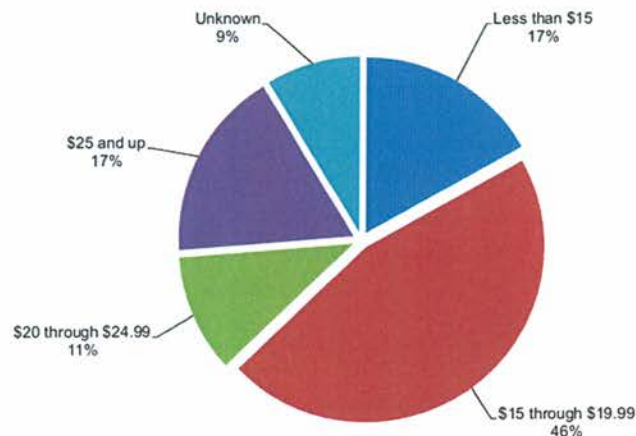
#### Job Opportunities

According to the respondents of the 2021 CCSSD Community Needs Survey, access to better job opportunities that provide a living wage is the number one factor that could improve their circumstances – 37% listed job opportunities in their top three areas for improvement. Respondents stated the cost of living – especially related to housing, food, and healthcare – was increasing faster than their income.

The average wage of 2021 job vacancies in the county was \$19.78, well below what was needed to reach the ALICE household survival budget, and the top three most available job opportunities were offering wages well below the average (health care support at \$16.68/hr; transportation \$18.22/hr; and Food preparation at \$14.97/hr). This indicates that access to higher paying jobs is limited in Clackamas County. (*State of Oregon Employment Department*)

### Almost half of the 2021 vacancies in Clackamas County paid starting wages of \$15 to \$19.99 per hour.

Clackamas County Job Vacancies by Hourly Wage, 2021



Without adequate household income, households are constantly struggling to pay for key basic needs – housing and related costs, food, and the transportation needed to work and complete daily errands.

**Housing**

The cost and availability of housing continues to be a major stressor for Clackamas County residents. According to the American Community Survey estimates, **54.5% of renters and 31.1% of homeowners** with mortgages are spending more than 30% of their household income on housing costs. **Renters 65 years and older are especially stressed**, with **67.5%** paying more than 30% of their household income on rent.

2021 CCSSD Community Needs Survey respondents identified stable housing as the second most common area that could improve their circumstances. Of the respondents who reported that their **household did not make enough money to make ends meet**, **66%** were **renting** their home and **30%** reported that it was **somewhat to very likely** that they would have to leave their home within the next year because of **eviction or foreclosure**.

When asked what prevents them from maintain stable housing, all respondents identified these top five reasons were

- 1. Lack of money/high cost of living
- 2. Lack of affordable housing options
- 3. Underemployment/unemployment
- 4. Mental/physical health condition
- 5. High housing related costs – taxes, utilities, home maintenance.

**To afford a 1-bedroom apartment at the Clackamas County average rate as of August 2023, which is \$1,305:**

- To afford this apartment while working **fulltime** and while paying **30% of income on housing**, the person needs an **hourly wage of \$25.09**.
- A person earning the standard minimum wage (\$14.20) must work **71 hours per week**

**The average monthly rent for a one bedroom apartment as of August 2023 in...**

Canby is \$1,525	Milwaukie is \$1,575
Gladstone is \$1,565	Molalla is \$975
Lake Oswego is \$1,827	Oregon City is \$1,335

*Zumper.com*



Further, in 2022, the **top two unmet needs** in Clackamas County recorded by the 211info.org, an independent, nonprofit phone-based and online service that helps residents identify, navigate and connect with the local resources they need, were **electric service payment assistance** and **rent payment assistance**.

### Transportation

Clackamas County encompasses 1,883 square miles. One eighth of the county is urban, the remainder is suburban, small town and rural. Five different transit agencies serve the county (TriMet, SMART (Wilsonville), South Clackamas Transit District, Sandy Area Transit and Canby Area Transit). In addition, the Mt Hood Express provides service in the Hoodland area. An estimated 14% of the county's population is without public transportation. This compares to 0.7% of the population in Multnomah County and 4.2% in Washington County who are without public transportation.

According to Blueprint Clackamas (blueprintclackamas.com), **4.8% of households** in Clackamas County **do not have a vehicle**. This can be especially difficult in rural areas like Estacada and Molalla, where 6.2% and 9.8% of households do not have a vehicle.

Clackamas County residents consistently identify transportation as an issue that affects their ability to complete the tasks of daily living – working, attending medical appointments, buying food, meeting friends and family. In the 2021 CCSSD Community Needs Survey, respondents identified **transportation as one of the top three areas that could improve their circumstances**. Of the respondents who reported that their household did not make enough money to make ends meet, **51% reported that lack of transportation interfered with their ability to do daily activities**.

