



2009 Community Assessment



EXECUTIVE SUMMARY

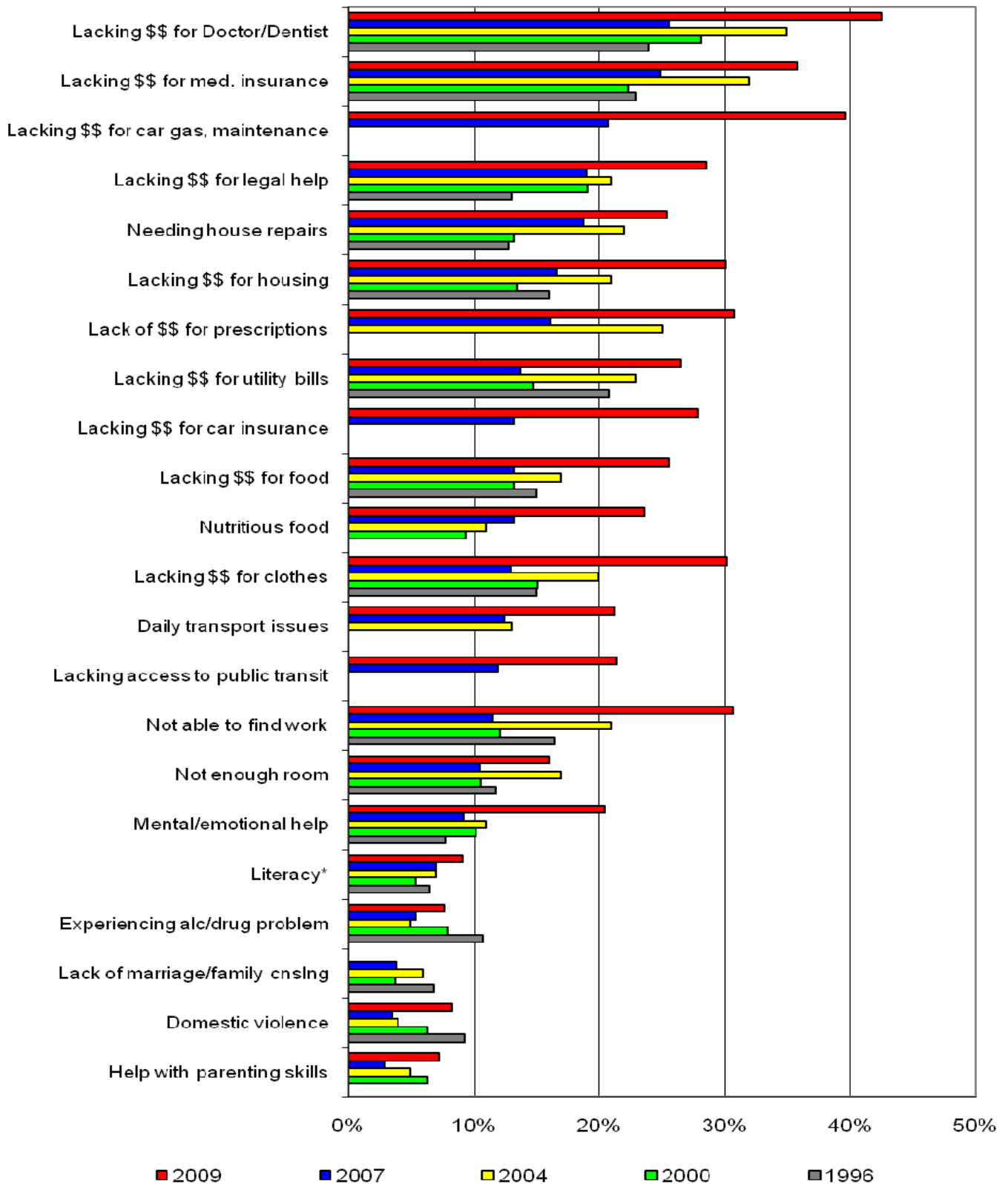
2009 Community
Needs and Assets Survey

Lane County, Oregon

*Our lives,
our community,
our future.*

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HOUSEHOLDS EXPERIENCING FINANCIAL HARDSHIP 1996-2009 RANKING BY 2009 HOUSEHOLD NEEDS



