

WOMEN'S ECONOMIC SECURITY IN WHATCOM COUNTY



LEAGUE OF WOMEN VOTERS®

of Bellingham/Whatcom County

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of Bellingham/Whatcom County

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Preface

In 1988, the League of Women Voters of Bellingham/Whatcom County (LWVBWC) adopted a position on Meeting Basic Human needs. The position read:

The League of Women Voters of Bellingham/Whatcom County supports the right to basic human needs and development, i.e.—a decent life. We advocate access to adequate food, housing, and health care. Opportunity should be provided for education and/or training for those jobs that are available in the community which pay a wage that provides the basics. Primary responsibility for meeting basic human needs should be from the public funding sector with a preference for administration at the local level.

We believe that the acknowledgement of basic human need requires re-education of our whole society; systemic steps should be taken to achieve these goals. We realize that this will be a prolonged process but believe that beginnings are long overdue.

At our 2014 Annual Meeting, building on the 1988 position, the membership approved a new study on Women's Economic Security in Whatcom County. The scope of the study would be twofold:

- Study the needs of women in Whatcom County which, if addressed, would enable them to achieve economic security, and
- Establish relationships with various community service and health organizations to advocate for the importance of focusing on women in poverty as these groups develop strategies to address poverty in Whatcom County.

As the 1988 position suggests, providing information about the current situation will enable the LWVBWC to support public dialog that will enable Whatcom County to address the basic needs of everyone in our community.

Respectfully submitted,
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The LWVBWC Study Committee on Women's Economic Security in Whatcom County

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EXECUTIVE SUMMARY

January 2015

The issues of poverty and inequality in America, and especially the impact of women on the economy, are part of our current national dialog. There are a number of studies and reports on the topic as a national issue. In particular, *The Shriver Report: A Woman's Nation Pushes Back from the Brink* forcefully states: "in order to have a full and robust economy we must recognize the importance of women and their central role in our nation's economic health." However, there is no overall picture of the situation here in Whatcom County.

In the summer of 2014, the League of Women Voters of Bellingham/Whatcom County (LWVBWC), as part of its goal to engage in local issues, initiated a study focusing on the more than 25,000 Whatcom County women age 18 and older, many with dependent children, living below 200% of the federal poverty level. This local study seeks to understand the level of access these women have to basic needs and social services, including housing, adequate food, child care, health care (including mental health services), transportation, and legal advice.

The LWVBWC studied these issues from two different perspectives: that of government and private social service agencies and the educational community, and that of the women themselves. The LWVBWC held two focus groups for women in this demographic. The participants were referred from a diverse group of social service agencies.

In the focus groups, four main themes emerged: the women's fear that they may not be able to improve their current situations; frustration with rigid bureaucratic rules; reluctance on the part of some to utilize existing services because of a lack of trust and difficulty in accessing services; and resilience as they deal with their challenges and insecurities as they move along the path to their economic security, aided by the help and support they receive from friends, family, and individuals within the community agencies.

Discussions with social service agencies gave a clear picture of the challenges they face in improving agency effectiveness while working to help the women they serve. One of the most difficult challenges arises with regard to housing. There is a serious shortage of affordable, safe, and healthy housing units in our county, especially for families with children. Some of the units county-wide that might be considered "affordable" for low-income renters have serious safety and cleanliness issues.

Housing difficulties and costs directly affect the funds these women have available for all other needs, including food. Social service agencies work hard to inform clients about programs such as the Supplemental Nutrition Assistance Program (SNAP), and the Women, Infants, and Children Nutrition Program (WIC) for women who are pregnant, nursing, or post-partum, and their children under the age of five. Women who use these services are generally satisfied with them, as they are with the Food Banks around the county. But these services clearly are not enough. School districts around the county still report children coming to school hungry.

A recent county health assessment found a significant correlation between low income, less education, and unemployment, leading to poorer health. While access to primary health care providers has improved, there is an urgent need for better access to mental health and dental health providers, and to substance abuse counseling.

There are several programs offering early childhood education, but very few eligible children are served by these programs. There are also programs available to help women improve their life skills and prepare for career planning and/or pursuit of higher education opportunities. However, many women seeking to continue their education or enter the work force find an acute shortage of child care providers. The number of licensed day care centers actually decreased between 2008 and 2013, and the costs are prohibitive. Often women would have to spend as much as 50% of their gross income to provide care for one child.

Requests for legal assistance greatly outstrip the resources available, and many women must therefore represent themselves in complex legal matters. Women encounter further barriers in finding transportation to these and other services and activities, including jobs. While bus service is quite good in many areas of Bellingham, it is sparse or non-existent in many parts of the county.

Agencies in Whatcom County work hard to address these significant issues, and both agency representatives and the women in our focus groups reported the kinds of difficulties outlined in this summary. Agency representatives and women had many similar recommendations for improving services, especially calling for more coordination between agencies, and the development of a consistent message to inform women what services are available and how to access them.

The full report may be found at http://www.lwvbellinghamwhatcom.org/LocalStudy_WEcSec.html. It contains numerous links to data and detailed reports supporting the findings of this study.

Women's Economic Security in Whatcom County

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Report on Women's Economic Security in Whatcom County

League of Women Voters of Bellingham/Whatcom County

January 2015

The League of Women Voters of Bellingham/Whatcom County (LWVBWC), a non-partisan political organization, encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy. As part of developing a position on an issue, the League initiates a study to explore the topic and presents that information to its membership as prologue to determining that it should be part of its public policy agenda.

In the summer of 2014, the LWVBWC initiated a study on *Women's Economic Security in Whatcom County*.

BACKGROUND

Economic security is the condition of having stable income or other resources to support a standard of living now and in the foreseeable future. It includes:

- probable continued solvency
- predictability of future cash flow of a person or other economic entity
- employment security, job security, or other source of secure income

Economic security tends to include the broader effect of a society's production levels and monetary support for non-working citizens.¹

Most individuals seeking economic security are currently living in poverty, which *Webster's Dictionary* defines as the state or condition of having little or no money, goods, or means of support. The issue of poverty has long been a part of the national dialog.

“Poverty is a national problem, requiring improved national organization and support...Very often a lack of jobs and money is not the cause of poverty, but the symptom. The cause may lie deeper – in our failure to give our fellow citizens a fair chance to develop their own capabilities, in a lack of education and training, in a lack of medical care and housing, in a lack of decent communities in which to live and bring up their children.”

Lyndon Johnson, State of the Union, January 8, 1964

“We seek to provide not just a government program but a path to greater opportunity, more freedom, and more control over your own life.”

*George W. Bush, acceptance speech at the
Republican National Convention, September 2, 2004*

Poverty (and inequality) in America and, in particular, the impact of women on the economy are part of our current national dialog. Published in January 2014, *The Shriver Report: A Woman's Nation Pushes Back from the Brink* forcefully states “in order to have a full and robust economy we must recognize the importance of women and their central role in our nation's economic health.”²

Nationally:

- 66.6 percent of women are primary or co-breadwinners.³
- 47 percent of the labor force is female.⁴
- 62 percent of minimum wage jobs are held by women.⁵

More than 100 million Americans live on or over the brink of poverty or churn in and out of it. Nearly 70 percent of this group are women (42 million) and the children (28 million) who depend on them.⁶

In 2012 in Whatcom County one in every six people lived below the poverty line.⁷

- 16.6 percent of Whatcom County's resident population lived below the poverty level. This was higher than the State of Washington (13.5 percent).⁸
- 42 percent of single-parent families with female heads of household lived below the poverty line.⁹
- 19 percent of children under the age of five lived below the poverty level.¹⁰
- More than 11,000 children under 18 years of age were eligible for the federally funded reduced or free lunch program.¹¹
- Many of the families with dependent children living below the poverty line have a female head of household. 35.4 percent of these women work full or part time.¹²

42% of single-parent families with female heads of household lived below the poverty line. (2012)

The LWVBWC initiated this study in order to focus on the more than 25,000 Whatcom County women aged 18 and older, many with children who depend on them, living below 200 percent of the federal poverty level which is \$23,850 for a family of four.¹³ Because of the impact women's economic security has at both the national and local level, this issue is "everybody's issue." There are a number of studies and reports on the topic as a national issue. However, little is known about the situation in our own county.