When asked what transportation options would be most useful in helping respondents do their daily activities, the top five options identified by the 2021 CCSSD Community Needs Survey respondents were

1. Expanded public transit – more trains/buses/service in rural areas/in-town shuttles
2. Having a vehicle of their own
3. Free and/or affordable door-to-door service
4. Gas assistance/lower gas prices
5. Assistance with insurance and licensing

Transportation issues are even more acute for older adults. In the 2019 Community Needs Survey conducted for the development of the Older Americans Act Area Plan, respondents identified lack of transportation as one of the top factors that affects their ability to maintain independent living. Older adults are more likely to have difficulty accessing food and health services **due to the inability to drive and/or navigate public transportation**. Overall, **12.4% of residents 65 years and older report having difficulty with independent living**. This ranges from 8.1% of older adults in suburban Lake Oswego to 36.1% in rural Estacada.

## Food Security

Food insecurity is the inability to access adequate, healthy food throughout the year because of a lack of money or other resources. The Oregon Hunger Task Forces reports that **8.3%** of Clackamas County residents were **food insecure 2022**. This means that close to **35,000 people** either skipped a meal or had to reduce their portion because of lack of food. Further, **44%** of the people reporting food insecurity **did not qualify for federal nutrition assistance programs**. This compares to **25% statewide**. Residents who identify as **Black (24.9%)**, **Native American (21.7%)**, or **Hispanic/Latino/a/x (19%)** have **higher rates of food insecurity**.

Beyond the physical pain of real hunger, food insecurity has been linked with low academic achievement and behavioral problems such as Attention Deficit Disorder among children and increased morbidity in all age categories. Compounding this, low-income families move more often due to eviction, job loss, or changes in family structure, often leading to social and academic problems.

Of the 2021 CCSSD Community Needs Survey respondents who reported that their household did not make enough money to make ends meet, **23% sometimes or often did not have enough** food in the past year and another **52%** reported that they had enough food but it was **often not the type of food they wanted to eat**. Further, **61%** got food from a **food pantry, food bank** or other location that provided free food in the last year. The highest subpopulation reporting use of free food sources in the last year was **persons living with a disability at 71%**, followed by persons who identified as **Hispanic/Latino(a,x) or Slavic at 66%**.

Seniors and others on fixed incomes are at especially high risk of food insecurity. Despite the availability of SNAP benefits, many qualified seniors do not apply. Reasons for this include a false belief that they will be taking resources away from someone who needs it more, a complicated application process, assumption that they will not qualify, and stigma of seeking government support, among others. The Oregon Hunger Task Force 2022 Clackamas County Report showed that **31% of people age 65 years and older who were eligible for SNAP benefits did not access the resource**

People with disabilities are also at risk of food insecurity and more likely to suffer from chronic conditions that are made worse by poor nutrition. According to the American Community Survey 5-Year estimates 2017-2021, more than **50%** of the **households** in the county that received **SNAP benefits** had **at least one member with a disability**.

While the ADRC of Oregon maintains listings of 104 food support related resources in Clackamas county, many have limited hours and transportation to and from the sites is often a challenge.

## Accessing Assistance

Knowing where to go for help is key to achieving stability. When asked “When you need help, do you know who to contact for assistance?” **54%** of all 2021 CCSSD Community Needs Survey respondents reported that they **sometimes or never knew who to contact**. For survey

respondents who reported that their household did not make enough money to make ends meet, 67% reported that they sometimes or never knew who to contact.

This indicates a strong need to create greater awareness of services resources available to low income residents.

## **Community Assets**

While the community need is great, Clackamas County Social Services is joined by many government and nonprofit partners in finding real solutions to assist residents in achieving stability and a higher quality of life.

### **Housing**

- Clackamas Housing and Community Development Division
- Clackamas Women's Services
- Housing Authority of Clackamas County
- AntFarm
- Northwest Family Services
- Northwest Housing Alternatives
- St. Vincent de Paul of Portland
- The Father's Heart
- Molalla HOPE

### **Transportation**

- Canby Area Transit
- Ride Connection
- TriMet
- South Metro Area Regional Transit (SMART)
- South Clackamas Transportation District
- 10 area senior centers

### **Access to Food**

- Esther's Pantry
- Numerous community food banks
- Oregon Food Bank
- Oregon Department of Human Services
- Clackamas Service Center

### **Information and Referral**

- ADRC of Oregon
- 211.org



A partial list of other partners include:

- Clackamas County Public Health Division
- Clackamas Free Clinic (Volunteers in Medicine)
- Legal Aid Services of Oregon
- Love, Inc.
- North Clackamas Parks & Recreation District
- Oregon Department of Human Services
- Providence Health System
- 10 School Districts