Introduction

The *2009 Community Needs Assessment* marks the seventh community assessment in a seventeen-year time span. Previous assessments were done in 1992, 1994, 1996, 2000, 2004 and 2007. Community assessments help determine household experiences related primarily to financial capacity to meet basic needs, awareness of and access to community based human services and whether specific conditions exist within the household that might require the need for specialized services (legal, medical, dental, health, etc.) The objective of this report, particularly when used in conjunction with other local and statewide reports, is to help develop a deeper understanding of issues affecting individuals and households throughout Lane County in order to inform deliberation and decision making among community stakeholders.

Methodology

The household survey was conducted by Northwest Survey & Data Services, an independent survey research firm located in Eugene, OR. Telephone interviews were conducted by trained interviewers using a survey instrument which was drafted and approved by the United Way of Lane County Research and Evaluation Committee.

Much of the survey design is retained from study to study in order to analyze trends over time. Most notably, the household issues series of roughly 25 questions has remained virtually unchanged since the first assessment study was conducted in 1992 and serves as a feature trend in each report presented.

The survey was administered during the month of February 2009 and was a random sample of households in Lane County. A total of 1,200 interviews were completed, including 586 households in Eugene, 238 households in Springfield, and 376 households in the remainder of Lane County. Only one respondent over the age of 18 was interviewed per household.

Comparing sample demographic characteristics of the survey respondents to the most recent census data results in certain under representations (lower income households, renters and Hispanic/Latinos and other ethnicities) as well as certain over representations (higher income households, homeowners, and older/retired persons). Community assessments are designed to capture a broad community perspective, not specific circumstances associated with special populations.

Context

Respondents throughout Lane County were asked to report on problems that occur in their household, and to rate the severity of each problem on a four-point scale from “not a problem” to “major problem.” For understanding the 2009 survey results in comparison to previous years, especially 2007, it is important to keep in context the dramatic changes in the overall national, state and local economic pictures during and after the time in which the survey was conducted. One particular key indicator impacting all households in Lane County is unemployment which has reached record levels in 2009. The chart below provides a comparison as to current versus previous surveys.

Year	Feb Month of Survey	May
2009	11.2%	14.2%
2007	5.3%	5.0%
2004	7.4%	7.4%
2000	5.2%	5.5%
1996	5.5%	5.6%

Key Trends

- Consistent with previous studies, a healthy economy is directly related to family well being.
- A greater percentage of households in 2009 report problems in most every category related to basic living expenses than in all previous studies.
- Difficulty affording/accessing services is higher in every category than in all previous studies.
- The rate of financial hardship has increased considerably since 2007.
- The income level at which households experience financial difficulty is rising.
- 30% of all respondents reported someone in their household not being able to find work which is higher than any previous study.
- More households with children report substantially more problems affording basic living expenses than households without children.

- Paying for medical, dental care and medical insurance continues to be the most common financial hardship faced by Lane County households.
- Of those surveyed the percent of people who have employer paid health coverage decreased from 52% in 2007 to 29% in 2009.

Overall implication from results: Income, health and education are inextricably linked to each other and to family and individual well being in Lane County.

Income/Financial Stability

- Only 63% of households surveyed can pay two months or more of bills if the main source of income stops. Of those households who can pay:
 - Over 80% are owner occupied.
 - One out of every six earns \$25k or less.
 - Over half include two income-earners.
- 34% of householders can only pay a month or less of bills if the main source of income stops. Of these households:
 - Half are owner occupied.
 - Almost half earn \$25k or less.
 - Over half include one-income earner.
- Households with only one income earner are more likely to experience multiple financial difficulties while households with two income earners have the fewest. Lower income households tend to rely on one or more wage earners to meet basic living expenses.
- 21% of households received some form of public assistance in the previous 12 months. Of these households:
 - Half included one income-earner.
 - Two of every five included children under 18.
 - 60% experienced financial hardship affording car gas/maintenance, medical insurance, a visit to the doctor/dentist and clothing.
- 18% of households surveyed are between 100-200% of the federal poverty guideline, making them ineligible for many services, but without adequate income to meet their families basic needs per the Lane County self sufficiency standard.