OUR APPROACH TO THE STUDY

We began this study by identifying issues that impact women in Whatcom County who are living at or near the poverty level. The path to attaining economic security begins with having access to basic needs, including personal safety, housing, food resources, childcare, health care (including mental health and substance abuse treatment), and transportation. Legal support, though not commonly considered a basic need, may be required in order to secure these basic needs. Also, women need opportunities to: find jobs, access educational offerings that will improve their financial literacy, acquire workforce skills, gain higher education degrees, and enhance their parenting skills and their own personal development in order to gain the confidence to control their lives.

We looked at the issues related to providing services involved in attaining economic security from two different perspectives. One took us to government and private agencies and the educational community. For a more complete understanding of women's economic security, we also wanted to hear the voices of women currently experiencing financial insecurity, their stories and perspectives about living paycheck to paycheck.

More than 25,000 Whatcom County women, many with dependent children, live below 200% of the federal poverty level.

We conducted two focus groups.¹⁴ Nine participants were referred from diverse human service organizations and represented a wide range of ages, educational attainment, work, and family backgrounds. The participants were asked questions aimed at gathering information about the circumstances that led them into poverty, and the tools and services that they used to improve their situations. The women shared their stories with us in the hope that sharing their perspectives would help others experiencing poverty.

Four themes emerged from the stories these women told:¹⁵

1. Fear and anxiety that they might not be able to improve their current circumstances, and moreover that they might slide into a more dire situation.
2. Frustration with bureaucratic rules that do not take into consideration individual circumstances, which are often the most challenging barriers to obtaining needed community services.

3. They appreciate useful services but often can be reluctant to use them given the challenges of building trust, and a need for simplified navigation through the many agencies, improved coordination, and an assurance of respectful service delivery.
4. Resilience is evident, despite the challenges of dealing with economic insecurity. Support from friends, family, and particular individuals in community agencies keeps them going.

The lives of women living below the poverty level present very complex issues. Their lives, like all our lives, are made up of many stories. Poverty is one data point in their lives rather than a definition. These Whatcom County women's stories are illuminating.¹⁶ Here are some of their life experiences:

"I could not provide them [my children] with food, shelter, and daycare."

"I never had children, never been married, and still I do not have enough money even though it is *just me*."

"You can't be thinking about what would make you a better person, or what would make you happy, or anything; you're focused on the bottom, basic needs being met, like housing and food."

"I'm 66 years old; I grew up on a farm. I'm tough, but it gets exhausting and scary. The isolation and the alienation from other human beings is scary."

Elizabeth Babcock, in her study *Rethinking Poverty*,¹⁷ notes, "Recent brain science findings show that the stresses of poverty often overwhelm the critical thinking skills that people need to chart and follow a pathway out of their condition....The stresses associated with poverty can alter the way the brain develops in children who are subjected to them." Some of the stresses Babcock refers to:

- Do I have food enough to feed my children?
- Do I have the skills to get the job I am interviewing for today?
- If I get the job, can I find childcare I can afford?
- Will I have enough money to pay the rent next month?

Most of us have answers to these questions about meeting our family's basic needs. In contrast, women living in poverty begin each day with uncertainty and stress. They are faced with many questions and problems and are left to wonder, "How do I get (or regain) control of my life?" These women are striving for a fundamental need, something many of us have achieved: economic security.

The Opportunity Council, the Whatcom Homeless Service Center, Whatcom County Public Schools, Whatcom Community College, Bellingham Technical College, Lummi Nation, Goodwill Industries, and many others provided information about what is happening in Whatcom County that supports and assists women in our community to survive and work to establish economic security.

Responses from both the service providers and those using the services, as well as research and reports, provide the basis for this report. Study Committee researchers prepared topic reports for each of the identified topic areas, such as housing, food, and child care. This report is a summary of that work. The individual detailed reports for each area can be found at http://www.lwvbellinghamwhatcom.org/LocalStudy_WEcSec.html. The LWVBWC will use this information to determine if a position on this issue should become part of our public policy agenda.

Poverty & Women's Economic Security in Whatcom County

The simple definition of poverty is a shortage of money. Having money for basic survival needs (including housing, food, and health care) without a job requires support in the form of subsidies. In Whatcom County, WorkFirst, a partnership between state agencies and communities, provides the necessary services and resources that some low-income families need to become self-sufficient. Funds for this program are provided by the Temporary Assistance for Needy Families (TANF) program, through the Department of Social and Human Services (DSHS).¹⁸ Eligible low-income families (those at 82 percent of the federal poverty level) receive cash, food, and medical assistance, and welfare-to-work services including employment preparation and job search assistance, education, and training.¹⁹

EMPLOYMENT

For many women, and women with children who depend on them, moving out of poverty to economic security means having and holding a job. This requires the availability of employment that provides wage equity and workplace benefits.

In 2013, males held 50.1 percent and females held 49.9 percent of Whatcom County jobs. Female-dominated industries included healthcare and social assistance (81.0 percent), finance and insurance (70.9 percent), and educational services (67.3 percent).²⁰ In the second quarter of 2013, the average monthly earnings for females was \$2,744 and \$4,272 for males.²¹

Whatcom County generally has lower wage rates for many occupations compared to nearby counties along the I-5 corridor. This arguably makes the county attractive to manufacturing and service-providing firms to relocate or expand in the county.²²



The Economic Opportunity Institute in Seattle reports:

- Women comprise 47 percent of the work force in Washington.²³
- Women comprise 60 percent of minimum wage workers in Washington.²⁴
- Women earn 80 cents on the dollar compared to men.²⁵
- The disparity between male and female wage scales increases sharply with educational attainment.²⁶
- The disparity in wage scales reduces women's Social Security benefits, which, in turn, increases financial hardship for older women.²⁷

Our research showed that the use of gender-based wage rates that pay women less than men “results in the misallocation of human capital and contributes to women working at less productive pursuits than they otherwise would, thus holding back economic growth.”²⁸

Even if a woman has a job that pays a reasonable wage, a lack of sick and safe leave in some jobs can be detrimental to an employee's ability to care for her family. There are occasionally times when she needs to take a few days off to tend to a sick child, a dependent parent, or herself. Paid sick and safe leave policies ensure that workers can earn paid leave for illness, preventative care, or other health issues, whether her own or those of her immediate family. It also allows her to deal with the consequences of domestic violence, sexual assault, or stalking. Research showed that these are areas that can be addressed at the state and local levels.

Washington Work and Family Coalition provides examples of the impact of paid sick leave laws and local prosperity.²⁹

- In Seattle, since the paid sick law was implemented, jobs and businesses have grown faster than in the nearby cities of Bellevue, Everett, and Tacoma.
- In Washington, D.C., the City Auditor found that the 2008 sick and safe leave law “neither discouraged business owners from locating in the District nor encouraged business owners to move their businesses from the District.” In December 2013, the Council extended the sick leave law to tipped workers.
- In Connecticut, the first statewide law on paid sick leave was implemented in 2012. In the period since it took effect, employment levels rose in key sectors covered by the law, including hospitality and health services. A survey of business owners found 3/4 supported the law, a large majority experienced no increased cost or small increased cost, and benefits included less spread of disease in the workplace and higher morale, among others.

There are currently no initiatives at the city or county level in Whatcom County directed at addressing issues of pay inequity or sick and safe leave benefits.

CHILD CARE

Finding a job often creates a dilemma for a woman with children living in poverty. If the woman is the family's breadwinner, she needs the job because she wants and needs take care of her children. If affordable child care is not available to her, she is often forced to face the reality of choosing between taking the job or taking care of her children. The dilemma is further complicated by the fact that she not only wants to be a good mother, but she lives with the stress of knowing that society expects her to be a good mother.

The need in low-income families in Whatcom County for quality, affordable child care is acute. Of the households working with the Opportunity Council's Early Learning & Family Services Department, 70 percent include a family member who is employed.³⁰ Women living below the poverty level, who are the primary breadwinners for their families, as well as those trying to attend school or job/life skill training programs, continue to be challenged to find accessible, quality, affordable child care.

In 2013, Whatcom County had 11,193 children under 5 years of age.³¹ However, we have the capacity to serve only 30 percent of these children with licensed day care services.³² In Whatcom County, the number of licensed child care providers has dropped from 153 with capacity for 3,870 children in 2008 to 124 providers with capacity for 3,247 children at the end of 2013.³³

Accessibility problems become more severe when a parent works evenings, weekends, or part-time. It is even harder for a parent searching for care for children with special needs. Another problem with finding quality day care is cost. In Whatcom County, it costs approximately \$12,000 a year for licensed child care.³⁴ Based on median cost estimates for a family of four living below the federal poverty level (\$23,850),³⁵ a family could potentially have to devote 50 percent of its total income to child care for one toddler.



The cost for licensed childcare in Whatcom County is \$12,000 per year.

The Opportunity Council coordinates and partners with other area agencies to meet these needs. A Working Connections Child Care program is administered by the DSHS' Community Service Division of Early Learning; Whatcom Early Learning Alliance (WELA) works to establish an early learning system that supports families and children prenatally through age 8; and licensed centers, such as Bellingham Child Care and Learning Center, that provide child care for young children and build cooperative relationships with their parents. In addition, the Bellingham School District provides 29 slots through the Opportunity Council for children not eligible for other programs but who need quality learning services to enter kindergarten ready to learn.

HOUSING

In our focus groups, participants noted:

More than anything, financial security means “a roof over my head.” Housing was by far the dominant theme of what individuals feared losing or struggled to find as they experienced the instability of financial challenges. Several women had experienced homelessness, resulting in living in their cars or in unsafe places.³⁶

Housing issues include a lack of available, affordable, and safe housing for members of our community in need of shelter and permanent housing. Those in unsafe housing often live in fear of eviction when asking the landlord for repairs that would protect families' health and safety. Funding for assisting families with utilities and other basic needs is currently limited.

In Whatcom County, low-income individuals and families in need of any form of housing assistance whether long term, short term,³⁷ transitional,³⁸ or emergency shelter apply for help through the Whatcom Homeless Service Center (WHSC). Through formal partnerships with 20 housing and shelter programs throughout the county, WHSC coordinates a “no wrong door” intake process, conducts individualized assessments to match families and individuals with appropriate housing and providers, and manages a single coordinated waiting list.³⁹ The single entry system for all intakes and the coordination of services utilizes a model based on risk factors rather than date of application. Top priority is given to families with children, people who are medically fragile, domestic violence victims, and veterans. WHSC is a department of the Opportunity Council, a private, non-profit community action agency serving homeless and low-income families and individuals in Whatcom County. Since the inception of WHSC, the number of homeless individuals in Whatcom County has decreased over the past few years.⁴⁰

Housing is considered affordable when households spend no more than 30 percent of their pre-tax income on housing costs.⁴¹ The housing cost burden for Whatcom County residents living near the poverty line is especially hard for people who do not qualify for housing assistance. Those not qualifying spend, on average, 55 percent of their income for rent alone.⁴² The City of Bellingham's Consolidated Plan identifies households that spend more than 50 percent of their income on housing costs as having a “Severe Cost Burden.” During interviews with agency representatives, the lack of affordable housing in our community was attributed largely to a cutback in investment by the federal government, the decrease in the Washington State Housing Trust Fund from \$200 million a few years ago to less than \$25 million today, and the very low production of new rental housing since the Great Recession.

The current vacancy rate in Whatcom County for one-bedroom units is just 0.5 percent and only 1.2 percent for two-bedroom units.⁴³ In 2009, the Whatcom Prosperity Project reported that approximately 37,000 individuals in Whatcom County had incomes at or below 125 percent of the federal poverty level.⁴⁴ Families living near the poverty line rarely have sufficient funds to cover the standard first and last month's rent plus security deposit needed to rent a home.

Currently more housing is available for veterans than for other applicants and they are likely to be placed in housing more quickly than others. Agencies that provide housing assistance in Whatcom County work hard, as part of their core mission, to ensure that their clients receive more than simply shelter; the agencies provide the support, education, job training, and in some cases therapy necessary to enable clients to find and keep permanent housing.

To address immediate needs of women and their families emergency shelter is made available from housing providers such as the Agape Home, Catholic Community Services, Dorothy Place, Lydia Place, Northwest Youth Services, Sun House, YWCA, and other homeless housing and shelter providers through the Opportunity Council/WHSC program.

Only 1 in 3 homeless families who apply for housing can be placed with the resources available. 350 households are on the “Housing Interest Pool” waiting list.

In 2011, 38 percent of these families in need of housing assistance reported that they had to make hard choices between paying the rent or mortgage and having the financial ability to afford basic human needs such as heat, food, or health care.⁴⁵ Another 27 percent had to share housing with family or friends for at least a part of the previous year to avoid becoming homeless.⁴⁶ Some of these families apply for assistance to help pay heating bills, make home repairs, negotiate with landlords, or pay the rent or mortgage so that they can remain in their homes. The Opportunity Council coordinates applications for these services. Each year, applications for assistance with energy bills outstrip resources, as do applications for assistance with home repairs.

Only one in three homeless families who apply can be placed in housing with the community resources currently available.⁴⁷ The remainder are placed in a “Housing Interest Pool,” a waiting list maintained by the WHSC. Currently, there are approximately 350 households in the Housing Interest Pool awaiting placement.⁴⁸

Some local agencies that work to secure housing for families qualified through rent subsidies or vouchers perform safety and health inspections on potential dwellings. Because suitable housing is scarce, rent subsidies sometimes go unused in Whatcom County. In a tight rental market, units unacceptable for subsidized renters are rented to other low-income families or individuals. Such housing may have faulty plumbing, inadequate heating, deteriorating walls and floors, and/or problems with mold.

Because of the low vacancy rate, a “take it or leave it” attitude prevails, and some vulnerable renters fear that complaining to the landlord will lead to an eviction and homelessness. Thus the low vacancy rate prevents movement from substandard housing and can in some circumstances prevent women from leaving dwellings that are unsafe or unhealthy for themselves and their children, or households where they face domestic violence.

Methamphetamine contamination of rental housing appears to be increasing in Whatcom County and presents another challenging condition in the rental market.⁴⁹ This could negatively impact the availability and safety of low-income housing for women, women with children, and others in the near future. While the magnitude of the problem in Whatcom County is not well quantified, the majority of known contaminated properties have been rental properties used for homeless or lower income tenants.

A number of agencies that provide housing services are trying to address these problems. One of the largest is Catholic Housing Services (CHS), which is an outreach component of the Archdiocese of Seattle in Whatcom County. CHS has multiple housing complexes for low-income people in Whatcom County. Currently, a new housing complex called Francis Place is being built to fill a need for the chronically homeless who may require multiple services. The housing will be permanent and support services will be provided on site. One floor will be dedicated to youth in need of a secure place to help them deal with issues that prevent them from leading stable and productive lives.

CHS is also building a 50-unit complex for families of farm workers on Bakerview and Northwest Avenue. These units will have multiple bedrooms that will accommodate families with children. Some of the funding for this project came from the Housing Trust Fund. CHS has also negotiated with corporations to obtain funding for the project in return for corporate tax credits.⁵⁰

A strategic plan to end homelessness by community partners has been in place for a number of years in Whatcom County. The most current version of the plan is: *A Home for Everyone - Whatcom County Plan to End Homelessness Phase 4, October 2012*.⁵¹

The goals of the Phase 4 plan are to:

- reduce the number of homeless people
- reduce the amount of time people spend homeless
- increase the number of people moving into permanent housing after receiving assistance
- reduce the number of people who return to homelessness after obtaining permanent housing.

FOOD

While people in poverty, like all of us, have fixed costs such as housing and utilities, other costs such as child care, illness, or car repairs can impact the amount left to spend on food. This often leads to food insecurity and hunger.

We are able to conclude from our study that many women in our county are experiencing food insecurity. Statistics about clients using the Bellingham Food Bank (BFB) or those receiving food stamp benefits through the Supplemental Nutrition Assistance Program (SNAP) are not reported by head of household gender. However, the administrators interviewed stated that it was their impression that households headed by females represent a disproportionate number of their clients.

Given that women live longer than men, and women may not have sufficient funds to deal with increased living expenses, they are experiencing food insecurity. According to Shelly Zylstra, Planning Director of Northwest Regional Council Area Agency on Aging, women in our community are dying earlier or living their last years in poverty because of the lack of true economic security.