▪ **Basic Living Expenses**

- Except for having enough room for people to live in the home, more households report problems affording basic living expenses across all categories in this study than in all previous studies.
- Given the surge in fuel prices in 2008, it is not surprising that the proportion of households reporting difficulty affording gas rose significantly compared to 2007. In addition, the number of households reporting a problem affording car insurance rose to 28% versus 13% in 2007.
- 30% report difficulty in affording housing costs, which represents a significant increase over 2007 and the highest rate ever.
- Food and clothing are the other categories with more households reporting a significant increase in problems affording than all previous studies.
- Among households experiencing major problems meeting basic living expenses, those earning \$25K or less represent the greatest numbers; those earning \$50K or more the lowest number.
- Number of households reporting problems affording utility bills is 27% in 2009 which is higher than all previous studies. In particular, the percentage of home owners reporting problems affording utilities increased from 8.9% in 2007 to 20.2% in 2009.
- 34% of households' surveyed report that they could only afford to pay bills for one month or less if the main source of income stops.

▪ **Accessing/Affording Services**

- As with basic living expenses, in 2009 more households are experiencing problems accessing/affording services across all categories than in all previous studies.
- Affording legal services continues to be the service which households have the most difficulty accessing. 26% overall reported this as a problem in 2009, the highest percentage of all previous surveys. Households earning \$25K or less report access to legal service as a major problem almost two to one over households with incomes \$25K - \$50K.
- The number of households reporting a problem accessing public transit nearly doubled compared to the previous study; 21% versus just over 10% in 2007.

- For households with income under \$25K experiencing major problems with issues requiring specialized services, finding work is by far the greatest challenge followed by Functional Literacy and children with mental or emotional problems.

- **Support When Experiencing Financial Hardship**
 - At the time of the survey, 21% of households had received public assistance in the past 12 months.
 - More than 60% of households on public assistance reported problems affording gas and maintenance for the car and affording a visit to the doctor or dentist.
 - For all categories surveyed as to basic living expenses, those on public assistance were more than twice as likely to face problems meeting expenses as those who were not on public assistance.
 - When facing financial hardship the majority of households will first go without, borrow from family and friends and then turn to the use of credit cards to cope.

- **Metro versus Non-Metro Results**
 - A higher percentage of respondents living in non-metro areas report difficulty accessing/affording services compared to respondents living in metro areas across all service categories except child care for children less than 6 years of age.
 - A higher percentage of respondents living in non-metro areas report other problems in the household related to functional literacy, alcohol/drug problems, and domestic violence compared to those living in metro areas.

- **Policy Implications\Related Data**
 - Economy is primary driver of family well being.
 - High rates of difficulty meeting basic needs continues to be related to low wages, high housing costs and inaccessible healthcare.
 - \$34,324 is the average covered payroll per worker in Lane County (2007 Department of Labor)

- \$32,445 is the self-sufficiency standard for a family of 3 in Lane County (one adult, one preschooler and one school-age child). The standard does not include the cost of healthcare. (2008 OR Self Sufficiency Standard)
- \$30,409 (\$14.62/hour) is required to afford a 2-bedroom apartment in Lane County (2007 National Low Income Housing Coalition "Out of Reach")
- The federal poverty level for a family of 3 is \$18,310. 200% is \$36,620.
- 53% of households surveyed have incomes less than \$50K.
- 39% of households surveyed have incomes of less than \$35K.

HEALTH

▪ **Affordability**

- The percent of households reporting difficulty affording a visit to the doctor or dentist rose from 26% in 2007 to 43% in 2009.
- More than 35% of the households report a problem affording/accessing medical insurance.
- More than 30% of households reported difficulty paying for prescription medications.
- Awareness of local free/low cost clinics increased among all respondents from 47% in 2007 to 58% in 2009. However, for respondents who have been uninsured for the past two years the awareness increased from 45% in 2007 to 91% in 2009.
- Of those households who report having an established relationship with a health care provider (86%) 10% report affording prescriptions is a major problem. Of those households using urgent care in the past 12 months, 15% of those report affording prescriptions is a major problem.
- 60% of respondents who were uninsured reported having a relationship with a health care provider.