**In 2013, 44%
of infants born
in Whatcom
County were
served by WIC.**

At the other end of the age spectrum, we also find food insecurity in younger women who are pregnant or who are trying to feed small children. For this population, the government has a program called Women, Infants, and Children Nutrition Program (WIC). This program helps provide for the nutrition needs of children under the age of five and women who are pregnant, post-partum, or nursing mothers, as long as they are within 185 percent of the federal poverty guidelines. In 2013, 44 percent of the infants born in Whatcom County were served by WIC. Of those served, 64.4 percent had one working parent and 63.2 percent were living at 100 percent of the federal poverty guidelines. Each client receives an average of \$52 in vouchers per month to be used to purchase specific categories of nutritious food. Studies have shown that women served by WIC continue to have better eating habits and demonstrate other healthy behaviors that benefit them and their children. The Washington State Department of Health, which administers this federally funded program, is aware that not all who qualify for this important program are using these benefits.

School-age children suffer from hunger, and this impacts their ability to learn. We have heard from several school districts that children are coming to school hungry, which makes it difficult for them to pay attention in class and this affects their chances for educational success. Food insecurity and particularly a lack of access to nutritious foods can lead to health problems for children including but not limited to obesity. Sixty-seven percent of all lunches and 89 percent of all breakfasts served by Bellingham schools are for students on the free or reduced meal program.⁵²

We can measure the size of the food needs in our community by looking at the number of people who visit food banks in the county and looking at the number of people using food stamps (SNAP). Benefits are issued with an electronic benefit card (EBT).

In July 2014, the Whatcom County SNAP total caseload was 16,944 cases and total expenditures were \$3,450,988.66 in benefits, an average monthly benefit amount of \$203.67 per recipient. The monthly benefit is based on the number of individuals in the household, household income, and living expenses with some monthly benefits being less than \$25. The gross income limit is 200 percent of the federal poverty guidelines.

Opportunity Council's Matthew Brouwer stated that the SNAP program seems to be well-known throughout the county and is fairly convenient and efficient for clients.⁵³ If an individual is in crisis, an EBT credit card can be issued within 24 hours. Food assistance usually starts the same day DSHS receives an application and conducts an interview. The cards are accepted at most grocery stores and provide the clients a choice in what foods they need. Bellingham has started an innovative "Fresh Bucks" program at the downtown and Fairhaven Farmers Markets that enables SNAP clients to exchange up to \$10 of their SNAP dollars per week for double the value in 'Fresh Buck' tokens to purchase food at the farmers market. The Fresh Bucks program is currently funded by the Sustainable Whatcom Fund of the Whatcom Community Foundation and will expire when the fund is depleted.

A food commodity program administered by the United States Department of Agriculture (USDA) is available to members of the Lummi Nation and Nooksack tribes who live in low-income households.⁵⁴ The program serves approximately 200 households a month and provides them with healthy food ordered by the Lummi Service Center to meet their needs. In addition to these services, the Lummi Nation provides cooking and nutrition classes and community gardening assistance through the Lummi Community Center.

The Bellingham Food Bank (BFB) is one of the ways in which Whatcom County attempts to supplement the food needs for our community over and above that which is offered by the government. This organization, combined with the rest of the county's food bank network, is dubbed the "emergency room service" for food in the county. Almost 20 percent of the households in Whatcom County visit the BFB at least once a year, and more than one-third of all food bank clients are children. Executive Director Mike Cohen reported that the number of people served each month has doubled since he took the position ten years ago. Sixty percent of food bank families report that they skip meals or cut the size of meals on a weekly basis.⁵⁵

The BFB acts as a warehouse and distribution center, supplying food to a dozen other food banks located throughout the county that on their own lack adequate storage capacity to meet the demands of their community. The BFB provides a significant amount of fresh produce. Grant money enables the BFB to buy quantities of food economically.

Annual surveys of food bank clients have shown that they are generally satisfied with the service. They did request that distribution hours be expanded, especially to offer Saturday and evening hours.

HEALTH CARE



Beyond shelter and food, health care is an important factor linked to survival. Using *The Shriver Report* as a lens, LWVBWC reviewed two studies done in 2011: the Whatcom County Community Health Assessment (CHA), prepared by the Whatcom County Health Department with PeaceHealth St Joseph's Medical Center, and the client-based Whatcom Prosperity Project. As a result, we focused on health care access and health care issues of low-income women. Our assessment identified access to health care, mental health care, adult dental care, reproductive health care, and health literacy as the critical issues. This assessment does not address the financial crisis many Americans face in the case of even one critical illness.

The 2014 Health Rankings & Roadmaps Project ranks Whatcom County as the fifth healthiest county in Washington for the third year in a row. The 2011 Whatcom County Community Health Assessment (CHA) identifies key areas where the community can take action to improve community health and reduce health disparities and inequities.⁵⁶ Key CHA findings assert that "poverty and adversity threaten the health and well-being of a significant proportion of county residents, especially children and young families."⁵⁷ At the time of the CHA report, this situation was made worse by the nation-wide recession that triggered sharp cuts in services designed to help these people. In addition, racial/ethnic communities, who have particular needs that would promote better health outcomes, were not being adequately reached for services and were not able to contribute to the community discussions of health care.⁵⁸

The CHA notes that in Whatcom County, “Individuals who have lower incomes, less education, are unemployed, and/or who are American Indian, Black, or Hispanic are more likely to experience poorer health status, have higher rates of health conditions such as obesity and diabetes, and lower life expectancy compared with individuals who have higher income, higher education levels, stable employment, and are White. Women are more likely than men to be impacted by poverty and low socio-economic status. Single mothers and their children are at particularly high risk for poverty.”⁵⁹

Access to Primary Health Care Providers

The ability to access health care is generally dictated by the number of available health care providers and the type of insurance the provider accepts. Whatcom County is designated as a Health Professional Shortage Area (HPSA) for primary medical, dental, and mental health care because there are not enough clinicians to serve the community in any of these fields.⁶⁰ Low-income populations face greater access problems if they are uninsured or covered by Medicaid or Medicare, because few local private providers accept new patients with this publicly-funded coverage. This assessment considered a health care service accessible if it is available to people without insurance, people with Medicaid coverage (i.e., low-income), or people on Medicare (i.e., elderly or people with disabilities).

Fortunately, the percentage of uninsured in Whatcom County decreased by two-thirds (14.2 percent to four percent) because of the Affordable Care Act (ACA), which expanded access to Medicaid and greatly improves access for low-income women.⁶¹

The following health care providers do accept new patients without regard to insurance status or ability to pay: Interfaith Community Health Center (IHC), Sea Mar Community Health Center, and Mt. Baker Planned Parenthood (MBPP). The Nooksack Indian Tribe Health Center and Lummi Tribal Health Center accept new Native American patients or eligible tribal members. PeaceHealth's Center for Senior Health accepts patients on Medicare.

Mental Health Care

One urgent need for women's health is to provide access to professional counseling care for depression, stress, and mental illness.

“An estimated 2,800 adults in the community need subsidized behavioral health services but do not receive it,” according to the 2012 Community Health Assessment *Report of Findings*.⁶² “Mental depression is commonly reported before, during, and after pregnancy, though actual rates are unknown.” Such depression “significantly impacts ability to bond with one's infant and influences the child's brain development.”⁶³ Locally, half of pregnant women receiving Temporary Assistance for Needy Families (TANF) funds have been observed to be depressed.⁶⁴

This rate of depression in low-income single mothers is also cited by the nationally eminent Ron Manderscheid, PhD, whose article, *The Trap: Mental Illness and Women in Poverty*, is included in *The Shriver Report*.⁶⁵ Dr. Manderscheid recommends the establishment of strong support for low-income mothers, involving friendship groups, mentors for training and job choices, and support for basic life tasks in child rearing, housing, and life choices. Without intervention or support, the depression continues.

An estimated 2,800 adults in the community need subsidized behavioral services but do not receive it.

(2012 Community Health Assessment Report of Findings)

Substance abuse is often associated with mental illness. The CHA *Report of Findings* cites growing concern over alcohol and drug abuse among all Whatcom County populations, but particularly young people, minorities, and all women of child-bearing age. Many infants are born with drug-related difficulties and many children come to Child Protective Services (CPS) because of this problem.⁶⁶

New funding provided by the one-tenth of one percent county sales tax (approved in 2008) now supports:⁶⁷

- *Behavioral Health Access Project*. This is a program for low-income, uninsured people. Private mental health counselors agree to see patients for focused treatment, with the patient paying no fee or a small co-pay depending on income criteria.
- *Mental health counselors in each school*. Last year, 8,000 Whatcom County public school students sought services funded by this program.

Dental Care

The CHA and Whatcom Prosperity Report emphasize that adult dental health is highest on the list of unmet health needs for low-income families.

Medicaid reinstated adult dental benefits in 2014. However, the payments to private dentists are 30 percent of private insurance reimbursements, which makes it financially difficult for private dentists to accept adult Medicaid patients. Currently, the only options are the community health centers, which are not able to fully meet this need.⁶⁸

Reproductive Health Care

The critical role of family planning cannot be overlooked as a factor in women's economic security. *The Shriver Report* makes this clear: "An extensive bipartisan phone poll survey of 3,500 women, conducted in partnership with AARP by the firms Greenberg Quinlan Rosner Research and TargetPoint Consulting, provides an often surprising snapshot of how Americans feel about the economy, gender, marriage, education, and the future...." Of the poll respondents who are women living on or over the brink of poverty, 75 percent of them wish they had put a higher priority on their education and career (compared to 58 percent of all those polled), and 73 percent wish they had made better financial choices. Only 18 percent of low-income women who are divorced regret not staying married. Thirty percent of those with children wished they had delayed having kids or had fewer of them.⁶⁹

Mt. Baker Planned Parenthood (MBPP) diagnoses half of the pregnancies in Whatcom County.⁷⁰ MBPP Executive Director Linda McCarthy expects to see one of the greatest reductions in unwanted pregnancies since early 2000, when women in Washington had wide access to free contraceptives through the Take Charge Program.⁷¹ The program has since tightened up eligibility and unintended pregnancy rates rose. Today, contraceptives, considered preventative care under the Affordable Care Act (ACA), are once again free.

MBPP focuses on youth. Their teen group is involved in health education, health care provider training, and public policy activities. Teen pregnancy rates have decreased for several years in Whatcom County. McCarthy noted that sex education is taught, but the economic consequences of having children is not stressed in schools. "We don't talk about these costs enough."⁷²

Health Literacy/Insurance Literacy

Whatcom Alliance for Health Advancement (WAHA) and MBPP identify health literacy, including health insurance literacy, as a critical issue.^{73,74} Consumers do not necessarily understand what is covered or that their new insurance plan may require high deductibles and other costs. Insurance does not guarantee access to care.

ADULT & HIGHER EDUCATION

The discussion of education explores the impact that completing high school, achieving a GED, learning life skills, job skills, and achieving an associate's degree, bachelor's degree, or beyond, has on the lives of women and women who are parents, and their ability to improve their own economic well-being, as well as that of their children.

"The tool most likely to address poverty and help women on the path to financial stability is education. Studies have shown that educational attainment is the surest predictor of future financial stability."⁷⁵

By teaching young people that putting college before kids your chances for economic security improve significantly. *The Shriver Report* pointed out that "women with only a high school diploma are three to four times more likely to live on the financial brink than those with a college degree."⁷⁶

According to *The Shriver Report*, "parental educational attainment is now more important than family income in predicting a child's future opportunity."⁷⁷

The 2012 American Community Survey reports that of the 8,503 households with a female head of household in Whatcom County, 3,570 (42 percent) live below the poverty level.⁷⁸ Fifty-nine percent of those women (2,106) have less than a high school diploma. The education attainment levels of the other 1,464 women are:

- 52 percent have graduated high school (includes some college)

- 44 percent have an associate's degree
- 2.2 percent have a bachelor's degree or higher

Our community has a number of programs focused on educating adults. Whatcom Community College offers "Turning Point," a life transition program. Various programs and case management and employment services are available at the Bellingham Goodwill Job Training and Education Center. Northwest Indian College has a financial literacy program, Northwest Workforce Council (a partner in WorkSource) addresses a full spectrum of workforce needs, and Whatcom Literacy Council offers tutored reading, writing, and English training. Each program serves a population that is primarily female. The clients served by these programs are all adults, ranging from those just out of high school to more than 60 years old.

In 2013, Turning Point, which accepts referrals from a variety of community sources, served 52 individuals, ages 14 to 59, through an intensive 55-hour for-credit class; 88 percent were female.⁷⁹ Another 164 were helped through other support services. The program addresses issues of self-esteem, coping skills, good life choices, effective communication, and career planning. Of those attending the intensive class, only three were able to self-pay. The remainder required grants or scholarships to attend. Turning Point is funded through the Whatcom Community College Foundation.

In fiscal year 2013-2014, the Bellingham Goodwill Job Training and Education Center served 650 individuals; 65 percent were female.⁸⁰ Training is offered without charge for computer software applications, GED preparation, English for speakers of other languages (ESOL), citizenship test preparation, writing, cashiering, and success in the workplace. Other programs are specifically tailored to people with conviction histories (many of whom are women). In addition, they offer full-time case management and employment services. The program is funded primarily through sales at Goodwill retail stores.

Northwest Indian College sponsors financial literacy training that teaches strategies for more effective use of money. Financial literacy training is a requirement to receive Temporary Aid to Needy Families (TANF) funds from the Lummi Nation administration. Of the families served, 60 to 85 percent have female heads of household. The female clients demographically consist of single mothers with no high school diploma or GED, living on less than \$1500/month, who are on TANF. The financial literacy training is entirely supported through Northwest Area Foundation funds.⁸¹

Northwest Workforce Council, an employment and training partner in WorkSource, provides a number of training services to move individuals toward full employment. WorkSource offers training for dislocated workers, workers with disabilities, the homeless, and individuals over the age of 55 (through the Older Americans Act), and also has an early intervention program for youth. Its federal funds are administered through the State of Washington.⁸² In 2012, applicants receiving WorkSource services were 57 percent female.

The Whatcom Literacy Council (WLC) provides training to increase reading and writing skills for two distinct groups: individuals who speak English as their native language (35 percent), and those individuals learning English who are native speakers of a language other than English (65 percent). WLC does not report demographic data on the gender of their clients. In 2013, over 500 individuals were helped by WLC. Funding is provided by the United Way, two annual fundraising events, and other grants.⁸³

Research shows how abuse, neglect, and other adverse childhood experiences pose huge impediments to healthy brain development in a child's first 2,000 days.

Agencies interviewed agreed that educational attainment translates into higher wages and a better quality of life. Even completing a GED increases household income. All agencies cited lack of on-site childcare and transportation difficulties as obstacles to serving more women.

In addition to professional-technical degrees, personal development, and financial literacy courses, there are opportunities for parents to understand the impact that living with stress and other conditions outlined in the Adverse Childhood Experiences' study will have on the future of their children. "Parallel research also shows how abuse, neglect, and other adverse childhood experiences pose huge impediments to healthy brain development in those first 2000 days."⁸⁴

The Whatcom Early Learning Alliance (WELA), part of the Early Learning Coalition funded by Thrive by Five Washington, states that “the evidence driving us to build an early learning system in Whatcom County demonstrates that only a small percentage of our families with very young children engage in high-quality, affordable parenting education and supports.”

Whatcom Community College’s Parenting Education Program and Bellingham Technical College’s Family Life Program are both engaged in providing support to parents. Enrollments in these courses is often low, however, because the registration system seems intimidating, transportation options may not accommodate class or personal schedules, and time away from their children and/or work is often difficult to arrange.

Although data on the education level of women heads of households in Whatcom County living below the poverty level reveals that 59 percent have less than a high school diploma, examining the data cited above more closely reveals that more than 45 percent of those who stayed in school have a college degree at the associate’s or bachelor’s level. While it is often assumed that those living in poverty are under-educated, close to half of the women heads of households in Whatcom County living below the poverty level may be choosing to earn a college degree because of an abundance of varied higher education options and opportunities they can access. There are six fully-accredited public colleges and universities and several more specialized private colleges that offer programs to prepare individuals for careers.

However, affordability is still a challenge, particularly for women who need to pay for childcare in addition to tuition, fees, and books. A woman in the focus group expressed her frustration when trying to pursue a bachelor’s degree to increase her job prospects, only to be denied assistance for child care and food assistance because she wanted to continue her college education beyond her associate’s degree. She was reluctant to take on the burden of a college loan that would compound her financial insecurity.