▪ **Insurance**

- Of the 13% of the respondents who were not covered by health insurance, over 1/3 had been uninsured for the prior two years. The percent of respondents not covered by health insurance increases to 21% when you examine only responses from participants less than 65 years of age. Respondents 65 years and older are likely to be covered by Medicare.

- Of those respondents covered by health insurance, 39% were covered by an employer, 29% by Medicare, and 19% by self or family member.
- 36% of those who have been uninsured for the past two years live in households earning between \$15-25K annually.
- Of those respondents who reported being uninsured for part of the past two years, approximately 40% of respondents are 65 or older while almost 60% are between 18 – 64 years of age.
- 36% of those who have been uninsured for the past two years live in households earning income between \$15-\$25K annually.
- **Urgent Care/Utilization**
 - 35% of households had someone using Urgent Care Medical Services in the past 12 months.
 - Of those households using urgent care:
 - Over one quarter have received public assistance in the past year
 - 1/4 report accessing/affording medical insurance is a major problem
 - 1/4 report affording a doctor/dentist visit is a major problem
 - Close to 20% rate getting in-home or adult care for an elderly person or someone with a disability or serious issue a moderate or major problem
 - 25% of households overall surveyed have delayed seeking medical care due to the cost in the past 12 months. With 31%+ of those households with incomes under \$50K delaying seeing medical care due to cost.
- **Policy Implications\Related Data**

Ten things to know about health, research shows that . . .

1. Health is more than healthcare
2. Health is tied to the distribution of resources
3. Racism imposes an added health burden
4. The choices we make are shaped by the choices we have
5. High demand + low control = chronic stress
6. Chronic stress can be deadly
7. Inequality – economic and political - is bad for our health
8. Social policy is health policy

9. Health inequalities are neither neutral nor inevitable

10. We all pay the price for poor health

(Source: Unnatural Causes: Is inequity making us sick? Discussion Guide, 2009)

Education/Children & Families

While the 2009 survey did not ask questions directly related to education, key results do show the challenges faced by families with kids and these ultimately impact the ability for children to learn.

- More households earning \$50K or less with children in the home report problems affording basic living expenses, than in the 2007 survey.
- The percent of households with children reporting problems affording basic living expenses versus those households without children were substantially higher i.e.
 - Problem affording clothing 64.9% with children, 43.8% without
 - Problem affording food 58% with children, 38.2% without
 - Problem affording utilities 56.4% with children, 40% without
 - Problem affording housing costs 53.7% with children, 41.8% without
- The number of households indicating problems affording food and clothing in the 2009 survey is the higher than the previous four surveys.
- The number of households reporting problems finding or affording child care for children under 6 years old remains below 10%. This number, however, is double the percentage reported in 2000, 2004 and 2007.
- Getting help with parenting skills continues to be the category with the smallest proportion of households experiencing a problem; however, the 2009 assessment marks the highest number reporting a problem in this category at 7%.
- **Policy Implications\Related Data**
 - It has been shown that large increases in the need for basic living expenses – medical, prescription, housing, utilities, nutritious food, clothing, etc. – will increase stress and uncertainty for young kids and their families.
 - The key impact of poverty on youth include:
 - Twice as likely to be in poor health
 - Three times as likely to suffer lead poisoning
 - At greater risk for anemia and iron deficiency
 - More likely to have stunted growth

- More likely to have injuries and accidents
- More likely to be hospitalized

(Source: Tony Biglan Institute of Medicine, 2009)

- Studies have shown that parents under financial strain are less involved with their children leading to failure in school (Gutman et. al., 1994) aggressive behavior (NICHD, 2001) and delinquency (Weatherburn & Lind, 2006)
- Study results compiled by Success by 6 demonstrate the need to act early (Birth to 4) with children in order to insure the greatest likelihood of success when they enter school. In addition, those studies also indicate that public spending on children lags and occurs primarily after the age of 4. (Rand Corporation, 2005)

Acknowledgements

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SURVEY SPONSORED BY:



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