For women with children who are seeking to improve their ability to achieve economic security for themselves and their families, having access to quality, affordable child care may determine whether they can pursue necessary educational opportunities or not.

EDUCATION: BIRTH TO 12TH GRADE

In addition to women living in poverty in Whatcom County having access to educational opportunities for themselves, the 42 percent of single-parent families with female heads of household who live below the poverty line in our county need access to educational opportunities that support their children’s immediate learning needs beginning at birth. Such experiences will provide the groundwork for those children to have a future that will give them the opportunity for an economically secure life.

“Researchers estimate that a high school diploma’s contribution to the economy could amount to more than \$250,000/graduate over a lifetime.”⁸⁶

“Early childhood education can increase a child’s future adult earnings between 3 and 26 percent. Over a career even a three percent earnings boost amounts to thousands of dollars.”⁸⁵

To address this need for early education, educators are re-defining what used to be thought of as K-12 (kindergarten through twelfth grade). At the September 2014 State of Children and Families event presented by the Northwest Educational Service District and Northwest Early Learning, Dr. Mark Johnson, Superintendent of the Nooksack Valley School District said, “there is now a partnership between schools and early learning.” This partnership prepares children to come to school with skills that enhance their ability to learn.

David Webster, Director of Early Learning and Family Services at the Opportunity Council, points out that if 30 to 50 percent of children in a kindergarten classroom require extra attention from the teacher because they don’t come to school ready to learn, then it takes away from children who do.⁸⁷

When Bellingham School District’s Steve Clarke, Assistant Superintendent for Teaching and Learning, spoke in 2014 at the Bellingham City Club, he emphasized that food scarcity and inadequate nutrition impede brain

development in children under three, thereby impacting their futures and the future of our community. Children who do not have an adequate diet are four times more likely to have mental health issues, are seven times more clinically dysfunctional, get into seven times more fights, are twelve times more likely to steal, and two and one-half times more likely to suffer poor health 10 to 15 years later, which impacts them throughout their lifetime.⁸⁸ By acknowledging and addressing this, he pointed out, the county has the opportunity to decrease homelessness, chronic health conditions, stressful life conditions, psychological problems, behavioral problems, and internalized reactions such as depression, anxiety and self-esteem issues.⁸⁹

Beyond the economic potential, we found that the connection between social problems and educational achievement has been long and well-studied. University of Chicago Professor James Heckman notes that investment in early childhood education offers an 8-to-1 financial return to the community. “Early interventions reduce crimes, promote high school graduation and college attendance, reduce grade repetition and special education costs, and help prevent teenage births. They raise achievement measured in test scores. Very early interventions also appear to raise IQ, especially for girls. Cost-benefit analysis of these programs reported in the literature show that they are cost-effective. Estimated rates of return are 16 percent: four percent for participants and 12 percent for society at large.”⁹⁰



“...more than 80% of those from low income families are not proficient readers by the end of third grade.”

Ralph Smith, Managing Director of The Campaign for Grade-Level Reading, states: “An alarming number of children—about 67 percent nationwide and more than 80 percent of those from low-income families—are not proficient readers by the end of third grade. This has significant and long-term consequences not only for each of those children but for their communities, and for our nation as a whole. If left unchecked, this problem will undermine efforts to end intergenerational poverty, close the achievement gap, and reduce high school dropout rates. Far fewer of the next generation will be prepared to succeed in a global economy, participate in higher education, or enter military and civilian service.”⁹¹

Early Childhood Education

Research shows that the early years, from birth to five, are considered to be critical in the positive development of a child. The environment in which a child lives and grows is directly related to his/her ability to develop and thrive.

“Women living below the poverty level are often heads of households, under constant pressure as they struggle to be breadwinners, caregivers, responsible to access and maintain their connection to public benefits, and are, in many cases, the only adult in the household.”⁹² Elizabeth Babcock, CEO of Crittenton Women’s Union, continues: “According to an emerging body of brain science, the stresses that come with being poor negatively affect the strategic thinking and self-regulation skills that people need in order to break the poverty cycle.” Further, “the stresses associated with poverty can alter the way the brain develops in children who are subjected to them.”⁹³

More than 90% of Whatcom County children are born at PeaceHealth/St. Joseph’s Medical Center. Of these, 50% are eligible for Medicaid at birth, and 20% are born into poverty.

In Whatcom County, more than 90 percent of children are born at PeaceHealth/St. Joseph's Medical Center.⁹⁴ Of these, 50 percent are eligible for Medicaid at birth and 20 percent are born into poverty. Students who live in a home environment that is challenged by poverty face a constellation of additional challenges. Dr. Nadine Burke Harris authored an article called *The Chronic Stress of Poverty: Toxic to Children*.⁹⁵ Dr. Harris details the connection between adverse childhood experiences and childhood stress and bad health outcomes. The Adverse Childhood Experiences (ACE) Study identifies the following categories: abuse, neglect, exposure to domestic violence, and household dysfunction, including parental substance abuse, mental illness, incarceration, or divorce.⁹⁶

Nationally, children in need come to school developmentally 18 months behind their peers and they are:

- **25 percent more likely to drop out of school**
- **40 percent more likely to become a teen parent**
- **70 percent more likely to get arrested⁹⁷**

In Whatcom County, the Opportunity Council administers several early child education programs: the Early Childhood Education and Assistance Program (ECEAP), Head Start and Early Head Start, Early Support for Infants & Toddlers (early intervention for special needs), Childcare Aware of Washington, and Early Achievers. Head Start classrooms are located in five of seven Whatcom County school districts, with Meridian and Blaine the exceptions. Blaine, which in recent times has been unable to find a facility that is appropriate for the program, has participated in the past. Eligible children from outside a district may enroll in Head Start if a parent can transport the child to an established classroom.

The 2011 study, Whatcom Prosperity Project (WPP), Head Start Enrollment and Child Characteristics, showed that families with young children in the Head Start program reported more frequently that their children are doing well in school. Non-Head Start families are more likely to report they were worried about their child's weight or eating habits, or that their child was having trouble in school.⁹⁸

ECEAP currently has funding to serve 143 children. The State Legislature has codified that by the 2018-2019 biennium, ECEAP will be an entitlement for all eligible children in the state. The State of Washington currently spends less than one percent of its budget for early learning.⁹⁹ In order to serve all families eligible for the program in the state of Washington, ECEAP would need to add 3,200 students to their enrollment each year until 2020. At least a doubling of current ECEAP capacity would be needed to reach entitlement for low-income four-year olds in Whatcom County.¹⁰⁰

Whatcom Taking Action, a collaboration of parents of children with special needs, health care providers, social service agencies, and educational institutions, initiated a Single Entry Access to Services (SEAS) system. A trained navigator then guides the family through what can be a confusing array of federal, state, local, and private insurance processes to get the help the child/family needs. Once enrolled and in the system, the information can be shared with all agencies helping the family to keep stresses minimized.¹⁰¹

Public Schools

Perhaps because of the large number of students living in challenging home environments, the community expects our public schools to perform as a social safety net in addition to performing their traditional educational role. This includes an expectation that they will provide food, mental health counseling, parenting education, and appropriate referrals for other social services. This is being asked for in the context of a state budget that the Washington State Supreme Court has determined to be inadequate and remains under the scrutiny of that body. Even within Whatcom County, local support for schools varies from district to district.

The Whatcom County public schools provide free and reduced cost lunches and breakfasts. There are 27,103 students enrolled in public schools in Whatcom County. Of those, 11,261 receive free and reduced-cost meals. The county average for eligibility is 41.5 percent, but two elementary schools reported that more than 98 percent of their students are eligible for this program. School administrators believe that these statistics do not adequately represent the total number of eligible students. They are aware that older students often choose not to participate in the program in order to avoid the stigma that is attached to their financial need.

In 2013, 41.5% of students in Whatcom County public schools received free and reduced meals.

Schools are also working with students who are homeless. In 2013, there were 705 students in our community who were known to be homeless,¹⁰² 421 of them in the Bellingham School District. In 2014, the number of homeless students in the Bellingham School District was 384, including 138 high school students (78 girls and 60 boys). Of the 384 homeless students, 120 children, including 92 high school students, were “unaccompanied” minors. Unaccompanied minors are children who are not living with a designated guardian or parent. Eighteen percent of the county’s homeless population are children under 10 years of age.¹⁰³

Although teen pregnancy rates in the United States have fallen 42 percent since the 1990s there is a continuing need to reduce unintended and unplanned pregnancies.¹⁰⁴ Our schools still face the challenges presented by pregnant students.

LEGAL RESOURCES

Low-income people face more than 85% of their legal problems without help from an attorney.

In September 2014, U.S. Attorney General Eric Holder speaking before the Legal Services Corporation (LSC), the single largest funder of civil legal aid for low-income Americans in the nation, said, “the scope of the problem we face is astonishing. Estimates suggest that more than 80 percent of civil legal needs go unmet among low-income people.”¹⁰⁵ He pointed out that these needs include help to “obtain protective and restraining orders for victims of domestic violence, help fathers and mothers keep custody of their children, and help family members attain guardianship for young people who have lost their parents. They support families at risk of losing their homes, veterans in need of federal resources, and disabled Americans who are being denied important benefits. And they stand guard against unscrupulous lenders and dishonest employers who take advantage of those who are vulnerable.”¹⁰⁶

The Shriver Report also highlights the need for women in poverty to have assistance in sorting out their legal concerns: “Successfully addressing the problems would allow these women to get on a path to stability, upward mobility, and a decent quality of life, but doing so heavily depends on whether they have competent lawyers to assist them.”¹⁰⁷

Access to the legal system is an important way for a society to help women climb their way out of the poverty trap, or avoid it in the first place. In Whatcom County, women without the resources to hire private counsel are being denied full access to the justice system. In 2003, the Washington State Supreme Court issued a report on Washington civil legal needs and offered the following statistics:

- More than three-quarters of all low-income households in Washington State experience at least one civil legal problem each year. In the aggregate, low-income people in Washington State experience more than one million important civil legal problems annually.
- Low-income people face more than 85 percent of their legal problems without help from an attorney. Attorney assistance is most successfully secured in family-related matters, but even here only 30 percent of legal problems reported are addressed with the assistance of an attorney. Outside of family law, for issues related to housing, employment, disability, wills, consumer protection, etc., they have representation only 10 percent of the time.
- Women and children have more legal problems than the general population overall, especially on matters relating to family law and domestic violence. Specific types of legal problems are experienced by certain minorities, the disabled, and members of other demographic cluster groups at a significantly higher than average rate.
- Legal problems experienced by low-income people are more likely to relate to family safety (including domestic violence), economic security, housing, and other basic needs than those experienced by people with higher incomes.

Locally, two programs provide free legal services to low-income people. The Northwest Justice Project provides government-funded civil legal aid, and Law Advocates is a local volunteer civil legal aid program. The clients served by these programs are primarily women. Between January 2012 and July 2014, women comprised 76 percent of the cases and 78 percent of the intakes at the Northwest Justice Project's Bellingham office. In 2013, 55 percent of the clients served at Law Advocates were women.

In Whatcom County, our ability to provide local legal aid to low-income persons has been significantly reduced since 2008 with some legal service providers losing ten percent of their capacity and others being completely eliminated.¹⁰⁸ As the number of service providers has decreased, the numbers of people requesting services from the Northwest Justice Project and Law Advocates has increased, and requests are much greater in volume than the resources available for their response. Due to limited resources, both programs are forced to perform triage and handle only those cases that are most urgent. In 2013, Law Advocates saw an eight percent increase in client services and the number of clients receiving intensive legal services more than doubled. Even with screening and other efficiencies, both programs are aware that they do not come close to meeting the civil legal needs of Whatcom County.

Another area of the law that is left underserved is family law. This includes divorces and separations, requests for child support, collection of unpaid support, modifications of support orders, and parenting plans. An exception to this is made for women with children who are victims of domestic violence. Three or four times a month, Law Advocates hosts a clinic devoted to victims and survivors of domestic violence. In 2013, Law Advocates handled 86 cases involving domestic violence. Domestic Violence and Sexual Assault Services of Whatcom County (DVSAS) can help navigate the legal system but these staff members are not lawyers and cannot provide legal advice.

Women experiencing poverty often are either prevented from having access to the legal system or have to go it alone, appearing in court as *pro se* (i.e., without a lawyer). There are myriad problems created by *pro se* litigants who generally do not have a detailed or sophisticated understanding of the law or the legal issues that they will necessarily encounter as they try to go it alone. To help this underserved population, Whatcom County has courthouse facilitators on staff who can review forms for completeness, help to schedule court hearings, and help *pro se* litigants to understand the process. The facilitators are not lawyers, cannot provide legal advice, and cannot attend court appearances.

In an effort to address this problem, the Northwest Justice Project has created a series of forms that can be found on-line to help the *pro se* litigant. In addition, the Supreme Court's Access to Justice Board in partnership with the Administrative Office of the Courts, is preparing "plain language forms" that should be ready for use in the summer of 2015.

The problem of unpaid child support is one that greatly affects the lives of custodial parents and their children. In the State of Washington, only about one-half of the custodial parents due child support receive full payment, about 25 percent receive partial payment.¹⁰⁹

The Whatcom County Prosecutor's Office can help to establish paternity and help to collect past-due support. Additionally, DSHS/ Division of Child Support (DCS) can help collect both current and past-due support. A person does not need to be on State assistance in order to have the help of this office.

A number of solutions have been proposed by persons familiar with the problems described above. The solutions include:

- Simplify forms used in the family law court
- Create a program at Whatcom Community College to train legal technicians to advise and assist clients in approved practice areas of law¹¹⁰
- Improve training for courthouse facilitators and increase their number
- Encourage Whatcom County Superior Court create a child support docket specifically for *pro se* litigants
- Provide a local contact for DCS to remove some of the frustrations inherent in a busy regional office
- Work with unions to find a way to keep the courthouse open for longer hours to better accommodate the complex schedules of low-income residents.

TRANSPORTATION



The 2013 Whatcom County Community Health Assessment found that access to transportation is one of the social, economic, and physical conditions that allows people to reach their full potential. Such access is essential to attain and maintain economic security. It is known that limitations in access to public transportation have a negative impact on some residents' ability to access health care. Those who are non-White or Hispanic, have a low household income, are unemployed, and/or live in geographically isolated areas are particularly affected.

On its face, public transportation in Whatcom County appears to be robust and aimed at reaching the largest possible part of the population. Approximately five million boardings of Whatcom Transportation Authority (WTA) buses are recorded per year,¹¹¹ though it is not known how many individuals this number represents. Within the most densely populated areas of Bellingham, four bus lines provide service every 15 minutes on weekdays. Outside of Bellingham, bus routes provide service approximately every hour. With prior arrangements, the WTA provides a "flex service," which allows buses to "flex" off their regular routes to pick up or drop off passengers closer to their point of origin or destination. There is also a specialized transport that provides curb-to-curb transportation in fixed route areas for people with mental or physical disabilities. Approximately 180,000 rides per year are provided by specialized transportation. The Vanpool program allows groups to lease a WTA-owned vehicle for commuting to a common location. Locations may be local businesses or employers in other western Washington cities. The WTA has buses that connect their riders with service to Skagit County. It also manages a ride-share program for daily commutes and special events.

While Bellingham appears to be well-served, limited transportation is offered to people who reside in the more sparsely populated and more affordable areas of the county under the Safety Net program. The program is only available on specified days. Even where service is more frequent, the hours of operation often do not coincide with the irregular shifts of entry-level workers, who can be the individuals most dependent upon public transit. Transportation services for the residents of Lummi Island and Point Roberts are particularly limited. Riders in these areas must call the day before to schedule a ride and the service cannot be guaranteed.

WHAT DOES THIS MEAN FOR WHATCOM COUNTY?

As we began this exploration of what is currently being done to assist women (many with children who depend on them) who are living in poverty in Whatcom County and what strategies are being pursued to address areas for improvement, the Study Committee identified one primary question: *Why does this matter to Whatcom County?*

We learned that our county has taken steps to provide women living at or below the poverty level with a variety of supports to allow them to find a path to economic security. In addition, we learned about issues that will impact not only women and their families today, but will impact the quality of life in Whatcom County today and for generations to come.

Current initiatives that are making a difference

- The "No Wrong Door" program provides coordinated access to services in Whatcom County through the Opportunity Council and the Whatcom Homeless Service Center. For women living in poverty, this means that by seeking assistance for housing and other needs, they can have access to a variety of independent nonprofit agencies that provide intensive supportive services. In addition, other agencies also do assessments and send them on to the Opportunity Council for further case management assistance.
- The "A Home for Everyone" plan is designed to end homelessness in Whatcom County. This is an updated 10-year plan that represents Whatcom County's third phase of planning under the Homeless Housing and Assistance Act.
- Whatcom County Public Schools support families in need by assisting women to access services to meet their families' needs.

- The purpose of the Community Health Improvement Plan is to provide a framework that will guide community leaders and residents in making decisions about where to invest time and resources in order to make measurable differences in the health and well-being of the community. The plan is also meant to facilitate alignment of efforts within the community to have greater collective impact.

Women's economic security impacts all of us today and tomorrow

The social costs of poverty are significant, as is the cost of leaving precious human capital untapped in an increasingly competitive global economy. However, quantifying these costs specifically for Whatcom County is beyond the scope of this study, as is quantifying the potential economic gains achievable if women, and indeed everyone in our community, enjoyed economic security.

Our research showed that because of the complexity of these issues, specific assumptions for local communities should not be drawn from general statistics. Rather, we can look at various examples in national studies to learn what improving the economic health of women and their children may have for Whatcom County.

Research suggests that just as there is a path to economic security for women, there is a corresponding and parallel path to achieving economic prosperity: developing human capital. *The Shriver Report* points out that numerous studies have found a direct correlation between women's empowerment and GDP growth, business growth, environmental sustainability, improved human health, and other positive outcomes. "When women rise in their communities, the communities themselves rise to new heights of prosperity and health."¹¹²



Children who do not have an adequate diet are:

- ⇒ **4x more likely to have mental health issues**
- ⇒ **7x more likely to be clinically dysfunctional**
- ⇒ **7x more likely to get into fights**
- ⇒ **12x more likely to steal**
- ⇒ **2.5x more likely to suffer long-term poor health**

The agencies and the women who participated in the focus groups offered recommendations for addressing challenges they believe continue to face the county. Many suggestions were made by both groups. The following is a consolidation of those recommendations. The individual topic reports provide additional details and are available on the League website: http://www.lwvbellinghamwhatcom.org/LocalStudy_WEcSec.html

- Increase affordable, safe, and healthy housing, and supportive rules and regulations.
- Support and expand early learning education opportunities.
- Expand and support quality affordable child care.
- Explore the role and needs of the safety net the public schools provide.
- Expand public school programs that emphasize the importance of staying in school.
- Expand the availability of mental health support throughout the county.
- Increase well-paying jobs.
- Expand access to the legal system, expand courthouses hours, establish a night court, develop and expand training for legal technicians and courthouse facilitators, and simplify the process for *pro se* litigants.
- Identify the number of people who are not being served and the impact of not addressing their need for support services.
- Develop a consistent message to inform women and their families how to access the system, including a plan to effectively disseminate the message.
- Expand programs and access to parenting education information including financial literacy.
- Enlist women living in poverty to share their ideas regarding how the system might serve them better in order to improve their situations.
- Expand efforts to coordinate services and agency partnerships.
- Find ways to respond to needs of clients beyond the 9AM – 5PM time frame.

- Increase capacity to provide direct support to county residents including access to expanded transportation services that address the need for greater schedule flexibility.
- Explore ways to train and involve community members as part of advocacy committees, volunteer mentors, and family partners.
- Engage the community in the dialog about poverty in Whatcom County and what approaches should be considered in addressing it.

“When women rise in their communities, the communities themselves rise to new heights of prosperity and health.”

CONCLUSION

The work of the Brookings Institution’s Metropolitan Policy Program suggests that, if it is the will of the community, there is opportunity at the local level to identify strengths and creative approaches to meet the challenges they face.¹¹³

Whatcom County has often identified and responded to community needs. Major changes have been made in how we address domestic violence in our community. A mental health court was established in late 2014. In addition, several schools have initiated programs to address students’ needs: Ferndale’s Early Learning Connections program, the Nooksack Valley’s Early Childhood Programs, Squalicum High School’s Graduation, Reality and Dual-Role Skills (GRADS) program and day care facility, and Bellingham Public Schools’ after school dinner program. In 2014, the City of Bellingham initiated a broad plan to clean up Samish Way and the Samish Way Coalition initiated a project to open a resource center for people in need living along Samish Way.

As stated in the introduction, poverty and women’s economic security are part of our national dialog. A dialog at the local level offers Whatcom County the opportunity to find ways to address the many issues our study has documented. Language used to discuss poverty may differ based on one’s political frame of reference. But as Thomas B. Edsall writes in his September 2, 2014, *New York Times* article “What Makes People Poor,” “Let’s imagine for a moment that there are no political pressures distorting our discussion of poverty....Maybe we would find that most explanations—left, right, and center—are not mutually exclusive but mutually reinforcing.”¹¹⁴

In *Breaking the Mobility Factor*, Sarah Trumble and Lanae Erickson Hatafsky write, “According to basic mathematic principles, there will always be a bottom quintile—but what we as a society cannot tolerate is the existence of one that is impermeable.”¹¹⁵

Robert Rector, Senior Research Fellow at the Heritage Foundation, wrote: “Poverty remains an issue of serious social concern, but accurate information about that problem is essential in crafting wise public policy.”¹¹⁶

A Window of Opportunity addressed the question, “Why study the public discourse on poverty?” Their response: “Our conversations with anti-poverty leaders around the country—researchers, advocates, former government officials, and philanthropists—make clear that understanding and informing how Americans think, feel, and communicate about poverty is crucial to successfully addressing it. The greatest obstacle to the unfinished business of economic opportunity for all, these leaders say, is a failure of national will.”¹¹⁷

This report is provided to further a constructive civil discussion about Whatcom County’s response to poverty and women’s economic security.

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Appendices

APPENDIX A: ACRONYMS

ACA—Affordable Care Act
ACE—Adverse Childhood Experience
BFB—Bellingham Food Bank
BHAP—Behavioral Health Access Project
BTC—Bellingham Technical College
CHS—Catholic Housing Services
CHA—Community Health Assessment
CPS—Child Protective Services
DEL—Department of Early Learning
DSHS—Department of Social Health Services
ECEAP—Early Childhood Education Assistance Program
HCA—Health Care Authority
ICHC—Interfaith Community Health Center
LWVBWC—League of Women Voters of Bellingham/Whatcom County
MBPP—Mt. Baker Planned Parenthood
QRIS—Quality Rating & Improvement System
SEAS—Single Entry Access System
SNAP—Supplemental Nutrition Assistance Program (food stamps)
TANF—Temporary Assistance for Needy Families
WAHA—Whatcom Alliance for Health Advancement
WCC—Whatcom Community College
WELA—Whatcom Early Learning Alliance
WHSC—Whatcom Homeless Service Center
WIC—Special Supplemental Nutrition Program for Women, Infants, and Children
WPP—Whatcom Prosperity Project
WTA—Whatcom Transportation Authority

APPENDIX B: FREE & REDUCED LUNCH COUNT IN WHATCOM COUNTY

The free and reduced lunch count is the measurement of poverty used by the public schools in Whatcom County. Whatcom County has a total of **27,103 students**. Of that total, **11,261 are on free and reduced lunch**. This is arguably lower than the actual number because in the upper grades children wish not to draw attention to their status. Superintendents interviewed noted the risk to low-income students. They experience family stress, early-aged trauma, and academic failure. There is a high need for more mental health services.

School District	Total # of Students	# of Students on Free/Reduced Lunch	% on Free/Reduced Lunch
Bellingham	11,066	4,194	37.9%
Blaine	2,190	999	45.6%
Ferndale	5,157	2,553	49.5%
Lynden	2,851	1,015	35.6%
Meridian	2,334	593	25.4%
Mount Baker	1,890	1,041	55.1%
Nooksack	1,615	866	53.6%

The county average is **41.5%**. The proportion of Whatcom County school children enrolled in the free and reduced lunch program rose steadily from 38% in 2007 to 42% in 2010. **In 2013, the percentages for different school districts ranged from 25.4% to 55.1% with two elementary schools each over 98%.** The recent changes in the application forms have made it easier for families to enroll.